



ZAKŁAD  
UBEZPIECZEŃ  
SPOŁECZNYCH

Social  
Insurance  
Institution

Compendium

2021

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# Foreword

I have the honour to head the Social Insurance Institution (*Zakład Ubezpieczeń Społecznych, ZUS*) – a public institution functioning for over 85 years, which is one of the most important in Poland, due to the scope of its operations and the social importance of its tasks.

The main tasks of the Social Insurance Institution include, on the one hand, the payment of due benefits to insured persons and, on the other hand, the collection of contributions, which are the main source of benefit financing. In addition, we perform a number of other tasks set out in the Social Insurance Act and other acts.

Each month the Social Insurance Institution handles 2.7 million accounts of active contribution payers and collects social and health insurance contributions for over 16.5 million people for whom it maintains individual accounts of the insured. It timely pays out benefits in the amount provided by law. These are mainly pensions, which are paid to more than 8.1 million people a year, as well as short-term benefits (e.g. due to sickness or maternity), which are paid to more than 5 million people a year. From some of persons insured, ZUS collects contributions for capital-based old-age pension insurance and transfers them to open pension funds (*Otwarte Fundusze Emerytalne, OFEs*) or records them on the subaccount of the insured person's individual account with ZUS. ZUS collects health insurance contributions for more than 15.7 million insured persons and transfers them to the National Health Fund. It also collects contributions for the Labour Fund, used to finance benefits for the unemployed persons, as well as contributions for the Guaranteed Employee Benefits Fund. On behalf of pensioners, ZUS transfers advances on income tax to tax offices. In addition, it performs tasks not covered by the insurance system, e.g. it pays out the Mama4+ parental supplementary benefit to 53,000 people, pre-retirement allowances and benefits to 183,900 people and social pensions to 275,000 people.

During the pandemic caused by the SARS-CoV-2 virus, the Social Insurance Institution was entrusted with a new task, important for social reasons – the provision of assistance within the framework of the Anti-Crisis Shield.<sup>1</sup> Thanks to the enormous commitment of all employees, we were able to provide timely support to the beneficiaries of government programmes. The launch of this support required the development of new procedures, the preparation of appropriate IT tools and clear information for

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<sup>1</sup> The Anti-Crisis Shield was introduced by the Act of 31 March 2020 on amending the Act on special solutions related to preventing, counteracting and combating COVID-19, other infectious diseases and crisis situations caused by them and amending some other acts.



beneficiaries about their rights. Coping with these new challenges was possible thanks to the use of new ITC solutions.

The experience of 2020 had an impact on ZUS strategy, adopted by the Management Board for the years 2021-2025. It contains an ambitious plan for the digital development of ZUS, including, inter alia, the implementation of a modern e-office, the development of automation and process improvement or the adaptation of the IT infrastructure to modern requirements.

I put great emphasis on the fact that ZUS, as a public institution, should follow technological development and look for new ways of fulfilling its statutory tasks. It is important to me that these solutions are friendly to our customers and meet their expectations.

The publication that we suggest you read, contains basic information about the Social Insurance Institution. I hope that reading it will bring you closer to the scope of activities of our institution and its role in the Polish social security system.

Prof. Gertruda Uścińska, Ph.D.

President of the Social Insurance Institution

# ZUS – a social insurance institution

Social policy in Poland is an important element of public policy in terms of both the number of tasks and the amount of financial resources allocated for its implementation. Social Insurance Institution (ZUS) is one of the most important entities implementing these tasks.

## The important role of ZUS in social policy

Particularly important are those ZUS tasks, which are to protect against the negative effects of social risks defined by the International Labour Organisation (inter alia in Convention 102 of 1952). ZUS tasks cover a wide subjective and material scope of social insurance.

As regards the material scope, ZUS pays benefits and collects contributions covering the risks of: sickness, maternity, incapacity for work due to sickness and incapacity for work due to age. In addition, ZUS carries out a number of preventive activities to prevent and protect persons insured from incapacity for work, both temporary and permanent.

And as regards the subjective scope, ZUS covers all – apart from farmers, uniformed services, judges and prosecutors – persons employed or engaged in business activity in all sectors of the economy, regardless of:

- the form of employment, i.e. whether it is an employment contract, contract of mandate, contract for specific work, etc.;
- the compulsory or voluntary nature of social insurance.

As regards the personal scope of insurance, ZUS covers by social insurance almost all professionally active persons.

ZUS carries out its tasks on the basis of the Act of 13 October 1998 on the social insurance system. At the same time, it operates in a broader institutional environment. First of all, it is subordinate to the Ministry of Family and Social Policy as the ministry responsible for social security. It also cooperates with other ministries, such as the Ministry of Health, the Ministry of Labour and Development and the Ministry of Foreign Affairs.

ZUS also cooperates with general pension societies, tax offices, the National Health Fund, the Agricultural Social Insurance Fund, as well as with institutions providing benefits from pension provision systems for uniformed personnel, police officers and judges and prosecutors.

ZUS is also surrounded by institutions with which it cooperates in customer service: banks, post offices, doctors, health care institutions and institutions providing medical rehabilitation.

## Organisational chart and division of competences of ministries

|   |  |   |   |  |  |                    |                            |
|---|--|---|---|--|--|--------------------|----------------------------|
| Ministry of Agriculture and Rural Development | Ministry of Family and Social Policy                 | Ministry of Interior and Administration   | Ministry of Family and Social Policy    |  |  | Ministry of Health |                            |
| Pensions                                      | Accidents at work and occupational diseases          | Sickness and maternity                    | Old-age pensions of officers            | Unemployment                                   | Benefits in favour of the family               | Social assistance  | Health care                |
| for farmers                                   | Inter alia for employees, contractors, entrepreneurs |   |   |  |  |                    |                            |
| Agricultural Social Insurance Fund (KRUS)     | Social Insurance Institution (ZUS)                   | Ministry of National Defence              | Voivodeship (provincial) Labour Offices | Social Policy Divisions of Voivodeship Offices | Social Policy Divisions of Voivodeship Offices |                    | National Health Fund (NFZ) |
| regional branches                             | branches   | Old-age pensions of professional soldiers | 16                                      | 16   | 16   |                    |                            |
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# General information about ZUS

## Mission and vision

ZUS vision and mission serve to verbalise the objectives of its functioning. The vision defines a general and far-reaching objective. The mission illustrates the methods thanks to which this objective can be achieved.

**ZUS vision** is to have the status of an innovative institution of trust and social security.

**ZUS mission** is to provide professional customer service with the use of modern technologies and the potential of its staff. An important element of the mission is also to efficiently manage the public funds.

The values that guide ZUS employees in performing their tasks are:

- trust – they perform their duties in a professional and reliable manner,
- honesty – they are honest and responsible,
- respect – they treat ZUS stakeholders and associates with respect.

## ZUS as a state organisational unit

The Social Insurance Institution is a state organisational unit with legal personality. This solution gives some freedom in performing tasks and allocating competences within the institution. The applicable legal framework, inter alia, concerns the determination of the amount of contributions to be collected and indicates a strictly defined catalogue of persons covered by obligatory and voluntary social insurance. However, it is the role of ZUS to

ZUS tasks are determined by acts of law. The way of fulfilling these tasks, however, as well as the choice of appropriate means, is up to the Social Insurance Institution.

develop effective tools and procedures for the performance of tasks.

The supervision over tasks performance in accordance with the applicable regulations is exercised by the Minister of Family and Social Policy.

## Legal framework

Tasks in the field of social insurance imposed on ZUS are performed on the basis of:

- the Act of 13 October 1998 on the social insurance system,
- the statute of the Social Insurance Institution, granted by means of a regulation of the Minister of Labour and Social Policy of 13 January 2011,
- organisational rules of the Social Insurance Institution.

In addition, ZUS also applies the provisions of other acts which refer to it as an institution of the public finance sector. In particular, these are the legal provisions on:

- public finance,
- accountancy,
- public procurement,
- access to information.

## Historical background

The Social Insurance Institution was established in 1934 by means of an Ordinance of the President of the Republic of Poland of 24 October 1934 on the amendment of the Act of 28 March 1933 on social insurance. At that time, five insurance





Photo: Narodowe Archiwum Cyfrowe

President Ignacy Mościcki in his office.

institutions have been merged (Social Insurance Chamber, Sickness Insurance Institution, Accident Insurance Institution, White-Collar Employees' Insurance Institution, Blue-Collar Workers' Insurance Institution).

## ZUS structure

The governing bodies of the Social Insurance Institution include:

- ZUS President,
- ZUS Management Board
- ZUS Supervisory Board.

### ZUS President

ZUS President is appointed by the Prime Minister, on the proposal of the minister in charge of social security issues, after having consulted ZUS Supervisory Board. The Prime Minister also dismisses ZUS President on the request of the minister in charge of the social security issues.

ZUS President is an administrative body which issues decisions within the scope of ZUS activity, e.g. on granting an old-age pension and on its amount. Any decision of ZUS President may be appealed against to the competent authorities and in the manner provided for in the law.

### ZUS Management Board

ZUS Management Board is an executive body. It is presided over ex officio by ZUS President. It may be composed of 2 to 4 members who are appointed and dismissed by ZUS Supervisory

Board on the request of the President. This body, inter alia, manages funds at the disposal of ZUS, runs the financial management of ZUS and draws up plans for the Social Insurance Fund, the Demographic Reserve Fund and ZUS itself.

ZUS Management Board also supervises the performance of tasks by ZUS organisational units and sets out new directions for ZUS development in the coming years, which are indicated in ZUS strategic documents.

### ZUS Supervisory Board

ZUS Supervisory Board is a consultative and decision-making body. Its members are delegated by social dialogue partners acting in the Social Dialogue Council: trade unions, organisations of employers and the government of the Republic of Poland. Due to the specific nature of social dialogue in the social insurance sphere, ZUS Supervisory Board also includes representatives of pensioners' organisations.

ZUS Supervisory Board is appointed by the Prime Minister for a five-year term. The number of its members depends on the number of representative (nationwide) employers' and employees' organisations in place. Presently it is composed of 12 members.

## ZUS internal organisation

ZUS organisational structure is composed of: the headquarters and local organisational units. There are 33 organisational units in the headquarters grouped into 5 divisions: revenue, benefits, administration, IT and strategic. Local organisational units are divided into 43 branches, with subordinated 209 inspectorates and 70 local offices.

### ZUS Headquarters

As regards the internal organisation, ZUS Headquarters is the superior organisational unit, which coordinates the performance of all ZUS tasks contained in the Act on the social insurance system. Its employees draw up internal legal acts (containing guidelines and procedures on how to



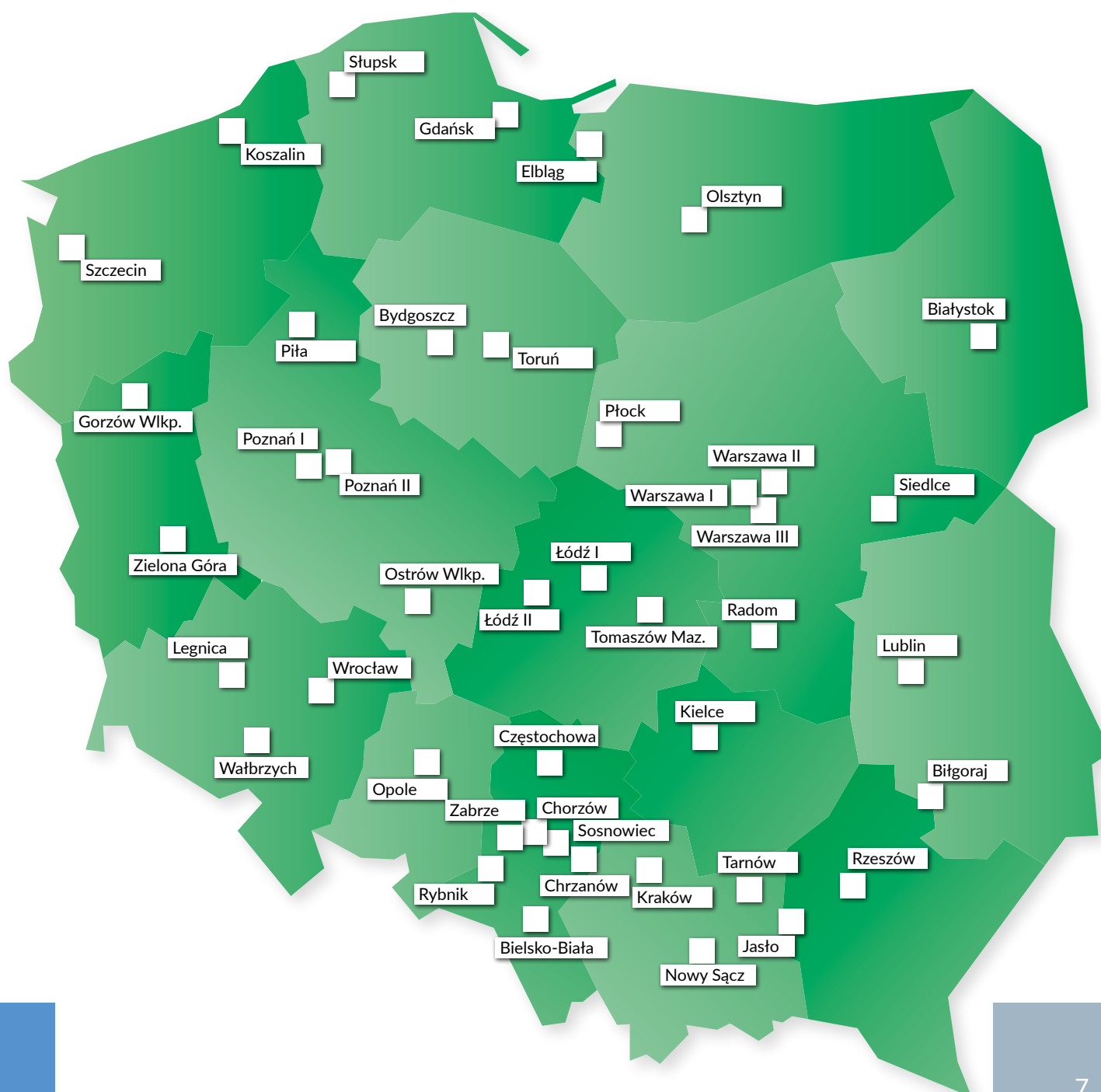
perform tasks) and customer service standards, including standardised form templates. The headquarters provides organisational, technical and financial assistance to local units in the implementation of their statutory tasks. ZUS headquarters develops plans of ZUS activity and prepares analyses and forecasts for the activity of the whole institution.

Individual departments of the headquarters supervise in a given area relevant organisational units of local facilities. This supervision is very important and extremely demanding, especially in such a large institution and with such a broad

range of tasks and benefits. Additionally, individual departments have an advisory function – they provide their subordinate organisational units with substantive assistance in proper and uniform interpretation of legal regulations.

### Local organisational units

Tasks of ZUS local organisational units are primarily related to direct customer service in social insurance matters. Some branches – designated by separate regulations of the President – also perform tasks resulting from regionalisation or centralisation of selected common services.



Individual units are located in large cities and in smaller towns, so that customers can reach them relatively easily, regardless of their place of residence in Poland. This is important as most of ZUS customers are elderly people who prefer personal contact. Nevertheless, ZUS is also implementing remote ways of contact and provides the possibility to submit applications without visiting ZUS facility.

## ZUS strategy

ZUS strategy for 2021-2025 provides for the continuation of existing activities and includes plans for changes necessitated by the pandemic. It may be concluded that ZUS was well prepared for the new challenges and, as a result of the pandemic, accelerated its earlier planned development towards greater computerisation.

The strategy assumes that the planned measures will contribute to the sealing of the public finance system and simplifying the functioning of the social security system. They are aimed,

inter alia, at relieving the contribution payers and beneficiaries from actions which can be performed by ZUS itself, thanks to the automation of processes. These changes will result in increase in the operational and financial efficiency of ZUS.

In the longer term, the strategy provides for the integration of ZUS information systems with those of other public institutions. To achieve this goal, it is necessary to develop analytics and data management tools, to exchange and integrate data within e-government and to strengthen system security and resistance to cyber threats.

The main focus is on IT issues, including:

- development and adjustment of IT infrastructure to modern requirements,
- automation of processes facilitating the performance of tasks,
- introduction of modern e-government,
- digitalisation of communication and documentation,
- banking of benefits,
- adaptation of ZUS work organisation to the changing reality.

# The financing of the social insurance system

ZUS has at its disposal 3 funds that are important for ensuring the liquidity of social insurance benefits: the Social Insurance Fund, the Bridging Pensions' Fund and the Demographic Reserve Fund. The funds differ in their functions and size.

## Social Insurance Fund

The Social Insurance Fund (*Fundusz Ubezpieczeń Społecznych, FUS*) is a special purpose public fund and is the largest fund at ZUS disposal aimed to ensure timely payment of benefits to insured persons.

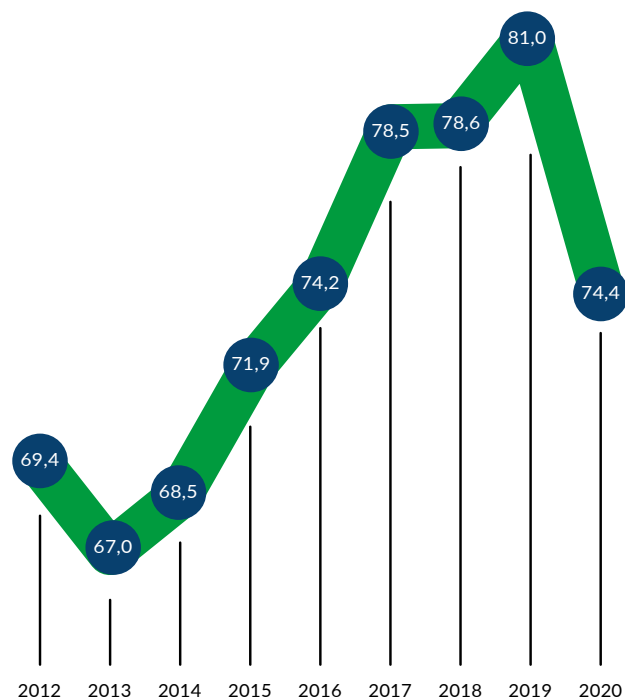
In 2020, the Social Insurance Fund was credited with a total amount of PLN 197.2 billion, including PLN 67.8 billion from social insurance contributions alone. For comparison – in 2020, the revenues of the State Budget amounted nearly to PLN 400 billion. Thus, the revenue of the Social Insurance Fund compared with that of the State Budget is almost 50%.

Social insurance contributions in 2020 accounted for as much as 74.4% of all FUS revenues, and the State Budget allocation – 16%. In 2020 – in the year of the pandemic – revenues from contributions and derivative dues amounted to 74.4% of all FUS revenues, and non-contributory revenues, including the State Budget allocation, payments from Open Pension Funds (*Otwarte Fundusze Emerytalne, OFEs*) and other revenues – 25.6%. This means that system capacity is at a fairly high level. This is confirmed by the trend in the expenditure coverage ratio with contributions, which has been growing for several years until

The social insurance system is financed mainly from social insurance contributions. However, as receipts from contributions are lower than expenditures on benefits paid, the difference is covered by State Budget allocations.

2019. In 2020, due to the economic crisis caused by the coronavirus pandemic, the revenues from contributions decreased and thus the expenditure coverage ratio decreased.

Diagram 1: Expenditure coverage ratio with contributions in 2012-2020



In 2020, contributions from OFEs were also included in FUS revenues. These financial resources are transferred to the old-age pension fund when the insured person reaches the age 10 years below the retirement age. This is the so-called safety slide, which is aimed to protect people who have funds on their OFE account against the so-called risk of a bad date in the year of retirement.

Diagram 2: FUS revenues in 2020, by source of financing.

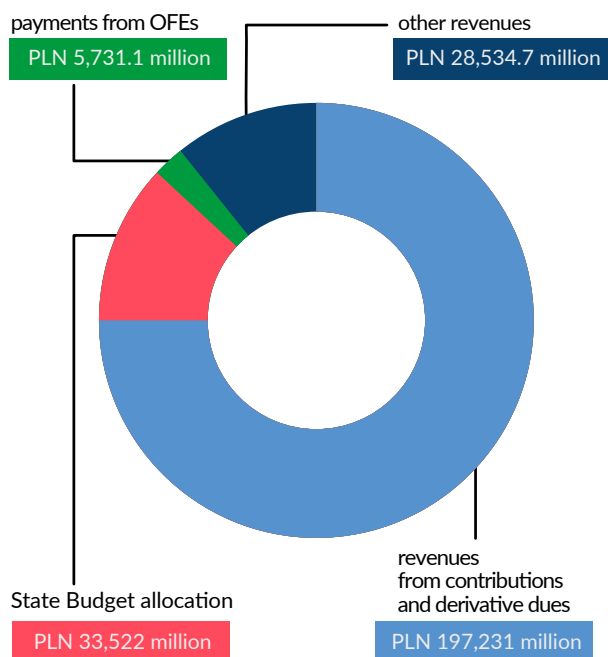
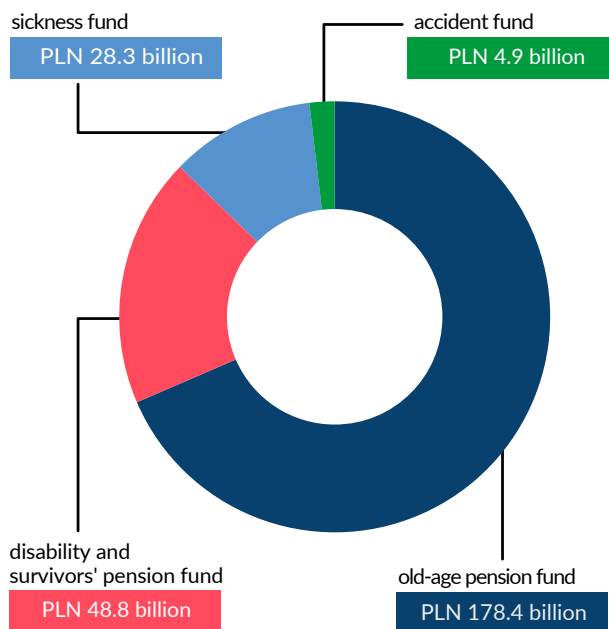


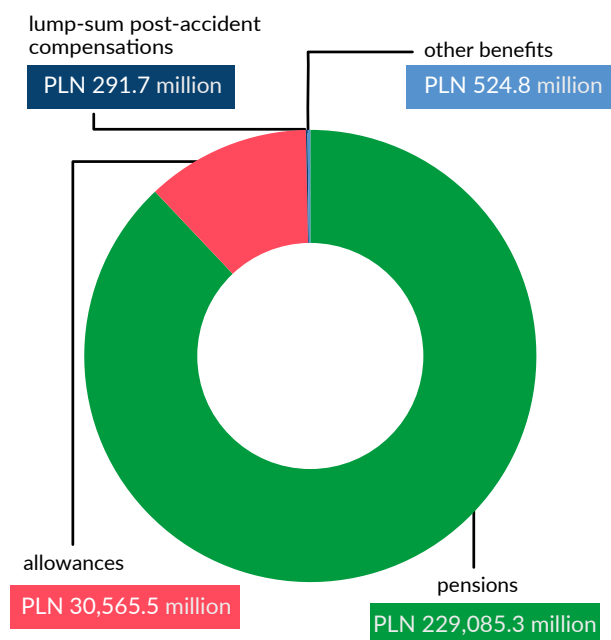
Diagram 3: Social Insurance Fund expenditure (in PLN billion) in 2020, by fund.



In 2020, out of all four funds, ZUS paid benefits in the total amount of PLN 260.4 billion, which accounts for 11.4% of GDP.

Payment of pensions is the largest item in the Social Insurance Fund expenditures. In 2020, a total amount of PLN 229,085.3 million was paid out for this purpose, which accounts for 88% of all payments from FUS. The remaining expenditure consists of allowances, post-accident compensation and other benefits.

Diagram 4: Cash benefit payments (in PLN million) from the Social Insurance Fund in 2020, by type of benefit.



The decision to transfer part of the funds to the FUS old-age pension fund may only be taken by the Council of Ministers or ZUS Management Board. However, the loan decided on by ZUS Management Board may not exceed the amount included in FUS financial plan.

ZUS, as the FRD administrator, may invest FRD resources in specific financial instruments so that they are as safe and profitable as possible.

Based on the investment policy for 2020, the FRD portfolio was dominated by Treasury bonds (81.7% of the portfolio). FRD resources are also invested in commercial bonds (11.5%), equities (6.7%) and bank deposits (0.1%). The average annual share of treasury securities in the total portfolio amounted to 87.8%, and the rate of return generated in this part of the portfolio in 2020 amounted to 3.58%.

The main sources of revenue for the FRD are pension contributions, which in 2020 amounted to PLN 2.4 billion, and investment income, which amounted to PLN 1 billion. Additionally, in 2020, the fund received resources in the form of a lump-sum payment from the State Budget in the amount of PLN 1.3 billion.

At the end of 2020, the assets of the Demographic Reserve Fund amounted to PLN 39.6 billion.

## Demographic Reserve Fund

The second fund managed by ZUS is the Demographic Reserve Fund (*Fundusz Rezerwy Demograficznej, FRD*). This is a reserve fund for the old-age pension fund separated from the Social Insurance Fund.

FRD resources may be credited to the old-age pension fund in the Social Insurance Fund only in special situations, e.g. to make up for a deficit that results from demographic reasons. FRD resources may also be used as an interest-free loan to supplement the resources of FUS old-age pension fund for the purpose of current benefit payments. From 2019, FRD has been also providing loans to the Solidarity Fund.

## Bridging Pension Fund

The third fund managed by ZUS is the Bridging Pension Fund (*Fundusz Emerytur Pomostowych, FEP*). It is the state special purpose fund intended to provide funding for bridging pensions.

FEP is mainly financed by the State Budget allocation and contributions to the fund.

In 2020, FEP received a subsidy in the amount of PLN 747.4 million, while the contributions assigned to FEP amounted to PLN 300.4 million.

Expenditure on bridging pensions in 2020 amounted to nearly PLN 1.3 billion.

## Types of social insurance

The following types of social insurance are included in the scope of ZUS activities:

- old-age pension insurance,
- disability pension insurance,
- sickness insurance,
- accident insurance.

They provide income security in the event of certain social risks.

### Who is covered by the insurance?

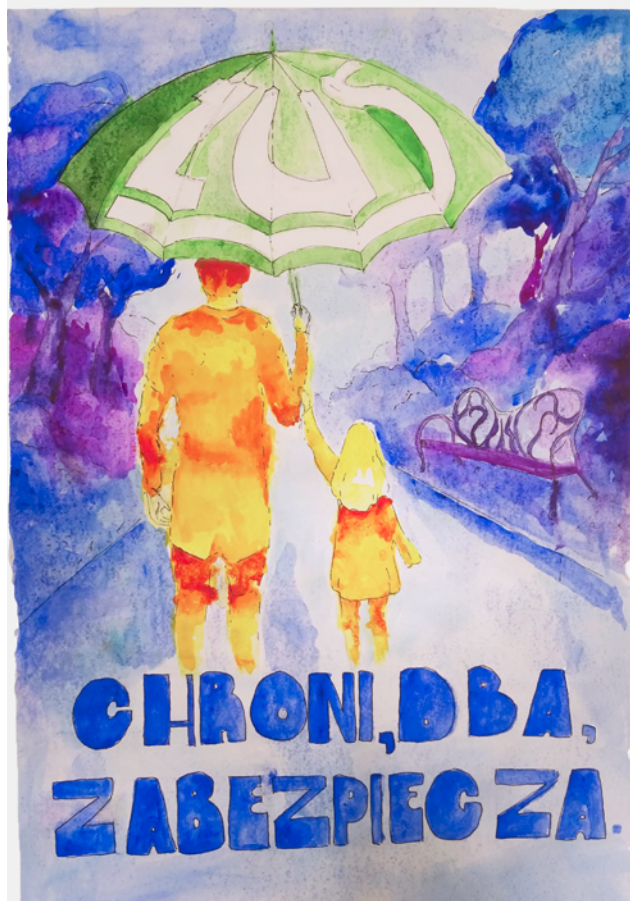
The persons insured with ZUS include:

- all economically active persons – both employed and self-employed;
- members of the clergy;
- deputies to the Sejm and senators;
- recipients of unemployment benefits;
- persons in the course of parental leaves or recipients of maternity allowances.

Only farmers, uniformed personnel, judges and prosecutors remain outside the social insurance system in ZUS. These professional groups are covered by separate social security systems.

In 2020, more than 15.7 million people were insured with ZUS.

ZUS covers with social insurance many social groups and almost all areas of life of persons insured. For this reason, each type of insurance is a separate group.



A poster presenting the idea of social insurance submitted for the competition under the „Design with ZUS” 2020/2021. The author is Marcel Zieleniak, a student of the 8th grade. His work won first place in its category.

For information on ZUS educational projects please refer to Chapter IX.



# V

## Benefits for persons insured

### Long-term benefits

Long-term benefits are the following:

- old-age pension,
- disability pension,
- survivor's pension.

The basic benefit with which ZUS is commonly associated is the old-age pension. It is paid to 5.8 million people. The right to this benefit is acquired by persons insured with ZUS when they reach the statutory retirement age, which is 60 for women and 65 for men.

The amount of the benefit is determined and the benefit is paid on the basis of the funds accumulated in the insured person's account.

Another benefit with which ZUS is associated is the disability pension. It is paid to insured persons who, due to ill-health, have partially or totally lost their ability to perform gainful employment. This benefit is granted on the basis of a certificate of ZUS evaluating doctor or a decision of ZUS medical board. In 2020, ZUS paid out disability pensions to 664,000 insured persons.

Persons who have been assessed as unable to live independently or who are over 75 years of age and receive an old-age pension are entitled to a nursing supplementary allowance. ZUS pays it together with the basic benefit, i.e. with the disability or old-age pension.

In the event of the insured person's death, ZUS grants survivor's pensions and supplementary allowances to survivors' pensions for complete

ZUS pays a number of long-term and short-term social security benefits. When determining the right to a benefit, it takes into account not only Polish regulations, but also those of other countries.

orphans. Among persons entitled to the survivor's pension, the largest group are children aged up to 24 and widows aged 55 and over.

### Short-term benefits

Insured persons are also paid benefits in case of:

- sickness – sickness allowance, compensatory allowance and rehabilitation benefit;
- sickness of a family member – care allowance;
- childbirth – maternity allowance.

In the event of the death of an insured person or a member of his or her family, ZUS pays a death grant to cover funeral costs. This grant is available to members of the deceased person's immediate family or to the institution organising the funeral (if it meets the criteria set out in the law).

### Benefits in respect of an accident at work or occupational disease

A number of benefits from the accident fund are paid to those insured who have suffered an accident at work or occupational disease. These are:

- accident pension,
- lump-sum compensation,
- sickness allowance in respect of incapacity for work due to accident at work or occupational disease.

Employees who are at risk of losing their earning capacity due to their health condition are subject to disability prevention. Funding is provided for activities aimed at maintaining earning capacity



throughout the period of professional activity. In addition, ZUS provides assistance to employers in adapting workplaces for employees with disabilities.

ZUS also pays a number of other benefits entrusted thereto, which are financed from the State Budget.

## EU coordination and international agreements

Since 1 May 2004, when Poland joined the European Union, ZUS has become a liaison body for old-age, pre-retirement, disability, sickness and maternity benefits within the coordination of social security systems.

In fulfilling the tasks of a liaison body, ZUS applies the following EU principles: equal treatment, free movement of persons, unity of the applicable legislation, maintenance of acquired rights and aggregation of security periods.

The basic legal acts of the European Union, which regulate the coordination of social security systems in the Member States of the European Union (EU) and the European Free Trade Association (EFTA), are the following:

- the Treaties of the European Union,
- Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems,
- Regulation (EC) No 987/2009 of the European Parliament and of the Council of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

Social security issues between Great Britain and Northern Ireland and EU Member States are governed by:

- Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community,
- Agreement on Trade and Cooperation between the European Union and the European Atomic Energy Community, of the

one part, and the United Kingdom of Great Britain and Northern Ireland, of the other part.

ZUS also implements bilateral agreements in the field of social security concluded between the Republic of Poland and other countries. We are bound by bilateral agreements inter alia with the following countries: Bosnia and Herzegovina, Montenegro, Serbia, Macedonia, the United States, Canada, South Korea, Australia, Ukraine, Moldova, Mongolia, Israel, Turkey, and Quebec (a province of Canada).

The activities that ZUS performs under EU coordination and international agreements on coordination of social security systems are addressed to Polish citizens and insured persons (also foreigners). They may enjoy the freedom of movement and retain their rights to benefits regardless of their place of residence. Thanks to these measures, Polish citizens may feel safe in the social sphere.

## Disability prevention and accident prevention

The Social Insurance Institution performs tasks in the field of disability prevention and accident prevention.

### Disability prevention

As part of the disability prevention, ZUS refers people to medical rehabilitation and disseminates knowledge about activities that prevent incapacity for work.

Insured persons, who are at risk of losing their earning capacity, are referred by ZUS for medical rehabilitation to rehabilitation centres. Rehabilitation is intended to restore these people to such health condition that they can return to work and so that in the near future they will not have to take advantage of benefits from the social insurance system paid by ZUS. Rehabilitation is carried out in two systems:

- in-patient – when the patient stays at the rehabilitation centre for the whole period;
- outpatient – when the patient attends the rehabilitation centre close to his or her place of residence on a daily basis.

ZUS refers to medical rehabilitation persons who have received a certificate from the ZUS evaluating doctor. ZUS does not have its own rehabilitation centres, but cooperates with existing ones, which are selected through a competition. In 2020, ZUS allocated PLN 235.6 million for rehabilitation and over 93 thousand insured persons were to benefit from it. Due to the difficult, dynamically changing epidemic situation and related restrictions (including temporary limitation of rehabilitation services), ZUS used less than 30% of these funds. The costs amounted to over 67.3 million PLN, and nearly 28 thousand people completed rehabilitation.

As part of activities aimed to disseminate knowledge on the prevention of incapacity for work, ZUS commissions scientific and research works and studies, co-finances conferences, congresses and scientific symposia. In 2020, ZUS co-financed 6 scientific undertakings, mainly organised remotely. ZUS also disseminates information materials. It spent approximately PLN 63 thousand on the purchase of such services.

In 2020, as part of the disability prevention, ZUS continued the cooperation in the implementation of two projects funded by the European Union:

- Implementation of a new model of training specialists in rehabilitation management – as an element of comprehensive rehabilitation in Poland,
- Development and pilot implementation of a model of comprehensive rehabilitation allowing to start or return to work.

In 2020, ZUS spent a total of PLN 67.4 million for disability prevention.

### Accident prevention

As part of accident prevention, ZUS carries out tasks aimed at preventing accidents at work and occupational diseases. First of all, ZUS co-finances such contribution payers' activities, which are intended to help employees maintain their earning capacity throughout the period of professional activity. In 2020, ZUS allocated PLN 90 million for accident prevention, of which

PLN 87.2 million (i.e. approximately 97%) – for co-financing the activities of contribution payers. To implement this measure, ZUS has spent PLN 71.7 million.

The programme of subsidising the contribution payers has been implemented by ZUS since 2013. Since then, ZUS has settled over 6 thousand projects submitted by entrepreneurs who employ a total of over 218 thousand employees. The number of employees covered by the programme amounted to over 64 thousand. It can be assumed that almost every third person employed in a subsidised enterprise was covered by the programme aimed to maintain their earning capacity throughout the period of their professional activity. The interest in the programme is growing year by year – within the framework of the competition for co-financing the activities of contribution payers announced in 2020 (for projects implemented in 2021), ZUS received a record number of applications – 4,376 (there were 2050 applications in 2018 and 2590 in 2019).

This programme is not the only activity of ZUS within the framework of accident prevention. ZUS also commissions scientific and research work, and analyses the causes and consequences of accidents at work. In this way it tries to determine the causes of accidents at work and occupational diseases. Based on the conclusions of these studies, ZUS determines the directions of preventive measures and develops information and training materials. ZUS aims to ensure that the distributed training and information materials help shape the correct approach of employees and employers to safety in the workplace. In terms of disseminating knowledge of hazards causing accidents at work and occupational diseases and methods of their prevention, ZUS organised in 2020 more than 1,400 training courses, attended by more than 24,000 people. ZUS spent PLN 1.7 million on these activities.

In 2020, ZUS spent PLN 73.4 million on all tasks in the area of accident prevention, which is 82% of the planned funds (some of the planned activities – as in the case of disability prevention – could not be carried out due to the SARS-CoV-2 virus pandemic).

## Customer service

### Services at ZUS facilities

Customers have at their disposal service rooms in 323 ZUS facilities. In 2020, 11.7 million people were served there (due to restrictions related to the epidemic, this is 6 million less than in 2019). Service in those rooms is improved by a traffic management system, including ticket machines and information screens. It allows customers to book an appointment for a specific day and time online or by telephone. Deaf people can be assisted by a sign language interpreter. For those who are considering retirement, there are retirement counsellors who provide information on: benefits one is entitled to, conditions one has to meet to receive them, the best time to retire and the amount of one's future old-age pension. Entrepreneurs can count on help of contribution payers' counsellors who will tell them how to register the insured, how to calculate and pay contributions, how to fill in documents, as well as will inform about the status of settlements with ZUS.

### Remote service

One does not have to visit ZUS facility to receive assistance. Customers' questions are also answered by the Telephone Services Centre. Its consultants handle calls from Monday to Friday between 7:00 a.m. and 6:00 p.m., and the automated information system operates at all times. In 2020, the consultants answered over 4 million calls (compared to 3.7 million in 2019).

ZUS operates its Electronic Services Platform (*Platforma Usług Elektronicznych, PUE*). It is an

Pursuant to the previously mentioned vision and mission, the Social Insurance Institution attaches the greatest importance to the efficiency and quality of customer service. It develops digital channels of communication with customers and introduces new e-services. It also improves traditional forms of customer service and extends accessibility of services for people with disabilities.

online service for all customer groups. They may use it to settle most matters related to social insurance. From any place with Internet access, they can obtain information on their insurance, benefits, old-age pension contributions, sick leaves and payments. Through PUE, customers can also send insurance applications and documents, and settle their contributions. In 2020, over 2.6 million customers set up a profile on PUE. By the end of 2020, the number of all profiles reached over 6 million. In 2020, more than 12.5 million customer applications were received via PUE, compared to only 5.7 million in 2019.

In 2020, ZUS provided customers with a possibility of e-visits, i.e. an opportunity to talk to ZUS employees via an online video communicator. In the first four months, ZUS conducted more than 40,000 such video chats with customers. During the e-visit, deaf people can take advantage of assistance of a sign language interpreter.

### Customer service control

ZUS constantly monitors the quality of customer service and its compliance with the approved standards. To this end, it conducts mystery shopping and quantitative customer satisfaction surveys, as well as knowledge tests for employees. Conversations of Customer Service Centre consultants are also supervised and regularly evaluated. Furthermore, ZUS simplifies the language of communication with customers according to the plain language model and periodically checks progress.

## ZUS during the pandemic

In connection with the outbreak of the COVID-19 coronavirus pandemic in 2020 ZUS was active within the framework of the government programmes included in the Anti-Crisis Shield. These were intended to support businesses and their employees to overcome difficulties, maintain liquidity and retain employment.

People who were employed on a contract of employment and who have lost their jobs due to COVID-19 after 15 March 2020, have received from ZUS a solidarity allowance. It amounted to PLN 1,400 per month and was payable from June to August 2020. Nearly 1.2 million applications for this allowance were submitted, and ZUS has paid it in a total amount of PLN 1.8 billion.

ZUS has paid to persons running a business a total amount of over PLN 400 million, and to persons performing civil law contracts – a total amount of over PLN 3 billion.

Contribution payers, who had to close down or limit their activity as a result of government decisions, could apply for exemption from the obligation to pay social insurance contributions. ZUS received 2.2 million such applications for a total of PLN 13.1 billion.

Parents who had to temporarily give up work to look after their children when educational institutions were closed due to the pandemic could apply for an additional care allowance.

In 2020, nearly 1.4 million applications for this benefit were received. ZUS paid them in a total amount of PLN 949.2 million. The estimated total expenditure on care allowances in 2020 increased in comparison to the previous year by 270.7% and amounted to almost PLN 4 billion, of which pandemic-related – around PLN 3 billion.

In addition, all parents who are entitled to the child-care benefit or the child-care allowance Family 500+ could collect the Polish Tourist Voucher through ZUS. According to the government programme, it is intended to support families with children and the tourism industry due to the significant losses caused by the COVID-19 pandemic. As many as 1.1 million vouchers have been activated between August and December 2020.

In order to streamline and accelerate the delivery of benefits under the government's Anti-Crisis Shield programmes, ZUS has launched new services and improved existing ones, and first of all has provided an opportunity to submit electronic applications.

# VIII

## ZUS computerisation plan

The plans result from the fact that customers expect administrative procedures to be simplified and accelerated. It is worth emphasising that the current development in the IT field provides an opportunity to use modern tools and solutions in ZUS computerisation plan. This plan, due to its high level of advancement, is spread over several years. As a result of its implementation, ZUS will simplify and accelerate many procedures, relieve customers and employees from simple routine tasks and ensure proper interpretation of regulations. All this is expected to bring concrete savings and seal the system of public finances.

### Automation of social insurance contributions settlement

The automation of the settlement of social insurance contributions is one of the most important proposals of the Social Insurance Institution, aiming to benefit the customer and simplify procedures. Drawing up application and settlement documents and determining the amount of contributions to be paid will be much simpler and faster than now – it will be done electronically and in a fully automated form. As a result, ZUS will provide contribution payers with the highest level of handling the settlements. On the one hand, this method is expected to relieve the contribution payers from carrying out formalities towards ZUS, and on the other hand – to ensure proper settlement and

Over the next few years, ZUS is to become an even more modern and digital institution. In this connection, it is planned to change the tasks performance processes and to make available new tools for granting and paying benefits from the social security system. This concerns both short-term benefits (allowances) and long-term benefits (pensions). This requires the adaptation of the ZUS IT architecture to the challenges contained in the computerisation plan.

sealing of the public finance system and reduce the number of cases requiring explanation.

### Consolidation and automation of allowances payments

By consolidating and automating the payment of allowances, the rules of which are quite complicated for contribution payers and persons insured, ZUS wants to improve the quality of the implementation of procedures, the proper interpretation of the rules, and thus reduce abuses and irregularities. As a result, the rules for granting allowances will be simpler and will require fewer documents, and the allowances payment process itself will be automated and centralised. The public finance system will also be improved and tightened.

### Automation of pensions

ZUS is planning to introduce automation also in the area of pensions and thus relieve ZUS employees of routine, simple tasks. The automation will apply to both domestic benefits and those paid abroad. As a result, the beneficiary will sooner receive a decision on benefit granting and benefit payment. It is estimated that as a result of less employee involvement in the process, the number of errors in benefit decisions will decrease. In addition, the administrative costs of servicing beneficiaries will be reduced and the process of checking entitlements to benefits will be streamlined.



## Banking of benefits paid by ZUS

Social insurance benefits are paid by ZUS in the form chosen by the beneficiary – by bank transfer to a bank account or by postal order. For many years ZUS has been encouraging beneficiaries who receive their ZUS benefits by postal order to choose a bank account transfer. This solution is completely safe and advantageous for the beneficiary. In order to convince customers of this solution, ZUS conducts information campaigns addressed mainly to pensioners. In addition, ZUS beneficiaries can open bank accounts on favourable terms. Year after year, more and more customers are changing the method of benefit payment to transfer to a bank account.

As of January 2022, ZUS plans to pay benefits to new beneficiaries only to a bank account. Such a solution will significantly reduce the costs of postal transfers and will limit the risk of untimely delivery of the benefit in cash form.

## New ZUS Electronic Services Platform (*Platforma Usług Elektronicznych, PUE*)

In 2012, ZUS was the first authority in Poland to offer its customers the Electronic Services Platform (PUE) as a communication and information tool. For the first few years, PUE performed its function well. However, limitation of access to traditional forms of customer service due to government anti-epidemic restrictions in



2020 have shown that PUE was no longer fully compatible with customer expectations or usable for all ZUS tasks.

For this reason, PUE will be modernised under ZUS computerisation plan. An intuitive navigation layout, an innovative interface (taking into account the needs of people with disabilities) will be introduced and numerous functionalities for specific customer groups will be added.

In addition, contribution payers and doctors will be soon able to use ZUS services on mobile devices thanks to an application adapted for this purpose.

All these changes are aimed to improve communication between ZUS and its customers. The scope of matters which can be handled remotely (i.e. only in a digital form) will also increase, thus reducing the number of paper applications. These changes will significantly speed up and improve customer service.

## Dissemination of knowledge about the social insurance

ZUS publications are produced not only in paper form, but also in digital form, thanks to which they are available faster and to a larger number of recipients. ZUS uses new technologies and social media to reach young people who are just entering the labour market, as well as opinion leaders who influence social awareness.

For several years, the „Electronic Social Insurance Institution” channel on YouTube has been showing videos that demonstrated the importance of social insurance and how it helps the insured and their families in everyday life. There are also tutorials on how to use ZUS electronic services, e.g. how to fill in and send a document on PUE or how to get aid from the Anti-Crisis Shield. ZUS is also present on

One of the important tasks of the Social Insurance Institution is to disseminate knowledge about social insurance. Therefore, every year ZUS prepares many publications addressed to different groups of recipients.

LinkedIn and Twitter. Through these websites, it keeps its customers and opinion leaders informed about important news in the social insurance system.

ZUS cooperates with external institutions and universities on projects that increase citizens' awareness of social security. Opportunity for this comes inter alia from cyclical events such as Senior Citizens' Day or the Day of Persons with Disabilities. ZUS experts also participate in scientific conferences and similar events.

ZUS also carries out educational projects targeted at primary and secondary school students. In the 2019/2020 school year, more than 94,000 students from 1,376 secondary schools and nearly 18,800 students from 391 primary schools participated in these projects.



## Awards and distinctions for ZUS in 2020

ZUS took special care to ensure the highest possible quality of services provided to customers during this difficult economic period. Thanks to the extraordinary commitment of its management and employees, ZUS has successfully completed new tasks not only in the area of social security, but also in other areas of state activity. These achievements have undoubtedly been crowned with numerous awards and distinctions which were granted in 2020 to the President of the Social Insurance Institution, Professor Gertruda Uścińska, and the Social Insurance Institution itself. Below we present the most important of them.

### Distinctions for the President of the Social Insurance Institution

- **Distinction in the prestigious ranking of *Dziennik Gazeta Prawna***

Prof. Uścińska was placed third in the ranking of the 50 most influential lawyers. ZUS President was recognised for her effective management of the Institution, which was one of the most efficient and key institutions in providing assistance to citizens and businesses particularly affected by the consequences of the COVID-19 pandemic.

- ***Gospodarcza Osobowość Roku* (Economic Personality of the Year) distinction**

Awarded to ZUS President by the Federation of Polish Entrepreneurs for: the efficient and quick implementation of the programme to exempt entrepreneurs from paying ZUS contributions during the COVID-19 pandemic, the immediate preparation of ZUS software to support millions of enterprises and full contact with ZUS payers via the PUE ZUS portal.

2020 posed a special challenge for the Social Insurance Institution, due to the COVID-19 pandemic. The priority undertaking was the smooth implementation of the tasks defined under the Anti-Crisis Shield.

- **Distinction in the ranking of the most influential people for the Polish economy**

ZUS President was distinguished in the ranking of people who created the Polish economic reality in 2020. The ranking was created by economic editorial offices – RMF FM, money.pl portal and 300Gospodarka. It was presented at the Impact'20 congress. The list includes names of persons who, in the opinion of the editors, have had a real impact on the economic reality in Poland. The ranking included, among others, politicians and civil servants (both Polish and foreign), presidents of state-owned companies, entrepreneurs, employers and scientists.

### Distinctions for the Social Insurance Institution

- ***Przyjazny Urząd* (Friendly Office)**

The Social Insurance Institution was awarded the Quality Mark in the „Friendly Office” competition in 2021. It can be awarded to public sector units for high quality of customer service, professionalism and reliability in operations and for modern solutions in work culture. ZUS activities were highly rated, especially those aimed at ensuring high quality public services and building a modern organisational culture. This proves that ZUS meets the highest standards in terms of customer service and quality of public services. This is the second time that ZUS has received this certificate. The first time was in 2019 – for the implementation of innovative solutions for customers and standards of simple language in communication within the *Prosto z ZUS* (Straight from ZUS) project.

- **Symbol Wsparcia Biznesu (Symbol of Business Support)**

The award is given by the editors of *Monitor Biznesu* (Business Monitor) and *Monitor Rynkowy* (Market Monitor) to innovative institutions and companies distinguished by the quality of their management and operations, which bring about advantageous changes in their environment through intelligent actions based on knowledge and competence.

- **Bursztyn Polskiej Gospodarki 2020 (Amber of the Polish Economy 2020)**

This award is presented annually during the National Economic Summit. ZUS has received

it for effective implementation of solutions that prevent the effects of the COVID-19 pandemic in Poland by protecting employment as well as by reducing burdens and preserving the financial liquidity of Polish companies under the Anti-Crisis Shield.

- **Nie ma przyszłości bez przedsiębiorczości (There is no future without entrepreneurship)**

ZUS received a special distinction from Dziennik Gazeta Prawna in the 8th edition of the *Nie ma przyszłości bez przedsiębiorczości* (There is no future without entrepreneurship) campaign for its exceptionally efficient handling of benefits under the Anti-Crisis Shield.



## International cooperation

Since 1927, ZUS has been a member of the International Social Security Association (ISSA). It is worth mentioning that Poland is one of the founding countries of this organisation. ZUS is also a member of the European Social Insurance Platform (ESIP) and a member of EUMASS, which brings together institutions that carry out medical assessments for the purpose of granting benefits from the social security system.

Professor Gertruda Uścińska, ZUS President, holds the position of Chairperson of the ISSA Technical Commission Technical Commission on Old Age, Invalidity and Survivors Insurance in the 2020-2022 triennium. As part of the work of this commission, ZUS is implementing a project on social protection for older people (pension system and long-term care system) and is organising regular online meetings for commission members.

Prof. Uścińska also chairs the Steering Committee of the ISSA European Network (IEN). ISSA activities focus on the main challenges facing social security systems, such as ageing of the population, changing labour markets and the emergence of new forms of work, international cooperation and, more recently, challenges in the pandemic crisis. The ISSA European Network (IEN) promotes regional cooperation in the field of social security and the creation and strengthening of relations between member institutions. The task of the European ISSA Network is to identify priority topics for social security institutions in the European region and to develop and

The Social Insurance Institution is active internationally in the area of social security. It is one of the leading organisations in Europe and worldwide operating in this area.

implement a programme of activities for ISSA European members. To support its members in adapting to an ever-evolving environment, the IEN organises workshops, seminars and conferences. They allow members to share experiences and approaches on new technologies and their potential to automate internal processes, enhance customer experience and improve service quality.

The Social Insurance Institution organises seminars and conferences on social security issues. Although 2020 was a special time when all planned seminars and conferences in stationary form were suspended, ZUS organised the ISSA seminar in the form of a video conference. It was dedicated to the issue of artificial intelligence in public administration and took place on 22 September 2020 via Webex streaming. As this was the first time that ZUS was organising a seminar in such a format, it posed a new challenge both in technical and organisational terms. The form of the videoconference raised psychological concerns of experts and participants in the event, and it was also necessary to overcome barriers related to the new form of contact and the way the seminar was conducted.

### Counselling Days for Poles living abroad

For many years, ZUS has been organising Counselling Days for Poles living abroad to provide them with important information on their rights and obligations under social insurance.

The Counselling Days are addressed both to Poles living in EU Member States, who benefit from the social insurance coordination regulations, and to Poles living outside Europe, who benefit from the provisions of bilateral agreements with individual countries. Due to large Polish communities in the United States, Canada and Australia, it is mainly there that ZUS provides counselling. In Europe, Counselling Days are organised in: Germany, Belgium, Ireland, France, Spain, Great Britain, Norway, Sweden, Denmark and Italy. With the increasing migration of Poles, the demand for such counselling is growing.

In 2020, due to the COVID-19 pandemic, ZUS experts could not reach the Polish communities abroad in person, as it was the case for many years. Therefore, ZUS temporarily used the means of remote contact to organise meetings with the Polish communities abroad. After the end of the pandemic, ZUS wants to return to traditional forms of contact, which will not be replaced by remote counselling. However, the newly developed methods of remote contact will in future supplement the counselling during face-to-face meetings.



