

Social Security in Poland

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Warsaw 2025

Social Insurance Institution

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Introduction

We are pleased to present you with the latest edition (2025) of the publication *Social Security in Poland*.

The guide covers the organisation and legal framework of the Polish social security system, as well as the role and tasks performed by the Social Insurance Institution (*Zakład Ubezpieczeń Społecznych, ZUS*), Poland's largest public institution servicing this system.

In particular, we present the social insurance benefits provided by ZUS, i.e. old-age, disability and survivors' pensions, as well as sickness and maternity benefits. We also provide a detailed coverage of benefits for the family paid out by ZUS (child support benefit 800+, 'Good Start' benefit, 'Active Parent' benefits: 'active parents at work', 'actively in the nursery' and 'actively at home') that are of a non-insurance nature. Benefits from the second group – in line with trends observed in many other developed countries – actually form an additional (non-contributory) pillar of the Polish social security system.

The basic operating rules of social security areas not administered by ZUS are also discussed in the guide, together with the following types of benefits:

- family benefits,
- benefits in respect of unemployment,
- social assistance benefits,
- benefits from the social insurance of farmers,
- benefits from the health insurance system.

We also present pension provision systems for uniformed services, officers, and for prosecutors and judges.

In this way, we wish to provide a complete picture of the Polish social security system to our Readers in Poland and abroad.

The guide is published in Polish and in English.

The publication is intended for popularisation purposes and is not a source of law nor can it be the basis for any claims. Unless otherwise noted, information on individual benefits and statistics is presented as of 1 January 2025.

More detailed information about ZUS and the Polish social insurance system is available on our website – www.zus.pl.

1. Organisation of the Polish social security system

1.1. Organisational chart



Labour and Social Policy		Ministry of Health	Ministry of the Interior and Administration
Benefits for the family	Social assistance	Health care benefits	Pensions of officers of uniformed services
Social Insurance Institution (ZUS)		National Health Fund (NFZ)	Ministry of National Defence
social policy departments of voivodeship offices (16)	social policy departments of voivodeship offices (16)		Old-age pensions of professional soldiers
marshal offices or regional social policy centres (16)	regional social policy centres (16)		Ministry of Justice
competent authorities (municipal and city offices, social assistance centres, other organisational units of local government) (2479)	district (<i>powiat</i>) centres of family assistance (380)	NFZ voivodeship branches (16)	Retired judges' emoluments
	social assistance centres (2232)	voivodeship branches' delegations (35)	General Prosecutor
			System of social security provision for public prosecutors

1.2. Government administration sections

The Act of 4 September 1997 on governmental administration sections (Journal of Laws of 2024, item 1370, as amended) defines the tasks and powers of competent ministers, *inter alia*, in different areas of social security.

According to the Act (Article 31(1)), the **social security** section falls under the competence of the minister in charge of social security and covers issues related to:

- social insurance and social provision;
- old-age pension funds;
- social assistance and benefits for persons and households in a difficult material and social situation;
- counteracting pathologies;
- government programmes in the area of social assistance, in particular for persons and households in a difficult material and social situation, as well as for groups threatened with social exclusion;
- social benefits, employment, social and vocational rehabilitation of people with disabilities;
- social economy, social entrepreneurship, including social cooperatives;
- combatants and victims of repressions;
- coordination of social security systems, except for health benefits in kind.

Most of the space in the study *Social Security in Poland* is devoted to **social insurance and benefits paid out by the Social Insurance Institution**.

The chapter on social assistance describes **cash benefits and other forms of social assistance**.

The **rural development** section falls under the competence of the minister in charge of rural development. The scope of this section covers, *inter alia*, the social insurance of farmers. In this area, the minister in charge of rural development cooperates with the minister in charge of social security. In our study, we take a closer look at the principles of the **social insurance system for farmers**.

The **health** section covers, *inter alia*, issues of medical care and public health, including organisation of health care, supervision over medicinal products and medical devices, treatment in health resorts and coordination of the social security systems in the field of health benefits in kind. This section falls under the competence of the minister in charge of health. We present some of these issues in the chapter on **universal health insurance**.

The **family** section covers, *inter alia*, issues related to the protection of and support for families in a difficult material and social situation, in particular families with children.

It falls under the competence of the minister in charge of family issues. The chapter on **material support for families** describes, *inter alia*, family benefits.

The problems of employment and counteracting unemployment are covered by the labour section, administered by the minister in charge of labour-related issues. In our study, we describe the **benefits in respect of unemployment**.

In the chapter on the remaining pension systems we explain the functioning of pension provision for professional soldiers, uniformed services officers, judges and prosecutors.

The minister in charge of internal affairs supervises the **pension provision system for officers** of the Police, the Internal Security Agency, the Foreign Intelligence Agency, State Protection Office, the Central Anti-Corruption Bureau, the Border Guard, the Marshal Guard, the Government Protection Bureau, the State Protection Service, the State Fire Service, the Customs Service and the Tax and Customs Service. The competent pension authority for officers dismissed from the above-mentioned services is the Director of the Pension Office of the Ministry of Interior and Administration.

The Director of the Pension Office of the Ministry of Interior and Administration is also:

- **a competent institution, institution of the place of residence, institution of the place of stay**, within the meaning of the provisions on the coordination of social security systems, with regard to pension benefits, which are subject to the provisions on the coordination of social security systems and have been granted, on the basis of the Pension Provision Act, to officers of the aforementioned services who have been dismissed from service and to members of their families;
- **a liaison body**, within the meaning of the provisions on the coordination of social security systems, with regard to benefits, which are subject to the provisions on the coordination of social security systems and are payable from the state budget to:
 - officers dismissed from service,
 - professional soldiers dismissed from service,
 - retired judges and prosecutors,and their family members.

The competent pension authority for officers of the Military Counterintelligence Service dismissed from service is the Director of the Military Pension Office in Warsaw subordinate to the Minister of National Defence, while for Prison Service officers dismissed from service – the Director of the Prison Service Pension Office subordinate to the Minister of Justice.

The **pension provision system for professional soldiers** falls under the competence of the minister in charge of national defence.

The **social provision system for judges** falls under the competence of the minister in charge of justice, and the **social provision system for prosecutors** falls under the competence of the General Prosecutor.

2. Legal framework of the Polish social security system

2.1. National legislation

The social security system in Poland comprises the following areas: social insurance, social welfare, health insurance, benefits in respect of unemployment and family benefits, including non-insurance support for families with children.

The tasks in the field of social security are exercised by many institutions, including:

- **Social Insurance Institution (*Zakład Ubezpieczeń Społecznych, ZUS*)** – pays out cash benefits and provides benefits in kind from the social insurance;
- **Agricultural Social Insurance Fund (*Kasa Rolniczego Ubezpieczenia Społecznego, KRUS*)** – pays out cash benefits and provides benefits in kind as part of disability pension prevention from social insurance of farmers;
- **Ministry of Family, Labour and Social Policy (*Ministerstwo Rodziny, Pracy i Polityki Społecznej, MRPiPS*)** – provides family benefits and social benefits (from social assistance);
- **National Health Fund (*Narodowy Fundusz Zdrowia, NFZ*)** – finances health care from health insurance;
- **Director of the Military Pension Office in Warsaw** – the body competent for officers dismissed from the Military Counterintelligence Service and the Military Intelligence Service;
- **Director of the Prison Service Pension Office** – the body competent for officers dismissed from the Prison Service;
- **Director of the Pension Office of the Ministry of Interior and Administration** – the body competent for officers dismissed from other uniformed services.

Many legal instruments contain an obligation to be insured against certain social contingencies and a guarantee to be granted an appropriate benefit upon the occurrence of a given contingency. Such a provision already appears in the legal act of the highest order, i.e. in the Constitution of the Republic of Poland.

Detailed regulations governing specific areas of social security are set out in separate acts, the most important of which are:

- Act of 13 October 1998 on social insurance system (Journal of Laws of 2025, items 350, 620 and 622) – the so-called System Act;
- Act of 17 December 1998 on pensions from the Social Insurance Fund (Journal of Laws of 2024, items 1631 and 1674, and of 2025, items 718 and 769) – the so-called Pensions Act;
- Act of 20 April 2004 on Individual Pension Accounts (*Indywidualne Konta Emerytalne, IKEs*) and Individual Pension Security Accounts (*Indywidualne Konta Zabezpieczenia Emerytalnego, IKZEs*) (Journal of Laws of 2024, item 707, as amended) – the so-called IKE and IKZE Act;

- Act of 20 April 2004 on Occupational Pension Schemes (*Pracownicze Programy Emerytalne, PPEs*) (Journal of Laws of 2024, item 556) – the so-called PPE Act;
- Act of 4 October 2018 on Employee Capital Plans (*Pracownicze Plany Kapitałowe, PPKs*) (Journal of Laws of 2024, item 427) – the so-called PPK Act;
- Act of 21 November 2008 on funded pensions (Journal of Laws of 2018, item 926),
- Act of 28 August 1997 on organisation and operation of old-age pension funds (Journal of Laws of 2024, item 1113, as amended);
- Act of 19 December 2008 on old-age bridging pensions (Journal of Laws of 2024, item 1696, as amended);
- Act of 25 June 1999 on cash social insurance benefits in respect of sickness and maternity (Journal of Laws of 2025, item 501) – the so-called Allowance Act;
- Act of 30 October 2002 on social insurance in respect of accidents at work and occupational diseases (Journal of Laws of 2025, item 257, as amended) – the so-called Accident Insurance Act;
- Act of 27 June 2003 on social pension (Journal of Laws of 2025, item 420, as amended);
- Act of 30 April 2004 on pre-retirement benefits (Journal of Laws of 2025, item 421, as amended);
- Act of 31 January 2019 on supplementary parental benefit (Journal of Laws of 2022, item 1051, as amended);
- Act of 31 July 2019 on supplementary benefit for persons incapable of independent existence (Journal of Laws of 2024, item 1649);
- Act of 23 January 2008 on the transfer of pension rights of officials of the European Communities (Journal of Laws of 2008, No. 47, item 274, as amended).

Health care benefits are provided pursuant to:

- Act of 27 August 2004 on health care benefits financed from public funds (Journal of Laws of 2024, item 146, as amended) – the so-called Health-Care Act.

Benefits in respect of unemployment are provided pursuant to:

- Act of 20 March 2025 on the labour market and employment services (Journal of Laws, item 620).

Benefits from the social insurance of farmers are provided pursuant to:

- Act of 20 December 1990 on social insurance of farmers (Journal of Laws of 2025, item 197, as amended) – the so-called Agricultural Insurance Act.

Social assistance benefits are provided pursuant to:

- Act of 12 March 2004 on social assistance (Journal of Laws of 2024, item 1283, as amended).

Benefits for the family:

- **child-support benefit 800+** is provided pursuant to:
 - Act of 11 February 2016 on state aid in raising children (Journal of Laws of 2024, item 1576, as amended);
- **benefits from the Active Parent programme** are provided pursuant to:
 - Act of 15 May 2024 on supporting parents in their working life and childrearing – ‘Active Parent’ (Journal of Laws, item 858, as amended).

Benefit under the 'Good Start' programme is provided pursuant to:

- Regulation of the Council of Ministers of 15 June 2021 on specific conditions for the implementation of the government programme 'Good Start' (Journal of Laws, item 1092).

Family benefits are provided pursuant to:

- Act of 28 November 2003 on family benefits (Journal of Laws of 2024, item 323, as amended).

Carer's allowance is provided pursuant to:

- Act of 4 April 2014 on the establishment and payment of allowances for carers (Journal of Laws of 2024, item 246, as amended).

Benefits from the Maintenance Fund are provided pursuant to:

- Act of 7 September 2007 on assistance for persons entitled to the maintenance allowance (Journal of Laws of 2025, item 438, as amended).

The vocational and social rehabilitation and employment of the disabled persons is provided pursuant to:

- Act of 27 August 1997 on vocational and social rehabilitation and employment of the disabled persons (Journal of Laws of 2025, item 913).

Benefits from the military pension provision system are provided pursuant to:

- Act of 10 December 1993 on pension provision for professional soldiers and their families (Journal of Laws of 2025, item 305).

Benefits from pension provision system for officers are provided pursuant to:

- Act of 18 February 1994 on the old-age pensions of officers of the Police, the Internal Security Agency, Foreign Intelligence Agency, the Military Counterintelligence Service, the Military Intelligence Service, the Central Anti-Corruption Bureau, the Border Guard, the Marshal Guard, the State Protection Service, the State Fire Service, the Tax and Customs Service and the Prison Service as well as their families (Journal of Laws of 2024, item 1121, as amended) – the so-called Pension Provision Act.

Benefits from the system of social provision for judges, in particular the principles of judges' retirement are described in:

- Act of 27 July 2001 – Law on the organisation of common courts System (Journal of Laws of 2024, item 334, as amended);
- Regulation of the Minister of Justice of 21 June 2018 on the retired judges' emoluments and survivors' emoluments of judges' and retired judges' family members and the dates of transferring social insurance contributions to the Social Insurance Institution (Journal of Laws, item 1258).

Benefits from the system of social provision for public prosecutors, in particular the principles of prosecutors' retirement are described in:

- Act of 28 January 2016 – Law on the Public Prosecutor's Office (Journal of Laws of 2024, item 390);

- Act of 27 July 2001 – Law on the Common Courts System (Journal of Laws of 2024, item 334, as amended).

Rescue benefits are provided pursuant to:

- Act of 17 December 2021 on voluntary fire brigades (Journal of Laws of 2025, item 244);
- Act of 18 August 2011 on safety and rescue operations carried out in the mountains and on organised ski areas (Journal of Laws of 2023, item 1154, as amended);
- Act of 8 February 2023 on a cash benefit due to family members of officers or professional soldiers whose death occurred in connection with service or undertaking off-duty activities to save human life or health, or property (Journal of Laws, item 658).

2.2. Instruments of international law binding on Poland

Article 87(1) of the Constitution of the Republic of Poland lists, *inter alia*, ratified international conventions/agreements as a source of universally binding law. These conventions/agreements form a part of the national legal order and have precedence over national laws in the event of a potential collision with these laws, if they have been ratified upon consent expressed in the Act of Parliament (Article 91(1) and (2) of the Constitution of the Republic of Poland).

2.2.1. Instruments of international law binding on the Member States of the European Union

Since 1 May 2004, i.e. from the day of Poland's accession to the European Union, the EU legal acts, and first of all treaties, regulations and directives, have become Poland's domestic law. Pursuant to Article 91(3) of the Constitution of the Republic of Poland they have precedence over the national legislation if the latter governs a given issue in a different way than the EU legislation.

Provisions of EU treaties and regulations become *ipso jure* a part of the Member States' legal orders, including that of Poland. Regulations are directly applicable without the need for ratification. Directives, on the other hand, should be transposed into national law over a period of one to three years.

Nationals of the Member States of the **European Union (EU) and the European Free Trade Association (EFTA)** may move freely within these communities and take up employment

in their Member States. An individual who has lived and worked in several EU or EFTA countries has been covered by several different national social security systems.

Issues related to being covered by several different national social security systems in EU or EFTA Member States are regulated by the **social security coordination**, based on the following principles:

- equal treatment,
- free movement of persons,
- unity of applicable legislation,
- retention of acquired rights,
- aggregation of insurance periods.

The principle of equality of treatment guarantees nationals of EU or EFTA Member States working in other Member States of those communities the same rights to benefits as nationals have; it also imposes on them the same obligations to which nationals of the country in which they work are subject. This principle excludes any discrimination in granting the right to benefits on the basis of nationality.

The principle of free movement of persons allows citizens of EU or EFTA Member States to move freely within these communities for the purpose of work or business. Such a person is subject to social insurance in his or her country of employment or self-employment; he or she is also entitled to the same social insurance benefits as nationals of that country.

The principle of single applicable legislation means that a person who has taken up employment or runs a business in another EU or EFTA Member State is subject to social insurance in one state only, i.e. the one where he or she performs work.

The principle of acquired rights retention guarantees that the rights to social insurance benefits are retained when moving to another EU or EFTA Member State.

The principle of aggregation of insurance periods allows to take into account periods of insurance acquired in another EU or EFTA Member State when establishing entitlement to social security benefits. This principle applies in situations where the insured person does not have a sufficiently long period of insurance or residence in one country.

Issues related to social security coverage in different states and entitlement to benefits under different systems are regulated in detail by the European Union legislation.

Legal acts of the European Union regulate the coordination of the following social security benefits:

- old-age pensions and pre-retirement benefits,
- disability pensions,
- sickness and maternity benefits,
- family benefits,
- health benefits,
- unemployment benefits,
- death-related benefits.

The basic EU legal acts in the social security sphere include the European Union treaties and the following legislation issued on their basis:

- 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,
- Regulation (EU) No. 1231/2010 of the European Parliament and of the Council of 24 November 2010 extending Regulation (EC) No. 883/2004 and Regulation (EC) No. 987/2009 to nationals of third countries who are not already covered by these Regulations solely on the ground of their nationality,
- Council Directive (EEC) No. 7/79 of 19 December 1978 on the progressive implementation of the principle of equal treatment for men and women in matters of social security,
- Directive 24/2011/EU of the European Parliament and of the Council of 9 March 2011 on the application of patients' rights in cross-border healthcare.

Besides, the following regulations still remain in force:

- Regulation (EEC) No. 1408/71 of the Council of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community,
- Regulation (EEC) No. 574/72 of the Council of 21 March 1972 fixing the procedure for implementing Regulation (EEC) No. 1408/71 on the application of social security schemes to employed persons and their families moving within the Community.

They allow for:

- implementation of Council Regulation (EC) No. 859/2003 of 14 May 2003 extending the provisions of Regulation (EEC) No. 1408/71 and Regulation (EEC) No. 574/72 to nationals of third countries who are not already covered by those provisions solely on the ground of their nationality – provisions of this Regulation apply solely to nationals of third countries who are legally resident in the territory of the United Kingdom or to nationals of third countries who have completed insurance periods in the United Kingdom and are resident in the territory of other Member State;
- determination of the applicable legislation for a period prior to the date of entry into force of Regulations (EC) No. 883/2004 and No. 987/2009, namely 1 May 2010.

Moreover, as a result of the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union in 2020, in relations between the Member States of the European Union (including Poland) and the United Kingdom of Great Britain and Northern Ireland the following agreements apply:

- Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community (the agreement entered into force on 1 February 2020),
- 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 (the agreement is effective from 1 January 2021).

Since Poland's accession to the European Union, the EU Regulations on the coordination of the social security systems have superseded bilateral international conventions/agreements on social security that had earlier bound Poland with the Member States. However, some specific regulations of the agreements between Poland and Austria and between Poland and Germany, which are beneficial to Polish citizens, still apply:

- Article 33(3) of the Convention between the Republic of Poland and the Republic of Austria on social security, made in Warsaw on 7 September 1998 (reckoning insurance periods completed before 27 November 1961); application of this provision is limited to persons covered by this convention;
- Agreement between the Polish People's Republic and the Federal Republic of Germany on old-age pensions and accident insurance, signed in Warsaw on 9 October 1975, within the scope covered by Article 27(2)-(4) of the Agreement of 8 December 1990 between the Republic of Poland and the Federal Republic of Germany on social security (maintenance – based on the Agreement of 1975 – of a legal status for persons who have been residents of Germany or Poland before 1 January 1991 and who still reside there);
- Article 27(5) and Article 28(2) of the Agreement between the Polish People's Republic and the Federal Republic of Germany on social security made in Warsaw on 8 December 1990 (maintenance of pension rights paid out pursuant to the Agreement of 1957 concluded between Poland and the former German Democratic Republic; reckoning insurance periods completed by Polish employees pursuant to the Agreement of 1988 concluded between the former German Democratic Republic and Poland);
- Agreement between the Republic of Poland and the Republic of Germany on export of specific benefits for entitled persons who reside in the territory of the Republic of Poland, signed in Warsaw on 5 December 2014; it concerns persons persecuted by the National Socialist regime and members of their families who, due to their place of residence in the territory of the Republic of Poland, have not received benefits for periods of employment in a ghetto under German pension regulations (the agreement entered into force on 1 June 2015).

2.2.2. Instruments of international law binding on Poland with countries other than the members of the European Union

Poland is bound by the following bilateral social security agreements with non-EU countries:

- Agreement of 16 January 1958 between the Government of the Polish People's Republic and the Government of the Federal People's Republic of Yugoslavia on social insurance (the agreement is effective with regard to Bosnia and Herzegovina, Montenegro and Serbia);
- Agreement between the Republic of Poland and the Republic of Macedonia on social insurance, signed in Warsaw on 6 April 2006, and the Administrative Arrangement for the implementation of the Agreement, signed on 27 June 2007 (the agreement is effective from 1 July 2007);
- Agreement on social security between the Republic of Poland and the United States of America, signed in Warsaw on 2 April 2008, and Administrative Arrangement on its application, signed on the same day (the Agreement is effective from 1 March 2009);

- Agreement on social security between the Republic of Poland and Canada signed in Warsaw on 2 April 2008, and the Administrative Arrangement on its application, signed in Warsaw on the same day (the agreement is effective from 1 October 2009);
- Agreement on social security between the Republic of Poland and the Republic of Korea [South Korea], signed in Warsaw on 25 February 2009, and the Administrative Arrangement for the implementation of the Agreement, signed in Warsaw on the same day (the agreement is effective from 1 March 2010);
- Agreement between the Republic of Poland and Australia on social security, signed in Warsaw on 7 October 2009, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement is effective from 1 October 2010);
- Agreement between the Republic of Poland and Ukraine on social security, signed in Warsaw on 18 May 2012, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement is effective from 1 January 2014);
- Agreement between the Republic of Poland and the Republic of Moldova on social insurance, signed in Warsaw on 9 September 2013, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement is effective from 1 December 2014);
- Agreement on social security between the Government of the Republic of Poland and the Government of Quebec [Province of Canada], signed in Quebec on 3 June 2015, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement is effective from 1 September 2018);
- Agreement between the Republic of Poland and the Republic of Mongolia on social security, signed in Warsaw on 24 January 2018, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement entered into force on 1 July 2019);
- Agreement between the Republic of Poland and the State of Israel on social security, signed in Warsaw on 22 November 2016, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement entered into force on 1 May 2021);
- Agreement between the Republic of Poland and the Republic of Turkey on social security, signed in Warsaw on 17 October 2017, and the Administrative Arrangement for the implementation of the Agreement, signed on the same day (the agreement entered into force on 1 June 2021);
- Agreement between the Republic of Poland and the Republic of Belarus on social security, signed in Warsaw on 13 February 2019, and the Administrative Arrangement for the implementation of the Agreement, signed on 2 June 2020 (the agreement entered into force on 1 April 2022).

Poland is also bound by the recommendations of the International Labour Organisation, the provisions of the European Social Charter and international conventions. One of the most important is the United Nations Convention on the Rights of Persons with Disabilities that was ratified by Poland on 6 September 2012 and entered into force on 25 October 2012.

3. The Social Insurance Institution – general information

The Social Insurance Institution (ZUS) 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 when five insurance institutions (Social Insurance Chamber, Sickness Insurance Institution, Accident Insurance Institution, White-Collar Employees' Insurance Institution and Blue-Collar Workers' Insurance Institution) merged into one.

The Social Insurance Institution is a government agency with legal personality. Its tasks are defined in the Act of 13 October 1998 on the social insurance system. ZUS also performs many other tasks assigned to it under other laws.

The social insurance and health care systems reforms that entered into force on 1 January 1999, as well as their structural nature, strengthened the position of the Social Insurance Institution as the main element of the administration of the Polish social security system.

3.1. ZUS tasks

The Social Insurance Institution:

- determines entitlements to the following types of pensions and social security benefits:
 - old-age pensions,
 - disability pensions,
 - survivors' pensions, including their payment in cases of benefit overlap under the rules governing the so-called widow's pensions,
 - child-support benefit,
 - 'Good Start' benefit,
 - benefits from the 'Active Parent' programme,
 - teachers' compensatory benefit,
 - supporting benefit,
 - sickness allowances,
 - maternity allowances,
 - care allowances,
 - compensatory allowances,
 - rehabilitation benefits,
 - funeral grants;
- pays out the benefits for which it has determined entitlements;
- issues decisions required to determine entitlements to social insurance benefits, other benefits payable by ZUS and for non-insurance purposes;

- controls the correctness of certifying temporary incapacity for work;
- authorises doctors to issue medical certificates of temporary incapacity for work, and revokes such authorisations if there is evidence of irregularities;
- performs disability pension prevention tasks, including medical rehabilitation and accident prevention;
- establishes the social insurance obligation, assesses and collects social insurance contributions;
- credits part of the old-age pension contribution to the insured person's account and the remaining part to a sub-account, unless the insured person has made a declaration to transfer part of the contribution to an Open Pension Fund (*otwarty fundusz emerytalny, OFE*), in which case ZUS divides the part allocated to the sub-account and sends the statutory amount to the appropriate fund;
- distributes and pays out to eligible persons the funds held in the sub-accounts of insured persons;
- collects and settles the health insurance contribution and transfers it to the National Health Fund (*Narodowy Fundusz Zdrowia, NFZ*);
- collects the contribution to the Labour Fund (*Fundusz Pracy, FP*) and the Solidarity Fund (*Fundusz Solidarnościowy, FS*) and transfers it to the Ministry of Family, Labour and Social Policy;
- collects the contribution for the Fund of Guaranteed Employee Benefits (*Fundusz Gwarantowanych Świadczeń Pracowniczych, FGŚP*);
- collects and settles the contribution to the Bridging Pensions' Fund (*Fundusz Emerytur Pomostowych, FEP*);
- keeps accounts of contribution payers and credits contributions to the insured persons' individual accounts;
- checks the payment of compulsory contributions by payers and the proper fulfilment of their tasks under the Act (e.g., payment of various allowances), and enforces dues in respect of social insurance and health insurance contributions;
- keeps the insured person' individual accounts with sub-accounts and the Insured Persons' Central Register;
- keeps the Central Register of Open Pension Funds' Members;
- keeps the contribution payers' records and the Contribution Payers' Central Register;
- administers the financial resources of the Social Insurance Fund and the Maintenance Fund;
- manages the Demographic Reserve Fund (*Fundusz Rezerwy Demograficznej, FRD*);
- on behalf of pensioners, transfers personal income tax to tax offices and health insurance contributions to the National Health Fund;
- grants and pays out social pensions;
- grants and pays out pre-retirement benefits;
- disseminates knowledge about social insurance in Poland, implements its own educational initiatives addressed to schoolchildren and partnership projects for students;
- cooperates with government administration bodies, foreign insurance institutions and international organisations;

- acts as the competent institution and the liaison body for the implementation of international conventions and agreements in the field of social insurance, and handles benefits provided in accordance with these conventions and agreements;
- acts as the competent institution and the liaison body in the EU coordination of social security systems in the area covered by ZUS competence (universal insurance).

The range of tasks performed by the Social Insurance Institution makes it one of the largest public institutions in Poland. On the one hand, ZUS performs the functions of a financial institution, e.g., collects contributions, pays out benefits, and transfers taxes on behalf of pensioners. On the other hand, it strives to be an institution that gives its customers – insured persons, beneficiaries and contribution payers – a sense of security, and provides efficient, friendly and reliable services, using modern electronic services, such as:

- system for customers – Electronic Services Platform (*Platforma Usług Elektronicznych*, (PUE)/eZUS),
- mobile applications: mZUS, mZUS for Doctors,
- e-appointments in ZUS.

3.2. ZUS structure

The organisation, operation and financing of the Social Insurance Institution are regulated by the Act of 13 October 1998 on the social insurance system.

The activities of the Social Insurance Institution are managed by its President. The President is appointed and dismissed by the President of the Council of Ministers at the request of the minister in charge of social security. Before applying for the appointment, the minister must consult the ZUS Supervisory Board.

ZUS President heads the Management Board consisting of 2–4 members. The Management Board members are appointed and dismissed by ZUS Supervisory Board at the request of ZUS President.

The Supervisory Board is a consultative and decision-making body. It is appointed for a 5-year term by the President of the Council of Ministers. Members of the Supervisory Board are delegated by social dialogue partners. These are representatives of the government, trade union organisations, employers' organisations and a representative of pensioners' organisations. The rules of functioning of the ZUS Supervisory Board result mainly from the Act of 13 October 1998 on the social insurance system and from the Regulation of the President of the Council of Ministers of 28 December 1998 that was issued on the basis of the Act.

The number of Board members depends on the number of representative (nationwide) employers' and employees' organisations existing at a given time. During the current term

of office (October 2022 – October 2027) the number of Supervisory Board members is ten.

Day-to-day customer service is provided by employees of ZUS branches and of their subordinate units.

The organisational structure of ZUS is made up of:

- headquarters,
- 43 branches,
- 205 inspectorates,
- 68 local offices.

3.3. Types of social insurance

The types of social insurance and rules of coverage are governed by the Act of 13 October 1998 on the social insurance system.

The Polish social insurance system consists of:

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

An insured person is an individual who is covered by at least one of the social insurance schemes.

The Act on the social insurance system distinguishes between compulsory and voluntary insurance.

3.4. The rules of the social insurance coverage

The following groups are covered by the compulsory pension insurance:

- employees, excluding public prosecutors,
- members of agricultural production cooperatives,
- freelancers/contractors,
- persons running non-agricultural business activity and persons cooperating with them,
- non-professional soldiers on active military service,
- persons who give up their employment to take direct care of a long-term or seriously ill family member,
- recipients of the nursing allowance or carer's allowance,

- clergy,
- Members of Parliament receiving remuneration,
- recipients of unemployment benefits,
- persons who are on child-care leave or who are receiving maternity allowance or an allowance equal to the maternity allowance,
- members of supervisory boards remunerated for this function.

Persons who may not be covered by pension insurance because they do not meet the necessary requirements have the right to join such insurance voluntarily.

The number of insured persons in 2024 equalled 16.268 million.

The compulsory sickness insurance covers persons subject to the compulsory pension insurance, being *inter alia*:

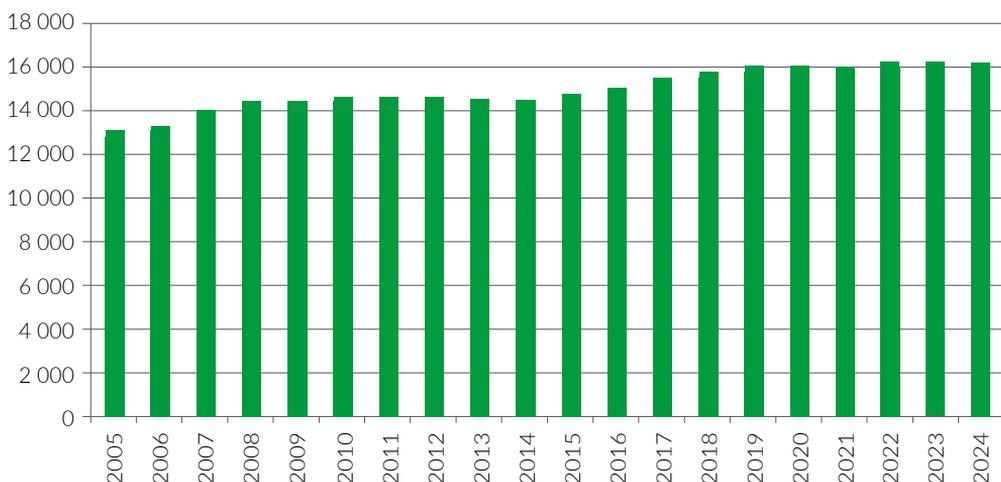
- employees, excluding public prosecutors,
- members of agricultural production cooperatives and rural circles cooperatives.

The sickness insurance may be joined, on a voluntary basis (on request), by persons covered by compulsory pension insurance, including persons running non-agricultural business activity or persons who cooperate with them, members of the clergy and persons performing work on a basis of civil law mandatory or agency contracts.

The compulsory accident insurance covers persons subject to the compulsory pension insurance, e.g.:

- employees,
- freelancers/contractors,
- members of agricultural production cooperatives,
- persons running non-agricultural business activity,
- persons cooperating with persons running non-agricultural business activity,
- clergy.

Number of insured persons in the period: 2005–2024 (in thousands)



Number of insured persons in the period: 2005–2024

Year	Number of insured persons (in thousands)
2005	13,130.9
2006	13,354.1
2007	14,074.5
2008	14,512.7
2009	14,535.0
2010	14,656.5
2011	14,666.1
2012	14,603.9
2013	14,519.8
2014	14,525.0
2015	14,821.0
2016	15,109.6
2017	15,543.8
2018	15,847.6
2019	16,111.5
2020	15,781.3
2021	16,077.8
2022	16,273.0
2023	16,262.5
2024	16,268.3

3.5. Benefits for which ZUS is responsible

Pursuant to the Act of 13 October 1998 on the social insurance system, the Social Insurance Institution determines entitlements to social insurance benefits and pays them out. Under separate regulations, ZUS also pays out a number of non-contributory benefits. These benefits constitute an additional, non-insurance pillar of the Polish social security system.

The types of benefits that may be provided depending on current life situation are as follows:

1. In respect of sickness and maternity:

- sickness allowance,
- maternity allowance,

- care allowance,
- compensatory allowance,
- rehabilitation benefit.

2. In respect of the long-term incapacity for work:

- disability pension,
- training pension.

3. In respect of old age:

- old-age pension,
- bridging pension,
- nursing compensatory allowance to pensions,
- teachers' compensatory allowance.

4. In respect of the death of a breadwinner:

- survivors' pension, including its payment in cases of benefit overlap under the rules governing the so-called widow's pension,
- supplementary allowance to the survivors' pension for a double orphan,
- funeral grant.

5. In respect of an accident at work and occupational disease:

- lump-sum compensation,
- sickness allowance,
- rehabilitation benefit,
- compensatory allowance,
- disability pension,
- training pension,
- survivors' pension,
- supplementary allowance to the survivors' pension for a double orphan,
- nursing supplementary allowance,
- supplementary allowance for an injured veteran,
- the benefit to cover the costs of dental services and prophylactic vaccinations, as well as the provision of orthopaedic appliances.

6. Other:

- parental supplementary benefit (Mama 4+),
- social pension,
- pre-retirement benefit,
- additional annual cash benefits for pensioners (the so-called 13th and 14th old-age pension).
- supplementary benefit for persons incapable of independent existence (500+ for persons incapable of independent existence),
- honorary benefit for persons who have reached the age of 100,
- compensatory benefit for persons entitled to early retirement on account of caring for children requiring constant care,
- medical rehabilitation within the framework of ZUS disability prevention,

- subsidising, as part of ZUS accident prevention, activities of contribution payers intended to help maintain earning capacity throughout the period of professional activity,
- compensatory benefits for communist opposition activists,
- supporting benefits for people with disabilities.

7. Benefits for the family:

- child-support benefit 800+,
- 'Good Start' benefit,
- benefits from the 'Active Parent' programme.

4. Social security finances

Pursuant to the Act of 13 October 1998 on the social insurance system, the Social Insurance Institution administers the Social Insurance Fund, the Bridging Pensions' Fund and the Demographic Reserve Fund.

Family and health benefits, as well as unemployment benefits and benefits from the social insurance of farmers and pension provision for professional soldiers, officers, judges and prosecutors are financed from other sources, and their payment is handled by other institutions.

4.1. Social Insurance Fund

The Social Insurance Fund (*Fundusz Ubezpieczeń Społecznych, FUS*) is a special-purpose state fund. It was established on 1 January 1999 by virtue of the Act of 13 October 1998 on the social insurance system. The Fund is administered by the Social Insurance Institution.

The revenue of the Social Insurance Fund comes, *inter alia*, from:

- social insurance contributions that are not transferred by ZUS to Open Pension Funds (*otwarte fundusze emerytalne, OFEs*);
- funds compensating the Social Insurance Fund for contribution amounts transferred to Open Pension Funds;
- payments from the state budget and other institutions, intended for benefits that the Social Insurance Institution has been commissioned to pay, with the exception of benefits financed under other budgetary chapters and payments from foreign institutions;
- interest on FUS bank account;
- state budget allocations;
- resources of the Demographic Reserve Fund;
- payments from Open Pension Funds made due to reaching by the insured person the age lower by 10 years than the retirement age.

Within the limits fixed by the Budgetary Law, the Social Insurance Fund may receive allocations and no-interest loans from the state budget. The Fund may only use them to supplement the funds for the payment of state-guaranteed benefits. It receives them only when the revenue in the FUS bank account and the funds from the reserve fund does not ensure full and timely payment of benefits financed from FUS.

With the consent of the minister in charge of public finance, FUS may also take out credits.

The following funds are included in FUS:

- **old-age pension fund**, used to finance:
 - old-age pensions – based on contributions credited to the insured person's account in ZUS,
 - funded pensions – based on contributions credited to the sub-account at ZUS;
- **disability pension fund**, used to finance:
 - disability pensions,
 - training pensions,
 - survivors' pensions, including those received concurrently pursuant to the rules governing the so-called widow's pensions,
 - supplementary allowances to survivors' pensions for double orphans,
 - nursing supplementary allowances,
 - old-age pensions awarded by ZUS *ex officio* in place of disability pensions,
 - funeral grants,
 - pension prevention costs,
 - benefits financed from the state budget, the payment of which was commissioned to the Social Insurance Institution;
- **sickness fund**, used to finance:
 - sickness allowances,
 - maternity allowances,
 - care allowances,
 - compensatory allowances,
 - rehabilitation benefits;
- **accident fund**, used to finance:
 - accident pensions,
 - supplementary allowances to pensions,
 - lump-sum compensations,
 - sickness allowances in respect of incapacity for work resulting from work-related or occupational disease,
 - refunds of health services in the field of dentistry and prophylactic vaccinations,
 - reimbursement of costs of medical examinations and products,
 - subsidising such contribution payers' activities that are intended to help employees maintain their earning capacity throughout the period of professional activity,
 - compensatory allowance,
 - rehabilitation benefits,
 - training pensions,
 - survivors' pensions,
 - accident prevention costs.

4.1.1. Contributions

The rate of social insurance contributions in Poland in 2025

Type of insurance	Total contributions (%)	Payer (%)	Insured person (%)
old-age pension insurance	19.52	9.76	9.76
disability pension insurance	8.00	6.50	1.50
sickness insurance	2.45	–	2.45
accident insurance	0.67–3.33 ^a 1.67 ^b	0.67–3.33 1.67	–

^a The differentiated contribution for groups of activities applies during the contribution year, i.e. from 1 April to 31 March of the following year. In the case of payers for whom the accident insurance contribution rate is fixed by ZUS, the rate defined for their groups of activities is additionally multiplied by a correction factor of 0.5 to 1.5.

^b Contribution for payers who report on average no more than 9 insured persons per month for accident insurance, and for payers not registered in the National Official Business Register (REGON) – contribution effective from 1 April 2018.

The percentage rates of pension and sickness insurance contributions are uniform for all insured persons.

Contributions for **old-age pension insurance** (19.52% of the assessment basis) are paid by the insured person and by the contribution-payer in equal parts – each of them 9.76% of the assessment basis. The contribution of an insured person who is a member of an Open Pension Fund and has submitted a statement of contributions transfer there is divided by ZUS into 3 parts, 2 of which go to FUS: one is credited to the insured person's account and the other to his or her sub-account. The smallest part goes to OFE. The situation is different if the insured person has not made such a statement. In that case, ZUS divides the contribution into 2 parts, and the smaller part is credited in its entirety on the sub-account in ZUS.

Distribution of the old-age pension contribution (19.52%) between FUS and OFE

Contributions' transfer to OFE	FUS (%)	FUS – sub-account (%)	OFE (%)
Yes	12.22	4.38	2.92
No	12.22	7.30	–

ZUS adjusts pension insurance contributions credited to the insured person's account, i.e. multiplies their value by the indexation factor. This applies to the amount of contributions credited up to 31 January (inclusive) of the year for which the adjustment is carried out, increased by amounts from previous adjustments. ZUS adjusts contributions every year, starting from 1 June.

Contributions to **disability and survivors' pension insurance** (8%) are financed by the insured persons from their own resources (1.5% of the assessment basis) and by contribution payers (6.5% of the assessment basis).

Contributions to **sickness insurance** (2.45%) are fully financed by the insured person, while contributions to **accident insurance** are fully financed by contribution payers.

The rules of financing contributions differ depending on the entitlement to insurance. The rules described above apply, *inter alia*, to employees or freelancers/contractors. On the other hand, entrepreneurs fully fund their own social insurance contributions, with the option to declare a contribution assessment basis regardless of the actual income.

4.1.2. Insured persons' accounts

The Social Insurance Institution keeps accounts of all persons that have been registered for social insurance and/or health insurance. The accounts are established on the basis of the first notification document submitted by the contribution payer for a given insured person.

Within the insured person's account, ZUS additionally maintains a sub-account where it records part of the old-age pension contribution due for the second pillar. The ZUS sub-account is kept for every insured person born between 1 January 1949 and 31 December 1968 who has been an OFE member, as well as every insured person born after 31 December 1968 who has been covered by the old-age pension insurance.

Every 4 years, within the 'transfer window' (from 1 April to 31 July), each person saving under the second pillar may decide whether part of his or her old-age pension contribution due for the second pillar and amounting to 2.92% of the assessment basis (wage/salary) shall go to a sub-account with the Social Insurance Institution or to an Open Pension Fund of his or her choice. The remaining part of the pension contribution (16.6%) goes to ZUS and is credited to the pension account (12.22%) and sub-account (4.38%).

The following data, *inter alia*, are saved on the insured person's account:

- identification data of the insured person, i.e. name and surname, date of birth, statistical identification number (PESEL);
- registration data, i.e. second name, family name, nationality;
- address data, i.e. residence address, correspondence address;
- amount of contributions due and paid for pension, sickness, accident and health insurance, as well as the amount of contributions due and paid to OFE;
- information on the amount of old-age pension contributions after adjustment, excluding contributions credited to the sub-account and transferred to OFE;
- initial capital and initial capital after adjustment;
- information on OFE and NFZ membership;
- non-insurance facts affecting the right to social insurance benefits and their amount;
- information necessary to award and pay out social insurance benefits, as well as benefits financed from the state budget, and information on executed payments;
- information on periods of employment in special conditions or of special character, included in a notification of data on employment in special conditions or of special character referred to in the Act on the old-age bridging pensions;
- information on marital property relationships and on individuals to whom, following the death of a person who is not an OFE member, ZUS will pay out funds from the

sub-account (following the death of an OFE member, funds from the sub-account are paid out in accordance with the member's instructions submitted to OFE);

- amount of funds credited to the sub-account on the last day of the month before the month in which ZUS has established the right to an old-age pension;
- information on beneficiaries who, in accordance with the pensioner's will, will receive a guaranteed payment if his or her death occurs within 3 years of the month in which he or she has first received his or her pension;
- a statement about the transfer of the old-age pension insurance contributions to OFE.

The following data, *inter alia*, are saved on the sub-account:

- an amount of old-age pension insurance contributions (due and paid) that have not been transferred to OFE;
- the adjusted amount of paid old-age pension insurance contributions, together with default interest and a prolongation fee enforced on these contributions;
- information on the value of resources equivalent to the value of 51.5% of redeemed accounting units transferred by OFE in 2014, credited to the account of each OFE member;
- information on the amount of resources equivalent to the value of redeemed accounting units, accumulated on the account of an OFE member, transferred by OFE due to reaching by the insured person the age lower by 10 years than the retirement age.

Since 1 November 2014, the so-called **security slide** has been in place. Funds from an OFE member's account are gradually transferred to the Social Insurance Institution every month and credited to the insured person's sub-account. This mechanism is triggered 10 years before the insured – an OFE member – reaches the retirement age.

The security slide is supposed to protect against the so-called 'bad date risk', i.e. a collapse of market rates in the year of retirement. This would translate into a reduction of the old-age pension capital and, consequently, a lower pension benefit. In the month in which the insured person reaches the retirement age, all the accounting units of the insured person (OFE member) will be transferred to ZUS that will pay out a life-long pension. From the month in which the security slide is activated, ZUS stops transferring pension contributions to OFE and credits them to the insured person's sub-account.

By 31 August each year, ZUS makes available on the ZUS Electronic Services Platform (PUE)/eZUS to insured persons born after 31 December 1948 the **Information on the status of the insured person's account** as at 31 December of the previous year. The information is also made available in paper form at the request of the insured person.

ZUS Information... contains details of:

- the initial capital after adjustment, if it has already been calculated;
- contributions paid to the old-age pension insurance after adjustment, excluding contributions to Open Pension Funds and to the sub-account;

- pension insurance contributions, excluding contributions to OFEs and sub-accounts, accumulated for the last 12 calendar months, as at 31 December of the previous year in nominal value (i.e. without adjustment), broken down by month;
- contributions credited to the sub-account: due (i.e. on the basis of the clearing documents delivered to ZUS by contribution payers) and paid;
- total amount of adjusted contributions, interest, funds and prolongation fee saved on the sub-account;
- contributions to OFE: due and actually transferred to OFE;
- hypothetical old-age pension – for an insured person who was at least 35 years old by 31 December of the year for which the information is made available, it is provided in 2 variants:
 - according to the balance of the account and sub-account as at 31 December of the year to which the *Information...* refers, taking into account the hypothetical amount of contributions that the insured person could have accumulated in the account if he or she had worked until the retirement age,
 - only on the basis of the account and sub-account balance as at 31 December of the year for which the *Information...* is made available.

The insured person who is not more than 10 years short of reaching the retirement age is also provided by ZUS with information on the amount of the hypothetical old-age pension the insured person would have received if he or she had retired 2, 3, 4 and 5 years after reaching the retirement age.

The insured person who had exceeded the retirement age and has not claimed an old-age pension is informed about the hypothetical old-age pension he or she would have received in his or her current age. Additionally, the insured person is informed about a hypothetical old-age pension he or she would receive if he or she retired 2, 3, 4 and 5 years after reaching the retirement age.

ZUS provides the *Information...* to allow the insured persons to check whether the records on their accounts and sub-accounts are correct and to intervene in case of any irregularities (with the contribution payer, ZUS, OFE, or the institution that handles the payments, respectively).

To gain access to information about the status of one's pension account, one must register on the Electronic Services Platform (*Platforma Usług Elektronicznych, (PUE)/eZUS*). The procedure requires confirmation of the newly created account in one of the following ways:

- via a trusted profile, electronic banking, the *mObywatel* (mCitizen) application, *e-Dowód* (e-Identity card) or eID (www.login.gov.pl);
- via a qualified electronic signature;
- during an e-appointment or a visit to a ZUS office (within 7 days).

From 14 July 2023, i.e. from the entry into force of the Act on the *mObywatel* application, the obligation to establish identity or Polish citizenship on the basis of an identity document, in particular on the basis of an identity card, is deemed to be fulfilled once identity or Polish citizenship is established on the basis of a document saved in the *mObywatel* application.

4.1.3. Revenue of the Social Insurance Fund (*Fundusz Ubezpieczeń Społecznych, FUS*)

Selected revenue of the Social Insurance Fund in 2023–2024 (in million PLN)

	2023	2024	Percentage of 2024 revenue
Total revenue, of which:	366,448.0	425,000.0	100.0%
contributions write-up	302,772.7	345,937.4	81.4%
state budget allocation	51,652.3	64,701.9	15.2%
payments from OFEs	7,640.9	9,706.3	2.3%
other revenue	4,382.1	4,654.4	1.1%

The total Social Insurance Fund revenue in 2024 was PLN 425 billion, of which:

- **revenue from social insurance contributions** due amounted to nearly PLN 346 billion, which accounted for 81.4% of FUS revenue;
- **state budget allocation** amounted to PLN 64.7 billion, or 15.2% of total FUS revenue;
- **payments from Open Pension Funds** amounted to PLN 9.7 billion, which accounted for 2.3% of FUS revenue.

4.1.4. Costs of the Social Insurance Fund

Costs of the Social Insurance Fund in 2023–2024 (in million PLN)

	2023	2024	Percentage of 2024 expenditure
Total costs, of which:	365,304.6	418,055.8	100.0%
Cash benefits, of which:	352,083.7	406,194.0	97.2%
pensions	319,533.0	369,033.0	88.3%
other benefits	32,550.7	37,161.0	8.9%
Deduction for ZUS current operation	5,170.2	5,823.1	1.4%
Part of the old-age pension contribution transferred to the Demographic Reserve Fund	3,429.5	3,932.2	0.9%
Disability prevention	179.6	260.0	0.1%
Accident prevention	104.4	123.6	0.0%
Other costs	4,337.2	1,722.9	0.4%

The total Social Insurance Fund costs in 2024 amounted to more than PLN 418 billion, of which:

- **expenditure on cash benefits** amounted to nearly PLN 406.2 billion, which accounted for 97.2% of FUS expenditure; the largest item in this category is expenditure on pension benefits, which amounted to PLN 369 billion, i.e. 88.3% of FUS costs;
- **expenditure on disability and accident prevention** amounted to PLN 383.6 million, which accounted for 0.1% of FUS costs;
- **part of the old-age pension contribution transferred to FRD** amounted to more than PLN 3.9 billion, which accounted for 0.9% of FUS costs;
- **expenditure in respect of deduction for ZUS current operation** amounted to PLN 5.8 billion, i.e. 1.4% of FUS costs.

Social Insurance Fund costs*) in 2024, by types of funds

	in million PLN	in %
Total, of which:	416,349.7	100.0
old-age pension fund	306,043.0	73.5
disability fund	70,776.7	17.0
sickness fund	33,265.3	8.0
accident fund	6,264.7	1.5

*) The costs do not include provisions and write-downs on receivables or other reductions that are purely accrual-based.

4.1.5. Enforcement of dues from contribution payers

One of the tasks of the Social Insurance Institution is to recover the unpaid contributions. This task is carried out by ZUS both by means of execution proceedings (compulsory enforcement) and by means of non-execution (contractual) forms of dues' enforcement provided for by law.

As at 31 December 2024, the social insurance debts amounted to PLN 30.158 billion and increased by 8% compared to the balance at the end of 2023, whereas:

- for the period to 31 December 1998, it was PLN 316,693 million and decreased by 1% compared to 2023;
- for the period from 1 January 1999, it was PLN 29.839 billion and increased by 8% compared to 2023.

The share of payer groups in the debt structure changed in 2024 compared to 2023:

- the share of active payers with debt increased by 1%,
- the share of inactive payers with debt decreased by 1%.

The change in the structure of arrears classified by period in which they arose is affected by, *inter alia*, the rules of contributions settlement. This is because the oldest liabilities are settled first, together with interest on arrears.

The increase in debt at the end of 2024 may have been affected by temporary fluctuations in the financial liquidity of contribution payers, which may have resulted in delays in the settlement of current liabilities. The resulting debt amounted to PLN 6.2 billion, which represents an increase of nearly 21% compared to the previous year. The annual increase in the minimum and average wage/salary may contribute to an increase in debt. On the other hand, a decline in debt for the years 1999–2022 by 7.8% was recorded (from PLN 22.4 billion at the end of 2023 to PLN 20.6 billion at the end of 2024). A significant decline in debt, close to 42%, also applies to data for 2023 (from PLN 5.2 billion at the end of 2023 to PLN 3 billion at the end of 2024).

In 2024, the Social Insurance Institution promoted voluntary forms of repayment of arrears by payers who were in a difficult financial situation. In the absence of voluntary repayment, ZUS took steps to recover the outstanding contributions through compulsory enforcement.

In 2024, ZUS referred PLN 6.062 billion in social insurance contributions to compulsory enforcement and issued 1,138,576 enforcement titles for this purpose. The amount of receivables referred for enforcement was 18.3% lower than in 2023. Recoveries amounted to PLN 2.564 billion. These were payments received under the enforcement actions and voluntary payments by payers after the execution procedure was initiated. The recovered dues under the execution procedure were lower by 18.3% compared to 2023.

Proceeds from the enforcement of dues in social insurance in 2023–2024

Proceeds from the enforcement of dues in social insurance	2023	2024
	in thousands PLN	
Total (under 'own' enforcement, tax offices' execution, under court and insolvency proceedings)	2,168,094	2,563,787

The Social Insurance Institution has consistently pursued a policy of granting reliefs. In 2024, ZUS assisted in the repayment of dues. It entered into instalment arrangements and deferred the contribution payment:

- 55.3 thousand instalment arrangements were concluded for a total amount of PLN 3.254 billion, with the number of instalment arrangements concluded being by 0.3% higher than in 2023; there was also a 22.8% increase in the amount covered by this type of relief;
- 7.2 thousand deferrals of contribution payments amounting to PLN 732.636 million, which corresponds to an increase in the number of granted deferrals by 7.7% in relation to 2023; the increase by 38.2% was also noted in the amount covered by this type of relief.

Depending on the nature of liabilities, the Social Insurance Institution may remit dues in respect of social insurance contributions in full or in part.

Dues in respect of contributions in the part financed by insured persons who are not contribution payers are an exception to this rule. They are not subject to remission pursuant to Article 30 of the Act on the social insurance system. Debts may also be remitted on the basis of the Abolition Act, after fulfilling the conditions for remission provided for in that Act. ZUS may remit dues for contributions only in particularly difficult situations and after meeting the conditions pursuant to the law. The remission may take place if ZUS establishes the total irrecoverability of the receivables or considers that the applicant is in a difficult financial and family situation. Remission *ipso jure* applies to low amounts of dues remaining after the deregistration of the payer and insured persons and after the death of the debtor.

The amount of debts remitted on the basis of the applicable legislation is presented in the table below.

Amounts of dues remitted in 2023–2024

Remission basis	2023	2024
	in thousand PLN	
Articles 28 and 28(3a), (5a) and (5b) of the Act on the social insurance system and Article 17 of the Act amending the Act on the social insurance system	7,292	7,572
separate legal acts, including the Abolition Act	30,784	36,849
TOTAL	38,076	44 420

In 2024, the amount of remitted social insurance contributions increased by 17% compared to the previous year. This increase resulted from the increased flow of requests, the structure of remitted receivables, and the inclusion *ipso iure* of new grounds for the remission of receivables in the report.¹

4.1.6. Settlement of the health insurance contribution

On 1 January 2022, amendments to the Act on health care benefits financed from public funds came into force, changing the rules of determining the basis for calculating health insurance contributions for persons running non-agricultural business activity:

- the basis for calculating health insurance contributions depends on the form of taxation applied by the person running non-agricultural activity,
- the contribution payer is obliged to submit monthly settlement documents with the calculated health insurance contribution depending on the income/revenue earned,
- the payer is obliged to submit an annual health insurance contribution settlement in documents for April of the following year.

The annual settlement of health insurance contributions requires payers to submit to ZUS documents with their annual settlement, including the determination of the annual basis for calculating health insurance contributions. On the basis of this settlement, the amount to be paid or refunded is determined.

¹ Articles 28(5a) and 28(5b) of the Act on social insurance.

The additional payment should be made within the time limit for payment of the contribution for April of the given year, while the refund is processed upon request by the payer. ZUS will refund the overpayment provided that the contribution payer's account has no arrears in contributions collected by ZUS or arrears in unduly collected social insurance benefits. If no request is received from the payer, the overpayment amount is settled in the payer's account.

4.1.7. Submitting applications for the refund of overpaid health insurance contributions (RZS-R application form)

According to the Act on health care benefits financed from public funds, entrepreneurs who in 2023 calculated health contribution on account of their activities taxed pursuant to the general principles (tax scale, flat rate tax) or lump sum on registered income, were required to submit the annual settlement of health contribution in the settlement documents for April 2024 by 20 May 2024.

As at 31 December 2024, ZUS received 2,502,402 settlement documents with the annual health contribution settlement for 2023, including:

- 1,217,831 showing overpayment,
- 770,985 showing an additional payment,
- 513,586 with a balance of PLN 0.

By 3 June 2024, payers could apply for a refund of the overpayment resulting from the annual health insurance contribution settlement. The application forms were automatically created by ZUS and issued to payers for approval. ZUS was obliged to transfer the overpayment to the contribution payer's bank account by 1 August 2024 at the latest. If the payer did not request the refund, ZUS was required to settle the overpayment in the payer's account by 31 December 2024 at the latest. As at the end of December 2024, ZUS refunded PLN 1.449 billion in overpayments to contribution payers and transferred PLN 694 million to debt or current contributions.

4.1.8. Emergency benefit

Entrepreneurs, public benefit organisations and farmers affected by floods were able to apply for emergency benefits. By 31 December 2024, 1,528 requests for payment of this benefit had been received, for a total amount of PLN 170.548 million.

The conditions for receiving the emergency benefit are the following:

- suffering damage consisting in a loss, injury or destruction, as a direct result of flooding, of material components of an enterprise or organisation, or of an entity or farm run by a farmer that are necessary for the continuation of activities;
- a commitment to continue activities for at least 6 months of the date of receiving the emergency benefit;

- commitment to maintain employment levels for a period of 6 months (from 16 September 2024) by retaining the number of persons voluntarily or compulsorily reported to social insurance or only to health insurance.

The victims could claim benefits until 16 March 2025.

By 31 December 2024, ZUS had paid 1,342 emergency benefits in a total amount of PLN 146.851 million to contribution payers affected by the flood. This sum represents 86% of the amounts applied for.

4.1.9. Other forms of support

Entrepreneurs from flood-affected areas were allowed to pay contributions for the period from 1 August 2024 to 31 May 2025 by 15 September 2025. In order to do so, they had to submit a statement to ZUS that they had been affected by the flood. No interest for late payment was charged on contributions paid in this way (an application for a new payment date).

Entrepreneurs affected by the floods could also take advantage of relief measures provided for in the Act of 13 October 1998 on the social insurance system, such as:

- spreading out contributions into instalments with a deferred payment date for the first instalment;
- amendment to the agreement on the payment of contributions in instalments, consisting in the suspension of instalment payments for a specified period of time;
- amendment to the agreement on deferral of contribution payments, consisting in extending the deferral period by a specified time.

Processing of applications submitted by victims of floods of autumn 2024 following the declaration of a state of natural disaster in parts of the Dolnośląskie, Lubuskie, Opolskie and Śląskie voivodeships – as at 31 December 2024

Type of request	Receipt	Approval	Refusal	Not checked	Discontinuation of proceedings	Remained to be considered
new payment date	1,732	1,607	0	0	25	100
spreading out contributions into instalments	56	30	1	16	0	9
amendment to the agreement on the payment of contributions in instalments	36	24	0	8	0	4
amendment to the agreement on deferral of contribution payments	4	4	0	0	0	0
TOTAL	1,828	1,665	1	24	25	113

4.1.10. Exemption from paying ZUS contributions – ‘contribution holidays’

From 1 November 2024, a new relief for entrepreneurs has come into force – the so-called contribution holidays. Entrepreneurs may apply for exemption from paying contributions for their own compulsory pension and accident insurance, voluntary sickness insurance, the Labour Fund and the Solidarity Fund for one selected month of the year (RWS application form).

In 2024, entrepreneurs could take advantage of the exemption from paying contributions only for December on the basis of an RWS application form submitted in November. By 31 December 2024, ZUS had received 1,326,130 RWS applications for December 2024, of which 1,252,311 (94%) were processed, including 1,210,588 cases where entrepreneurs obtained a total exemption amounting to PLN 1.528 billion. In addition, in December 2024, ZUS accepted 165,463 RWS applications for January 2025.

4.1.11. Changes to settlement documents

Due to the changes in the health contribution assessment basis for persons running non-agricultural business activity, the templates of the ZUS DRA and ZUS RCA settlement documents have changed from January 2022. In these documents, entrepreneurs now provide additional information, such as the form of taxation for a given month, revenue or income.

4.1.12. New deadlines for submission of settlement documents and payment of contributions

The deadline for submitting settlement documents and paying health insurance and social insurance contributions has been changed for most payers. It remained unchanged – by the 5th day of the following month – only for budgetary units and local government budgetary institutions.

For other contribution payers, the time limit depends on whether they have a legal personality or not:

- by the 15th day of the following month, contributions are paid and settled for a given month by, *inter alia*, capital companies (joint stock and limited liability companies), cooperatives, associations, foundations;
- by the 20th day of the following month, this obligation is fulfilled by other payers, e.g., those paying contributions exclusively for their own insurance, partnerships (general, partner, limited partnership, limited joint-stock partnership).

Health and social insurance contributions are paid by a single transfer to the payer's own contribution account number (*numer rachunku składowego*, NRS).

4.1.13. Obligation to submit settlement documents on a monthly basis

From January 2022, self-employed persons who pay their own social security contributions, or those who cooperate with them, are obliged to submit monthly settlement documents to ZUS.

The exemption from this rule only applies to:

- clergy,
- persons submitting documents for childminders, and
- persons who are voluntarily subject to pension insurance.

4.1.14. Correction of documents

As of 1 January 2022, the possibility to make adjustments to settlement documents without a time limit has been abolished. The payer may submit adjustments for 5 years of the date on which the time limit for payment of the contributions settled in these documents expired.

With regard to the health insurance contribution, the payer may file an adjustment no later than the date on which the overpayment arising from the annual settlement is claimed, or by 30 June if the payer has not claimed the overpayment.

4.2. Bridging Pensions' Fund

The Bridging Pensions' Fund (*Fundusz Emerytur Pomostowych, FEP*) is a special-purpose state fund. It was established on 1 January 2010 by virtue of the Act on the old-age bridging pensions to finance this type of benefits. The Fund is administered by the Social Insurance Institution.

FEP revenue comes, *inter alia*, from:

- contributions to the Fund,
- state budget allocation,
- interest income from FEP bank accounts,
- investment of available FEP funds.

Within the limits fixed by the Budgetary Law, FEP may receive allocations from the state budget, which allows it to supplement funds for payment of bridging pensions.

Available FEP funds may be invested by ZUS in bank deposits and in Treasury securities.

The payer pays FEP contributions for an employee who meets each of the following conditions:

- was born after 31 December 1948,
- performs work in special conditions or of special character.

The obligation to pay FEP contributions for an employee arises on the day on which he or she begins to perform work in special conditions or of special character, and ceases on the day on which he or she ceases to perform such work.

FEP contributions are payable at a rate of 1.5% of the contribution assessment basis. They are fully financed by the contribution payer. The contribution is calculated based on the assessment basis of the pension insurance contribution. When determining the assessment basis, the annual basis limitation is applied for calculating the contribution to pension insurance (the thirty-fold amount of the projected average monthly wage/salary for a given calendar year in the national economy).

In 2024, the revenue of the Bridging Pensions' Fund amounted to PLN 2.510 billion, including the contributions written – PLN 490.1 million, and the subsidy from the state budget – PLN 1.999 billion. In turn, the costs of the fund amounted to PLN 2.554 billion, of which 99.8% was expenditure on bridging pensions.

4.3. Demographic Reserve Fund

The Demographic Reserve Fund (*Fundusz Rezerwy Demograficznej, FRD*) was established in 2002 by virtue of the Act of 13 October 1998 on the social insurance system and is a reserve fund for the old-age pension fund separated from FUS. It has a legal personality and the Social Insurance Institution is the administrator of its resources.

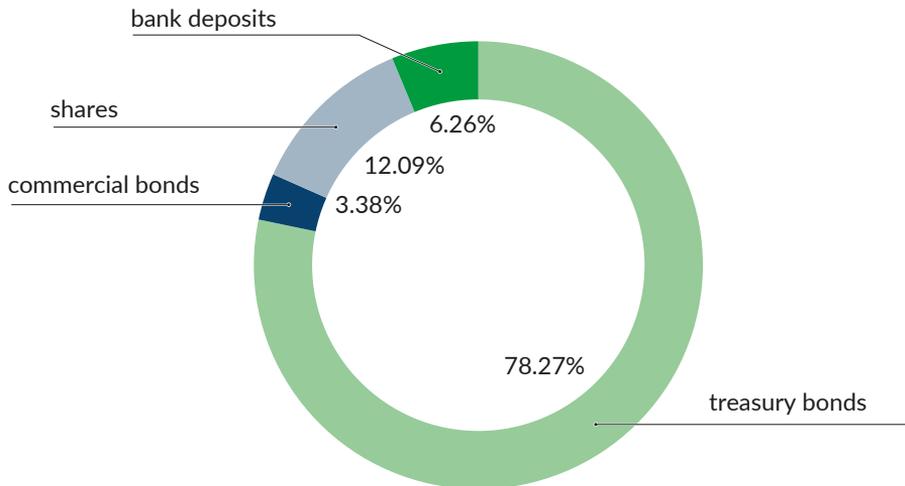
The Council of Ministers or – up to the amount specified in FUS financial plan – the Management Board of the Social Insurance Institution may decide on releasing FRD resources. In such a case, the Council of Ministers shall order the use of FRD funds to ensure the payment of benefits financed from the old-age pension fund.

The revenue of the FRD consists of:

- part of the old-age pension contribution;
- resources from the privatisation of the State Treasury property;
- interest income from ZUS bank accounts' funds, obtained from enforcement, in respect of which the director of the ZUS branch is the enforcing authority in the event of concurrent enforcement;
- profits from investments;
- interest on deposits, which do not constitute FUS and ZUS revenue;
- revenue from other sources.

The Social Insurance Institution invests FRD resources in specific financial instruments to ensure that they are as safe and profitable as possible.

Structure of the FRD investment portfolio – as at 31 December 2024



The structure as at 31 December 2024 was defined according to the catalogue of financial instruments listed in the Regulation on investments of the Demographic Reserve Fund and does not include the cash remaining in the bank account in the amount of PLN 8 thousand nor the receivables from the loan to the Solidarity Fund, which as at 31 December 2024 amounted to PLN 16.504 billion.

Taking into account the main objective of the FRD investment policy, i.e. maximum security combined with the profitability of invested funds, the FRD portfolio in 2024 was dominated by treasury securities. The average annual share of debt instruments in the Fund's total assets over the period was 78.65%. The management of funds in the debt part of the FRD portfolio was carried out taking into account the current situation in the debt markets. The earned rate of return in 2024 in this part of the portfolio was 5.61%.

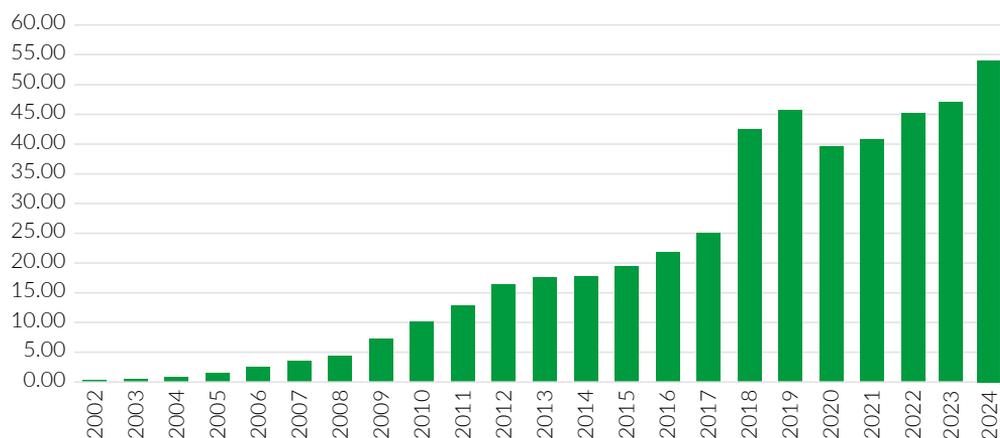
For the equity part, the rate of return was 1.53% with an average annual exposure of the Fund's assets to equities of 13.59%.

The earned rate of return on the Fund's total assets in 2024 was 5.13%. The result of the total assets under management of the FRD in 2024 amounted to PLN 2.403 billion.

Between 2009 and the end of 2024, the FRD account was credited with a total of PLN 21.56 billion from the privatisation of the State Treasury assets. Out of this amount, the FRD transferred PLN 19.39 billion to the old-age pension fund account between 2010 and 2014. Moreover, in 2019 FRD paid back a part of the funds paid under the privatisation of State Treasury property in the amount of PLN 427 thousand, in accordance with a letter of the Ministry of Entrepreneurship and Technology.

As at 31 December 2024, the value of FRD funds amounted to PLN 53.806 billion.

Financial resources of the Demographic Reserve Fund at the end of each year in the period: 2002-2024 (in billion PLN)



Financial resources of the Demographic Reserve Fund as at the end of each year in the period: 2002-2024

Year	Assets value as at the end of the year (in billion PLN)
2002	0.23
2003	0.48
2004	0.90
2005	1.56
2006	2.46
2007	3.49
2008	4.44
2009	7.31
2010	10.17
2011	12.79
2012	16.45
2013	17.64
2014	17.81
2015	19.44
2016	21.76
2017	25.02
2018	42.43
2019	45.68
2020	39.60
2021	40.75
2022	45.14
2023	47.47
2024	53.81

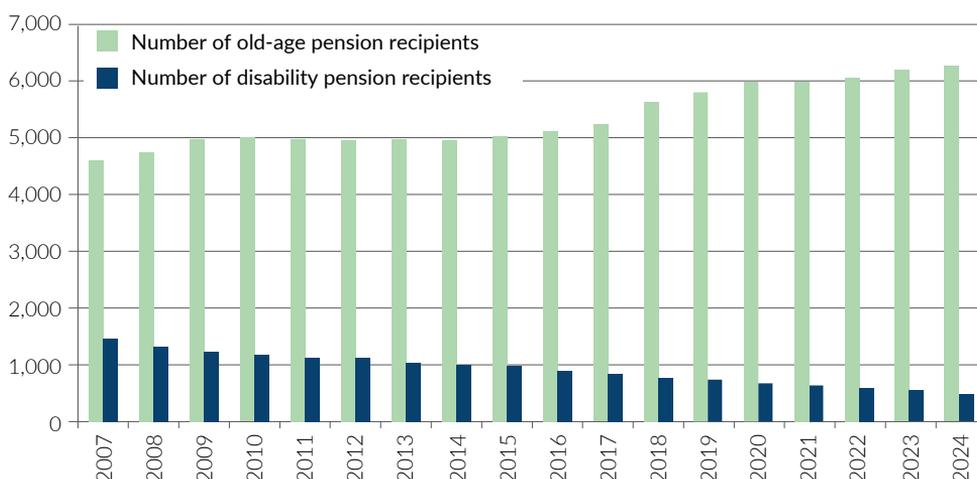
5. Benefits provided by ZUS

5.1. General information on pension, disability and survivors' benefits provided by ZUS

In 2024, the Social Insurance Institution paid out old-age and disability pensions as well as survivors' benefits to an average of 8 million pensioners every month. The total amount of pensions was PLN 358.5 billion.

The diagram below illustrates how the number of persons who receive long-term benefits: old-age pensions and disability pensions, has changed over the past several years. The number of old-age pension recipients is slowly increasing, while the number of disability pension recipients is decreasing.

The number of old-age pension recipients and the number of disability pension recipients in the period: 2007–2024 (in thousands)



The number of old-age pension recipients and the number of disability pension recipients in the period: 2007–2024

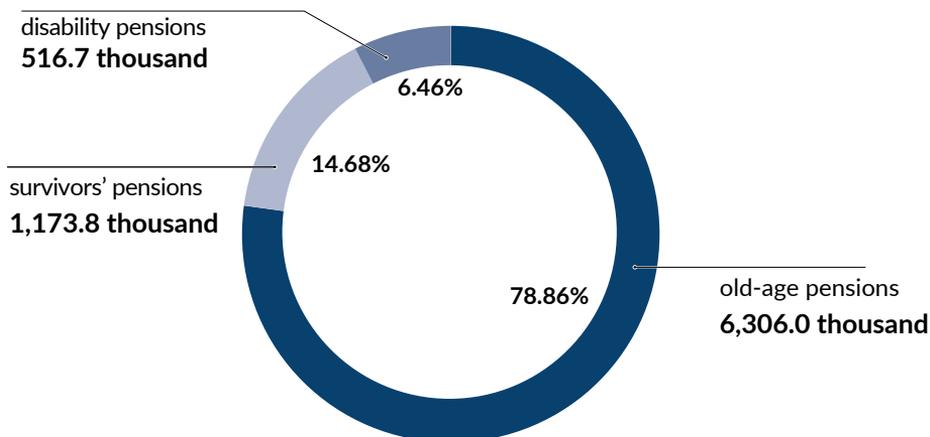
Year	Number of old-age pension recipients (in thousands)	Number of disability pension recipients (in thousands)
2007	4,559	1,474
2008	4,765	1,381
2009	4,981	1,288
2010	4,996	1,228
2011	4,973	1,174

Year	Number of old-age pension recipients (in thousands)	Number of disability pension recipients (in thousands)
2012	4,960	1,121
2013	4,964	1,075
2014	4,953	1,034
2015	5,026	983
2016	5,119	934
2017	5,231	876
2018	5,624	779
2019	5,798	726
2020	5,995	664
2021	5,993	639
2022	6,065	594
2023	6,193	553
2024	6,306	517

Average amounts of pensions in 2024

Type of benefit	Monthly average benefit amount in PLN
Total amount of pensions	3,735.81
Old-age pension	3,862.61
Disability pension	3,019.87
Survivors' pension	3,369.72

Beneficiaries' structure by types of pension benefits in 2024



5.1.1. Pension adjustment

Every year from 1 March, ZUS carries out pension adjustments. The pension amount after adjustment is calculated by multiplying an individual amount of the benefit by the adjustment rate. It is an average annual index of consumer goods and services in the preceding calendar year, increased by at least 20% of the real growth of the average monthly wage/salary in the preceding calendar year. The adjustment rate is announced in the communication of the minister in charge of social security, published in the Official Gazette of the Republic of Poland 'Monitor Polski'.

The following types of benefits are covered by adjustment:

- old-age pensions,
- disability pensions,
- survivors' pensions,
- pre-retirement benefits and allowances,
- supplementary allowances and benefits payable together with pensions,
- periodic funded pensions,
- bridging pensions,
- teachers' compensatory allowances,
- amounts of maximum reductions in pensions,
- guaranteed minimum amount of the pre-retirement benefit and allowance, which is applicable in the case of deriving income from gainful activity.

In 2025, pensions were adjusted by multiplying the benefit amount and the pension assessment basis in the amount due on 28 February 2025 by the **adjustment rate** amounting to 105.5%.

Supplementary allowances and benefits payable together with pensions and amounts of maximum reductions in pensions have also been adjusted by the rate of 105.5%.

As of 1 March 2025, amounts of minimum pensions have also been increased as a result of the adjustment.

5.1.2. Minimum pensions

To receive the minimum old-age pension, a pensioner must have the required insurance period (both contributory and non-contributory): 20 years (a woman) and 25 years (a man).

As of 1 March 2025 minimum social security benefits have been paid out at a monthly rate of:

■ old-age pension	
■ pension in respect of total incapacity for work	PLN 1,878.91
■ survivors' pension	
■ pension in respect of partial incapacity for work	PLN 1,409.18

Minimum disability pensions due to work-related accidents or occupational diseases as well as work-related survivors' pensions are 20% higher than the above given and amount to:

- PLN 2,254.69 – disability pension in respect of total incapacity for work due to an accident at work or an occupational disease and work accident pension for survivors,
- PLN 1,691.02 – disability pension in respect of partial incapacity for work due to an accident at work or occupational disease.

5.1.3. Maximum pensions

A pension calculated according to the pre-1999 rules (see Section 5.2.1) cannot be higher than 100% of the basis for its assessment.

The amount of the old-age pension calculated according to the new rules (see Section 5.2.2) may be of any height, but it always depends on:

- the sum of accumulated and adjusted contributions,
- the initial capital after adjustment,
- amounts of funds credited to the sub-account,
- age of retirement.

5.1.4. Combining a pension with work

The right to combine a pension with remuneration for work without any restrictions is granted to retired persons who fulfil both of the following conditions:

- must have reached the retirement age,
- must have terminated their employment relationship concluded before acquiring the right to the old-age pension.

ZUS suspends old-age pension payments if the insured person has become entitled to it and continues to work for the same employer without terminating the employ-

ment relationship. Such a person may terminate his or her employment contract and be re-employed with the previous employer (on the basis of a new employment contract) – in such a case, he or she will not lose the right to old-age pension payment.

Restrictions concerning pension benefits' combination with work income relate to:

- people who are drawing an old-age pension but have not yet reached the retirement age (e.g., recipients of bridging pensions),
- recipients of disability pensions.

The right to draw a pension depends on the income the beneficiary receives. When the monthly income of such a person amounts on average:

- up to 70% of the average monthly wage/salary – ZUS pays out the entire pension;
- between 70 and 130% of the average monthly wage/salary – ZUS reduces the pension by the amount by which the income exceeds 70% of the average monthly wage/salary, but not more than the amount of maximum reductions set for the pension;
- above 130% of the average monthly wage/salary – ZUS suspends the payment.

In 2024, the annual earnings limit that corresponded to 70% of the average monthly wage/salary amounted to PLN 65,611.4. And the annual limit that corresponded to 130% of the average monthly wage/salary amounted to PLN 121,849.5.

5.2. Old-age pension

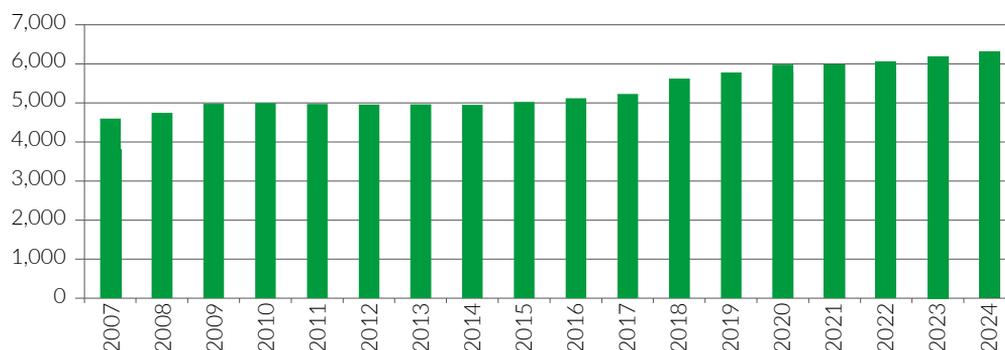
Since 1 January 1999, i.e. since the entry into force of the Social Insurance System Act of 13 October 1998, two old-age pension schemes have been operating in parallel in Poland:

- 1) **the old pension scheme** – for persons born before 1 January 1949, in which ZUS calculates the old-age pension under the rules in force before 1999;
- 2) **the new pension scheme** – for persons born after 31 December 1948, in which ZUS calculates the old-age pension according to the new rules.

Persons born between 1 January 1949 and 31 December 1968 could decide by themselves:

- whether they preferred to remain in the pre-1999 pension system, i.e. in the pay-as-you-go model, in which the contributions of economically active persons are earmarked for old-age pension payments and the value of those contributions is credited to individual accounts at the Social Insurance Institution;
- or wished to join the new pension scheme that combines a pay-as-you-go model with a funded model where contributions are collected both in the Social Insurance Fund and in an Open Pension Fund.

Number of old-age pension recipients in the period: 2007–2024 (in thousands)



Number of old-age pension recipients in the period: 2007–2024

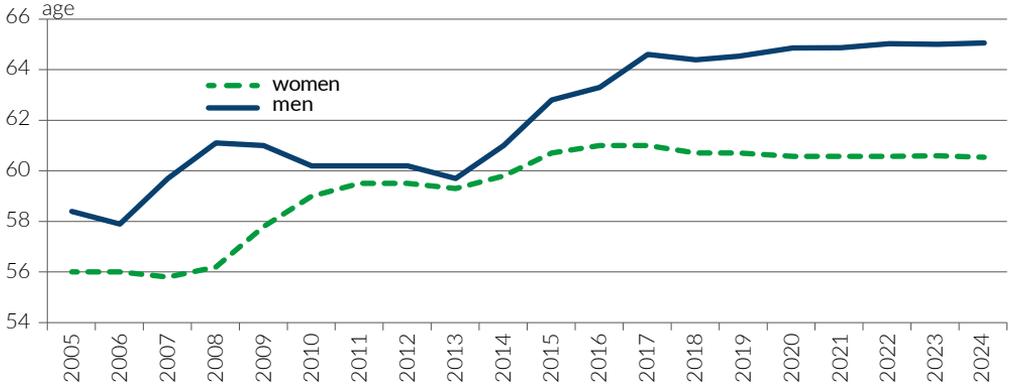
Year	Number of old-age pension recipients (in thousands)
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2008	4,765
2009	4,981
2010	4,996
2011	4,973
2012	4,960
2013	4,964
2014	4,953
2015	5,026
2016	5,119
2017	5,231
2018	5,624
2019	5,798
2020	5,995
2021	5,993
2022	6,065
2023	6,193
2024	6,306

The retirement age in Poland amounts to:

- for women – 60 years,
- for men – 65 years.

The new rules of obtaining the right to an old-age pension have significantly reduced the right to draw it at an age lower than the retirement age. This has increased the actual age of retirement for both women and men. The diagram below illustrates the upward trend observed over the last 20 years.

Actual average retirement age for women and men between 2005 and 2024



Actual average retirement age for women and men between 2005 and 2024

Year	Women	Men
2005	56.0	58.4
2006	56.0	57.9
2007	55.8	59.7
2008	56.2	61.1
2009	57.8	61.0
2010	59.0	60.2
2011	59.5	60.2
2012	59.5	60.2
2013	59.3	59.7
2014	59.8	61.0
2015	60.7	62.8
2016	61.0	63.3
2017	61.0	64.6
2018	60.7	64.4
2019	60.7	64.6
2020	60.6	64.8
2021	60.6	64.8
2022	60.6	64.9
2023	60.7	65.0
2024	60.6	65.1

In 2024, the **actual average age of retirement** for men was 65.1 years and for women – 60.6 years.

5.2.1. Old-age pensions in the old scheme

Under **the old pension scheme**, an old-age pension is granted to an insured person who has met both of the following conditions:

- has reached the retirement age (see Section 5.2),
- has completed the required insurance period.

The required insurance period is at least:

- 20 years for women,
- 25 years for men.

The insurance period is the sum of all contributory and non-contributory periods. The non-contributory periods are taken into account only in the part that does not exceed 1/3 of the proven contributory periods.

Insured persons who have reached the retirement age and whose insurance periods are shorter than the required one may receive an **old-age pension with a reduced qualifying insurance period**.

The reduced insurance period is:

- at least 15 years for women,
- at least 20 years for men.

The pension granted on the basis of the reduced qualifying insurance period is not increased by ZUS to the amount of the minimum pension.

The pension calculated under the old scheme consists of:

- 24% of the base amount;
- 1.3% of the assessment basis for each contributory year;
- 0,7% of the assessment basis for each non-contributory year, whereby only a part of the non-contributory periods is taken into account, i.e. the one not exceeding 1/3 of the proven contributory periods.

The basis for old-age pension assessment is an average social security contribution basis (either of an old-age and disability pension contribution or a social security contribution) in one of the following variants:

- from the period of 10 consecutive calendar years that the person concerned has selected from the recent 20 calendar years,
- from 20 calendar years selected from the whole insurance period.

ZUS adds to the old-age pension assessment basis the amounts due to the insured person in a given calendar year in respect of:

- remuneration for the period of incapacity for work,
- sickness allowance,
- maternity allowance,

- care allowance,
- rehabilitation benefit,
- compensatory allowance,
- compensatory benefit or supplement,
- the value of monetary compensation for a periodic failure to increase salaries in the budgetary sphere.

The amount of unemployment benefits, training allowances or scholarships paid from the Labour Fund for a period of documented incapacity for work is also included in the pension assessment basis.

To determine the assessment basis, ZUS sums up the assessment basis of contributions and of the benefit in each year from the selected calendar years. Thereafter calculates the ratio between each of the amounts determined in this way and the annual amount of the average wage/salary for the given calendar year; this ratio is expressed as a percentage. Afterwards, ZUS calculates the arithmetic average of the values obtained. It constitutes the **assessment basis index** (which may amount to a maximum of 250%). Finally, ZUS multiplies the base amount by this index.

The base amount equals 100% of the average wage/salary from the preceding calendar year, reduced by the compulsory social insurance contributions deducted from the earnings of insured persons. It is determined every year with effect from 1 March.

From 1 March 2024 to 28 February 2025, the base amount equalled PLN 6,246.13, whereas from 1 March 2025, it is PLN 7,140.52.

5.2.2. Old-age pensions in the new scheme

The old-age pension scheme operating under the new rules consists of two subsystems:

- **the general pension scheme** with the following funds:
 - Social Insurance Fund (*Fundusz Ubezpieczeń Społecznych, FUS*), managed by a public institution – the Social Insurance Institution,
 - Open Pension Funds (*otwarte fundusze emerytalne, OFEs*) managed by private institutions – general pension societies (*powszechnie towarzystwa emerytalne, PTEs*);
- **voluntary funded pension scheme**, managed by private institutions, membership of which is entirely voluntary; in return for an additional contribution, it is expected to secure higher old-age pension benefits in the future.

In the general pension scheme, operating under the new rules, an old-age pension is available to persons who meet both of the following conditions:

- have reached the retirement age of 60 years for women and 65 years for men,
- at least one contribution for the old-age pension insurance has been credited by ZUS to their individual insured person account.

The amount of pension according to the new rules is closely related to the amount of paid contributions.

**NEW
OLD-AGE
PENSION
FROM FUS**

$$= \frac{\begin{aligned} &\text{the total amount of the credited old-age pension insurance} \\ &\text{contributions after adjustment} \\ &+ \text{initial capital after adjustment} \\ &+ \text{funds credited to the sub-account} \end{aligned}}{\text{average life expectancy for persons of an age equal to the retire-} \\ \text{ment age of the insured person concerned, expressed in months;} \\ \text{according to tables published by the Statistics Poland (Główny Urząd} \\ \text{Statystyczny, GUS)}$$

A woman who has been granted by ZUS an old-age pension from FUS under the new rules and who is under 65 years old, i.e. who has not reached the retirement age for men, receives a **temporary funded pension**. To be granted such a pension, the value of funds credited to her sub-account at ZUS on the last day of the month preceding the month from which the pension will be granted must be equal at least to 20 times the amount of the nursing supplementary allowance. From 1 March 2025, the amount equal to 20 times the amount of the nursing supplementary allowance is PLN 6964.40 (20 × PLN 348.22).

The amount of the temporary funded pension is calculated by ZUS by dividing the funds credited to the sub-account by the average life expectancy for people of an age equal to that at which the insured person retires.

If the value of funds from the sub-account is lower than required, ZUS shall add them to the basis for calculating the old-age pension from FUS pursuant to the principles laid down in the Old-Age Pension Act. ZUS shall then calculate the general old-age pension from FUS on the basis of the credited old-age pension insurance contributions after adjustment, the initial capital after adjustment and funds from the sub-account.

The right to a temporary funded pension expires on the day preceding that on which the woman reaches the retirement age envisaged for men, i.e. 65 years. After this date, ZUS will add the funds from her sub-account to the general pension from FUS.

The right to the temporary funded pension will also expire if the funds on the sub-account are exhausted or if the entitled woman dies.

In 2024, ZUS paid out an average of 503.4 thousand temporary funded pensions per month, with the average amount of this benefit being PLN 414.73.

ZUS increases the old-age pension to the amount of the minimum benefit, if:

- **the insured man** has reached the retirement age and his insurance period is at least 25 years,
- **the insured woman** has reached the retirement age and her insurance period is at least 20 years.

The initial capital is a component of the pension calculation basis. The period of contribution payments until 1 January 1999 is calculated in this way. ZUS sets the initial capital

for each insured person born after 31 December 1948, for whom a social insurance contribution has been paid before 1999.

The Social Insurance Institution calculates the hypothetical pension that such a person would have received on 1 January 1999, according to the old rules. These rules have been modified for the calculation of the so-called social part of the old-age pension. A total amount – composed of a contributory part, a non-contributory part and a social part – is multiplied by average life expectancy for women and men at the age of 62 years. It equalled 209 months. The amount calculated in this way is the initial capital as at 1 January 1999.

The capital is credited to the insured person's account. It is subject to annual adjustment up to the moment of retirement. The initial capital adjustment is carried out pursuant to the same rules as the adjustment of the old-age pension contributions (see Section 5.1.1).

5.2.2.1. Open Pension Funds (*otwarte fundusze emerytalne, OFEs*)

Until 31 January 2014, participation in the **Open Pension Funds (OFEs)** was compulsory for persons born in 1969 or later. Currently, people who start their first job can choose whether to join such a fund. Persons who have already been OFEs members between 1 April and 31 July 2016 were allowed to decide whether their contributions – in the years to come – shall be transferred to OFEs or saved on a sub-account with ZUS.

Due to the obligation introduced at the very beginning of the operation of OFEs to join them for persons starting their working lives, this group of employees has accumulated the largest number of members and the highest amount of assets between 1999 and January 2014. Due to changes in legislation – the first one in 2011 and the following in 2014 (abandoning the requirement for mandatory citizen participation in this market segment), the number of OFE members is steadily declining.

At the end of 2024, there were eight Open Pension Funds in Poland with a total of 14.5 million members (2023: 14.9 million). The value of the investment portfolio of Open Pension Funds amounted to PLN 208.1 billion.

Source of data: *Urząd Komisji Nadzoru Finansowego* (The Polish Financial Supervision Authority), *Raport o stanie rynku emerytalnego w Polsce na koniec 2024 r.* (Report on the state of the pension market in Poland at the end of 2024).

5.2.2.2. Voluntary funded pension scheme

The voluntary funded pension system comprises the following schemes:

- **Occupational Pension Schemes** (*Pracownicze Programy Emerytalne, PPEs*),
- **Individual Pension Accounts** (*Indywidualne Konta Emerytalne, IKEs*),
- **Individual Pension Security Accounts** (*Indywidualne Konta Zabezpieczenia Emerytalnego, IKZEs*),
- **Employee Capital Plans** (*Pracownicze Programy Kapitałowe, PPKs*),
- **Pan-European Personal Pension Product** (*PEPP*).

Occupational Pension Schemes (*Pracownicze Programy Emerytalne, PPEs*)

Occupational Pension Schemes (*PPEs*) are a voluntary form of group pension saving, organised by the employer with the participation of employees. The basic contribution is financed by the employer, while the employee may declare an additional contribution, deducted from the salary. The funds are transferred by a financial institution chosen by the employer and the employees during the organisation phase of the scheme. This institution manages the deposited funds.

The funds accumulated on the employee's account may be paid out, transferred to another PPE or IKE, or returned. The accumulated savings may be paid out:

- at the request of the employee when he or she turns 60,
- at the request of the employee when he or she turns 55 and presents the decision on granting the right to the old-age pension,
- without the employee's request when he or she turns 70 and has not previously requested the withdrawal of funds,
- at the request of the eligible person in the event of the employee's death.

In 2024, 56 occupational pension schemes were established.

80% of new PPEs were created as a result of organisational changes on the part of employers and the resulting mandatory continuation of PPEs.

At the end of 2024, the value of basic contributions paid by employers operating PPEs amounted to PLN 3.4 billion. Compared to 2023, PLN 331 million more basic contributions were paid to PPEs (an increase of 11%). An increase in the amounts paid to these schemes was observed in PPEs operated in the form of an agreement with an investment fund (12%) and in PPEs operated in the form of insurance (8%). Basic contributions paid to PPEs operated in the form of an employee pension fund decreased by 1% compared to the previous year.

In 2024, the account of a statistical PPE participant was credited with PLN 6.8 thousand (as a basic contribution). The increase in the average annual basic contribution was driven by an increase in the amount of basic contributions paid.

In 2024, the statistical PPE's participant allocated PLN 150 from his or her own funds for additional payments to PPE (additional contribution). And the average annual value of additional contributions paid, determined only for persons paying the additional contribution (and not for all PPE's participants), amounted to PLN 1,471, i.e. PLN 142 more than in 2023.

Source of data: *Urząd Komisji Nadzoru Finansowego* (The Polish Financial Supervision Authority), *Raport o stanie rynku emerytalnego w Polsce na koniec 2024 r.* (Report on the state of the pension market in Poland at the end of 2024).

Individual Pension Account (*Indywidualne Konto Emerytalne, IKE*)

At the end of 2024, Individual Pension Accounts were maintained by:

- 12 insurance companies,

- 21 investment fund companies,
- 9 brokerage houses,
- 14 commercial banks,
- 5 general pension societies.

A total of 61 financial institutions included them in their offer.

The right to pay contributions to IKE is exercised by an individual who is over 16 years of age. A minor may pay contributions to a pension account in the calendar year in which he or she receives income from work performed on the basis of an employment contract and in the amount that does not exceed such income. One person may have only one IKE.

The contribution to IKE is taxed and the tax is levied on the income from which the IKE contribution is paid. A person who saves in IKE is exempt from capital gains tax.

At the end of 2024, there were 964.6 thousand IKEs in operation with assets of PLN 22.8 billion.

There is an annual limit for contributions paid to IKE. It is an equivalent of 3 times the amount of the projected average monthly wage/salary in the national economy for a given year, specified in the Budget Law or the Provisional Budget Law. In 2024, this limit was PLN 23,472, and in 2025 – PLN 26,019.

The average balance of IKE account in 2024 was PLN 23.6 thousand.

The withdrawal of IKE funds is tax-free. To withdraw funds from IKE, one has to be 60 years old or obtain old-age pension rights and be 55 years old.

Source of data: *Urząd Komisji Nadzoru Finansowego* (The Polish Financial Supervision Authority), *Raport o stanie rynku emerytalnego w Polsce na koniec 2024 r.* (Report on the state of the pension market in Poland at the end of 2024).

Individual Pension Security Account (*Indywidualne Konto Zabezpieczenia Emerytalnego, IKZE*)

At the end of 2024, Individual Pension Security Accounts were maintained by:

- 8 insurance companies,
- 21 investment fund companies,
- 9 brokerage houses,
- 3 banks,
- 6 general pension societies.

A total of 47 financial institutions included them in their offer.

The right to pay contributions to IKZE is exercised by an individual who is over 16 years of age. He or she may pay contributions to a pension account only in the calendar year in which he or she receives income under an employment contract and in the amount that does not exceed such income.

A person saving in IKZE may deduct payments to this account from his or her taxable income. One person may have one IKZE.

At the end of 2024, IKZE was held by 593.1 thousand people. The total value of IKZE accounts amounted to PLN 12.1 billion.

There is an annual limit for contributions paid to IKZE, which is an equivalent of 1.2 times the amount of the projected average monthly wage/salary in the national economy for a given year, specified in the Budget Law or the Provisional Budget Law. In 2024, this limit was PLN 9,388.80, and in 2025 – PLN 10,407.60.

For the withdrawal of funds from IKZE at the age of 65, a lump-sum tax of 10% of income must be paid. This tax also applies to withdrawals from IKZE to the beneficiary in the event of the saver's death.

Source of data: *Urząd Komisji Nadzoru Finansowego* (The Polish Financial Supervision Authority), *Raport o stanie rynku emerytalnego w Polsce na koniec 2024 r.* (Report on the state of the pension market in Poland at the end of 2024).

Employee Capital Plans (*Pracownicze Plany Kapitałowe, PPKs*)

The Employee Capital Plans are regulated by the Act of 4 October 2018 on employee capital plans. From 1 January 2021, PPKs automatically cover all employees between 18 and 54 years of age, for whom the employer pays pension contributions. The programme does not cover self-employed persons, uniformed services employees and farmers. Employees between 55 and 69 years of age may participate in the PPKs on the basis of a declaration of intent.

The Employee Capital Plans constitute a compulsory package of employee benefits. The employer is obliged to select an institution running a PPK and to create a PPK for its employees.

Under the PPK, the employee and the employer pay a basic (compulsory) and an additional (voluntary) contribution to the employee's account. Moreover, a PPK participant may receive a special surcharge financed from the Labour Fund.

The amount of contributions paid to the account of a PPK participant:

	Contribution from the employee's gross salary, to be paid by:	
	employer	employee
Basic (compulsory) contribution	1.5%	2%
Additional (voluntary) contribution	up to 2.5%	up to 2%

A PPK participant whose wage/salary, even coming from various sources, is less than 120% of the minimum wage/salary, may pay a reduced contribution – from 0.5% to 2% of the gross wage/salary.

Additional payments to PPK accounts are financed from the Labour Fund

Each PPK participant receives a welcome payment of PLN 250. In addition, a PPK participant will receive an annual additional payment of PLN 240 if the amount of the already made payments (basic and additional) is at least equal to the amount of basic contributions due from 6 times the minimum wage/salary. When the basic contribution of a PPK participant is reduced to 0.5%, he or she is entitled to an annual additional payment if the amount of basic and additional payments in a given year is equal to at least 25% of the basic payments calculated in relation to 6 times the minimum wage/salary.

These payments are not included in the remuneration, which is the basis for assessing the amount of pension contributions. However, they may be classified as deductible costs.

The funds accumulated on the participant's PPK account may be invested by the following institutions:

- general pension societies,
- investment fund companies,
- employee pension societies,
- insurance companies.

An institution that creates employee capital plans should:

- have at least 3 years' experience in the field of management of investment (open-ended) funds, pension funds or open-ended pension funds; the insurance company should have in its offer, for at least 3 years, insurance with investment elements;
- have equity (or eligible own funds) of at least PLN 25 million, with at least PLN 10 million in liquid funds (deposits specified for money market funds);
- operate an appropriate number of defined-date funds or sub-funds.

Each institution that undertakes to operate the PPK is required to establish a minimum of 5 defined date funds. The investment portfolio in each of them should be designed in a way that ensures that the investment risk decreases with the progressive age of a PPK member.

The applicable limits for investment in individual capital tools are the following:

- at least 40% – WIG20 companies,
- maximum 20% – WIG40 companies,
- maximum 10% – other listed companies,
- at least 20% – foreign investment.

In the debt part, the capital may be invested:

- at least in 70% in:
 - securities issued or guaranteed by the Treasury, the National Bank of Poland, local authorities, public authorities or central banks of the Member States, the European Union, the European Central Bank, the European Investment Bank or other securities guaranteed by organisations with a rating recognised by the European Central Bank;

- deposits with a maximum maturity of 180 days with domestic banks or credit institutions with a rating recognised by the European Central Bank;
- no more than 30% in other assets, of which a maximum of 10% may be invested in instruments that do not have a rating recognised by the European Central Bank.

The financial institution that manages the capital will receive remuneration amounting to a maximum of 0.5% of the Fund's net asset value and a performance bonus of a maximum of 0.1% of the value of collected assets.

The accumulated funds will be owned by a PPK participant.

Funds may be disbursed to a PPK participant:

- upon reaching by the participant the age of 60 years,
- before the participant turns 60 years of age.

Funds disbursement rules when the participant turns 60

A PPK participant who has reached 60 years of age will not incur additional costs if he or she makes a one-off withdrawal of 25% of the accumulated funds and withdraws the remaining 75% – in at least 120 monthly instalments.

It is also possible to withdraw funds in the form of a matrimonial benefit – if both persons are over 60 years old and have PPK accounts in the same institution.

PPK funds may also be transferred to a term bank deposit if there is a payment in instalments for at least 120 months.

Funds disbursement rules before the participant turns 60

A PPK participant who is under 60 years of age will be able to withdraw his or her funds:

- in the case of a serious illness (including malignant tumour, stroke, myocardial infarction, encephalitis, atrophic lateral sclerosis, Alzheimer's disease, Parkinson's disease) of the PPK participant, his or her spouse or child; this is a non-refundable payment of up to 25% of the funds accumulated in the PPK account;
- for own contribution [in connection with taking out a mortgage loan] – for persons under 45 years of age; it is a withdrawal of up to 100% of the accumulated capital with the obligation to return it, however, the return may not start later than 5 years of the date of withdrawal and may not last longer than 15 years of the date of withdrawal.

Funds withdrawal before the age of 60 will result in the loss of 30% of contributions paid by the employer (they will be transferred to ZUS) and all surcharges from the government. In addition, the PPK participant will have to pay income tax on capital gains (currently 19%).

Before reaching the age of 60, the PPK member may at any time transfer the funds to another PPK, to IKE or to PPE – his or her own or belonging to an eligible person.

When a PPK participant reaches the age of 60 and starts withdrawing funds, neither contributions nor surcharges from the government will be transferred to his or her account any more – even if such a person continues to work.

Pan-European Personal Pension Product (PEPP)

PEPP is the latest product of the third old-age pension pillar. The Act of 7 July 2023 on a Pan-European Personal Pension Product has been in force since September 2023. The PEPP is a non-employee pension product that is distinguished from other forms of pension saving by its cross-border nature. The PEPP may be offered in all EU Member States by a provider who is authorised to create and distribute it and who is registered in a central public register held by the European Insurance and Occupational Pensions Authority (EIOPA). The pan-European dimension of the PEPP also manifests itself in its transferability between EU Member States and the possibility of changing the supplier. PEPPs may be offered by banks, insurance companies, brokerage entities, asset management companies, alternative investment firms and PTEs. At the end of 2024, this form of pension saving in Poland was offered by only one entity, i.e. the investment company Finax, o.c.p., a.s., based in Bratislava.

There is an annual limit for contributions paid to OIPE. In 2024, it was PLN 23,472, and in 2025 – PLN 26,019.

5.2.3. Bridging old-age pension

The right to the bridging pension is acquired by the insured person who meets jointly the following conditions:

- was born after 31 December 1948,
- has completed a period of employment in special conditions or in a special character of at least 15 years,
- has reached at least the age of 55 years (woman) or 60 years (man),
- his or her (contributory and non-contributory) insurance period is at least 20 years for a woman and 25 years for a man,
- after 31 December 2008 has performed work in special conditions or of special character.

The amount of the bridging pension is determined by ZUS in a similar way as the amount of the old-age pension awarded under the new rules. However, the average life expectancy for people aged 60 is always referred to, regardless of when the insured person actually retired.

The right to the bridging pension ceases the day before the insured person becomes entitled to a general old-age pension. If the person entitled to the bridging pension does not have the right to the old-age pension, his or her right to the bridging pension ceases on the day before he or she reaches the retirement age.

The bridging pensions are financed mainly from the state budget. Part of the costs is covered by employers' contributions to the Bridging Pensions' Fund (see Section 4.3).

In 2024, ZUS paid out bridging pensions to an average of 40.2 thousand retired persons. The average amount of such a pension was PLN 5,206.79.

The bridging old-age pensions expenditure in 2024 was PLN 2.510 billion.

5.2.4. Replacement of the disability pension with the old-age pension

ZUS will grant an old-age pension *ex officio* (without the need to submit a claim) to persons who receive a disability pension when they reach the retirement age.

An *ex officio* pension is granted regardless of the insurance period.

ZUS shall not grant an *ex officio* pension to a person who:

- has been granted a disability pension due to an accident at work or an occupational disease,
- has applied for a pension on reaching the retirement age.

The amount of the *ex officio* old-age pension may not be less than:

- the amount of the disability pension the person is receiving,
- the amount of the minimum old-age pension, if the person has completed the required period of insurance; in 2025, the minimum pension is PLN 1,878.91.

The *ex officio* pension is paid out by ZUS from the day on which a person reaches the retirement age. This also applies to cases of previous suspension of pension payment, e.g., due to exceeding the earnings limit. With the granting of the right to the *ex officio* pension, the right to the disability pension ceases.

5.2.5. Parental supplementary benefit 'Mama 4+'

Parental supplementary benefit 'Mama 4+' is granted to a person who has raised at least four children, does not have the necessary means of subsistence and meets the other conditions listed in the Act. This benefit is provided pursuant to the Act of 31 January 2019 on supplementary parental benefit. ZUS has been paying out this benefit since March 2019.

The programme aims to provide income to persons who have given up employment or have not taken up employment due to bringing up children in multi-child families.

Parental supplementary benefit may be granted to the following persons – regardless of whether the person concerned has paid social insurance contributions – after all of the following conditions have been met:

- a mother who has given birth to and brought up, or has brought up at least 4 children or a father who has brought up at least 4 children, in the event of death of the children's mother or abandonment of the children by the mother or in the case of a long-term cessation of children's upbringing by the mother;

- a person who does not have the necessary means of subsistence and has reached the retirement age, which is 60 years for women and 65 years for men;
- a person who lives in Poland and had the so-called centre of interests here for at least 10 years from the age of 16;
- a citizen of Poland or a citizen of an EU/EFTA Member State or of the United Kingdom of Great Britain and Northern Ireland who has the right of residence or permanent residence in the territory of Poland, or a foreigner legally residing in Poland;
- a person who is not entitled to a pension in the amount of at least the minimum old-age pension;
- a person who is neither under temporary arrest nor is serving a sentence of imprisonment, except when serving a sentence of imprisonment under electronic surveillance.

The parental supplementary benefit for a person who does not receive any pension is equal to the amount of the minimum old-age pension, which is PLN 1,878.91 from 1 March 2025. For a person who already receives a pension of less than the minimum old-age pension, the parental supplementary benefit is a supplement to the amount of the minimum old-age pension.

The parental supplementary benefit as a supplement to the amount of the minimum old-age pension may also be paid out by another pension institution if the beneficiary receives a benefit from it, which is lower than the amount of the minimum old-age pension, e.g., a group III police invalidity pension of an amount not exceeding the amount of the minimum old-age pension, and if the president of ZUS or the president of KRUS has granted him or her a parental supplementary benefit.

The benefit is paid out by the Social Insurance Institution, the Agricultural Social Insurance Fund or other pension body paying the pension. Benefits and their costs are financed from the state budget.

The supplementary parental benefit is adjusted on an annual basis.

5.3. Disability pension

The disability pension is a benefit available to people who cannot be gainfully employed due to ill health.

The disability pension is available to a person who:

- is incapable of work;
- has completed a qualifying insurance period (the sum of contributory and non-contributory periods) of at least 5 years, obtained during the 10 years prior to submitting the claim or arising of the incapacity for work; if the incapacity arose when the person

concerned was under 30 years of age, the required insurance period is correspondingly shorter; a person whose incapacity results from an accident on the way to or from work does not have to fulfil this condition;

- has become incapable of work during a contributory and non-contributory period specified in the Old-Age Pension Act, and during periods of receiving a nursing allowance, or special care allowance, or carer's allowance, or no later than within 18 months of the end of these periods; a person who has at least 20 years (woman) or 25 years (man) of contributory and non-contributory periods and is totally incapable of work does not need to fulfil this condition;
- does not have the established right to an old-age pension from the Social Insurance Fund (FUS) or does not fulfil the conditions to have it established.

The requirement of documenting 5 years of qualifying insurance period within 10 years before the incapacity for work arose or before the person concerned submitted the claim does not have to be fulfilled also by a person who meets both of the following conditions:

- has been recognised as completely incapable of work,
- his or her insurance period was at least 25 years (woman) or 30 years (man).

Decisions (certificates) for the needs of social insurance benefits and other benefits paid out by the Social Insurance Institution are issued by ZUS evaluating doctors and ZUS medical boards. They assess incapacity for work and its degree on the basis of the insured person's medical records and examination. They also establish:

- the day when the incapacity for work occurred;
- whether the incapacity for work is permanent, and if not, how long it is likely to last;
- whether the incapacity for work or death was related to specific circumstances;
- whether the insured person is incapable of independent existence;
- whether the insured person can and should retrain.

A person incapable of work means a person who has lost, completely or partly, earning capacity due to disturbance of body fitness, and whose retraining does not promise restoration of his or her earning capacity.

Completely incapable of work is a person who has lost the capability for any work.

Partly incapable of work is a person who has lost – to a considerable degree – the capability for work corresponding to his or her qualifications.

ZUS evaluating doctor or ZUS medical board certifies incapacity for work for a maximum of 5 years. This period may be longer if, according to medical knowledge, there is no prognosis as to the restoration of earning capacity by the insured person before the lapse of this period. The insured person is entitled to a disability pension during the period of certified incapacity for work that is indicated by ZUS in the decision.

ZUS medical board examines the case if:

- the person concerned disagrees with the decision of the ZUS evaluating doctor and has lodged an objection within 14 days of the day on which he or she received the decision,
- ZUS President raises an objection that the decision is defective within 14 days of the date on which ZUS evaluating doctor issued the decision.

The following constitute the basis for ZUS decision on the disability pension:

- ZUS evaluating doctor's decision that has not been opposed or claimed defective,
- ZUS medical board's ruling.

The right to a disability pension due to an accident at work or occupational disease is granted irrespective of the duration of the accident insurance period and irrespective of the date of occurrence of this incapacity.

Pension in respect of total incapacity for work amounts to:

- 24% of the base amount;
- 1.3% of the assessment basis for each contributory year;
- 0.7% of the assessment basis for each non-contributory year (non-contributory periods are taken into account only in respect of that part which does not exceed 1/3 of the proven contributory periods);
- 0.7% of the assessment basis for each year of the period which the pensioner lacks to reach the full 25-year insurance period – from the day of submitting the pension claim to the day on which the pensioner would have reached 60 years of age, i.e. the retirement age for women.

An accident at work means a sudden work-related event, arising out of an external cause and resulting in injury or death.

An occupational disease is a disease specified in a list of occupational diseases, if it was caused by harmful agents in the working environment or by a manner in which the work was performed.

The disability pension in respect of partial incapacity for work is payable at a rate of 75% of the pension for a person completely incapable of work.

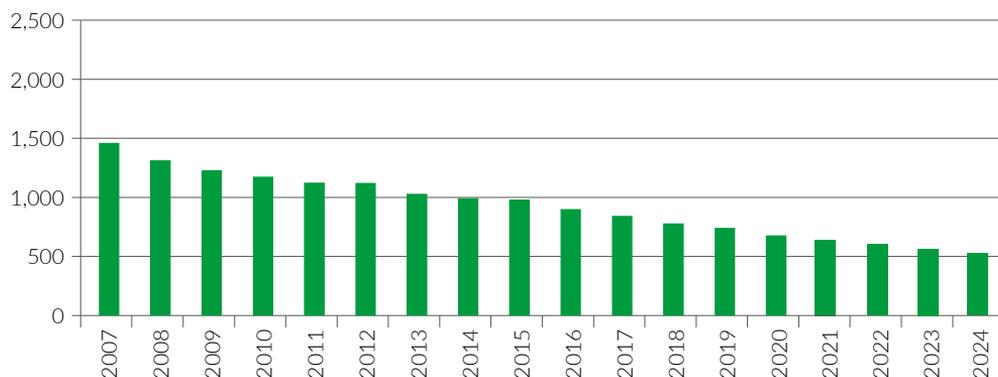
The person entitled to the pension who has been recognised by ZUS evaluating doctor as being completely incapable of work and independent existence is entitled to a nursing supplementary allowance (see Section 5.14).

The amount of pension in respect of an accident at work or occupational disease is calculated as the amount of the disability pension. However, it may not be lower than:

- 60% of the pension assessment basis – for a person partly incapable of work,
- 80% of the pension assessment basis – for a person completely incapable of work,
- 100% of the pension assessment basis – for a person eligible for the training pension.

The basis of assessment of the pension in respect of incapacity for work due to an accident at work or occupational disease may be determined by ZUS using the basis assessment index higher than 250%. If ZUS applies such an index, the stated guarantees do not apply.

The number of disability pension recipients in the period: 2007–2024 (in thousands)



Number of disability pension recipients in the period: 2007–2024

Year	Number of disability pension recipients (in thousands)
2007	1,474
2008	1,381
2009	1,288
2010	1,228
2011	1,174
2012	1,121
2013	1,075
2014	1,034
2015	983
2016	934
2017	876
2018	779
2019	726
2020	664
2021	639
2022	594
2023	553
2024	517

In 2024, ZUS paid out disability pensions to 517 thousand insured persons. Their average amount was PLN 3019.87 per month.

In 2024, a monthly average of 128.3 thousand persons received pensions in respect of accidents at work and occupational diseases, of which:

- 61.5 thousand persons – due to occupational diseases,
- 59 thousand persons – due to accidents at work,
- 7.8 thousand persons – due to accidents on the way to or from work.

5.3.1. Supplementary benefit '500+' for persons incapable of independent existence

The supplementary benefit '500+' is granted to a person who is incapable of independent existence on the basis of the Act of 31 July 2019 on supplementary benefit for persons incapable of independent existence.

The benefit is granted to a person who:

- is at least 18 years old;
- is incapable of independent existence, which has been established by a relevant decision (decision on incapability of independent existence or decision on total incapacity for work and incapability of independent existence);
- does not have the right to a pension, does not have the right to another cash benefit financed from public funds, e.g., permanent allowance or periodic allowance (this condition does not apply to one-off benefits), or does not have the right to a benefit from a foreign institution competent for pension matters, or has the right to these benefits but their total gross amount does not exceed PLN 2,552.39;
- lives in Poland;
- has Polish citizenship or the right to reside or reside permanently in Poland if he or she is a citizen of one of the Member States of the European Union or of the European Free Trade Association (EFTA) or of the United Kingdom of Great Britain and Northern Ireland, or has a legalised residence in Poland if he or she is a citizen of a country outside the EU/EFTA or the United Kingdom of Great Britain and Northern Ireland.

The supplementary benefit is not available to a person who is under temporary arrest or serving a sentence of imprisonment. The benefit may be provided in the case of serving a sentence of imprisonment under electronic surveillance.

The supplementary benefit of PLN 500 is granted to a person who:

- has no established right to an old-age pension, disability pension or other cash benefit financed from public funds;
- receives such a benefit, but its amount does not exceed PLN 2,052.39 gross.

In the case of a person who receives a pension or other benefits financed from public funds and the total gross amount of these benefits is more than PLN 2,052.39 but is less than PLN 2,552.39, the amount of the supplementary benefit will not exceed PLN 500. This will be the difference between the amount of PLN 2,552.39 and the total amount of benefits due.

The income includes pensions and other cash benefits from public funds, as well as benefits paid out by competent foreign pension authorities. However, the income does not include the survivor's pension granted to a child who has become completely incapable of working, incapable of independent existence or completely incapable of working before reaching the age of 16 years or while learning at school before reaching the age of 25 years.

The benefit is paid out by the Social Insurance Institution or the Agricultural Social Insurance Fund. The benefit and its service costs are financed from the Solidarity Fund resources.

Supplementary benefits for persons incapable of independent existence are paid out to persons entitled to benefits under the pension provision system by the competent pension bodies of the uniformed services or the military pension bodies concurrently with police or military benefits. In this case, supplementary benefits are financed from the state budget.

5.4. Training pension

The training pension is granted to a person who fulfils the conditions required for the award of the disability pension in cases when ZUS evaluating doctor or ZUS medical board has stated that the person should retrain because he or she is incapable of work in the current occupation.

The training pension is usually granted for 6 months. However, this period may be shortened or extended.

ZUS extends it – at the request of the head of the district authority (*starosta*) – for the time necessary to retrain. However, the period of receiving the training pension may not exceed a further 30 months.

ZUS shortens the period when it receives information from the head of the district (*powiat*) authority that a person concerned cannot be retrained to another profession or that he or she does not submit to vocational retraining.

The training pension amounts to:

- 75% of the pension assessment basis,
- 100% of the pension assessment basis if incapacity for work was caused by an accident at work or an occupational disease.

The training pension may not be lower than the minimum pension for a person who is partly incapable of work.

A person who receives remuneration or income is not entitled to the training pension. The amount of remuneration or income does not matter.

5.5. Survivors' pension

The survivors' pension is granted to eligible family members of a person who, at the time of death, was either entitled to an old-age pension or met the requirements to receive it, or was entitled to a bridging pension or to a disability pension, or who met the requirements to be granted one of these two benefits. When the right to the survivors' pension is established by ZUS, it is assumed that the deceased person was completely incapable of work.

The survivors' pension is also awarded to eligible family members of a person who – on the day of death – was a recipient of the pre-retirement benefit, the pre-retirement allowance or the teachers' compensatory allowance. In such a case, ZUS assumes that the deceased person has satisfied the conditions to be awarded the pension in respect of total incapacity for work. The survivors' pension is not granted if the deceased was a recipient of the periodic funded pension.

The following persons have the right to the survivors' pension:

- own children, children of the spouse, adopted children:
 - until they reach 16 years of age;
 - until completion of school education, if they are older than 16, but not longer than until they reach the age of 25 (if a child reaches the age of 25 in the last year of study at a higher school, the right to the survivors' pension is extended until the end of that year of study);
 - irrespective of age, if they have become completely incapable of work before reaching the age of 16 or if they continue their school education before the age of 25;
- grandchildren, siblings and other children, if they meet the same conditions as own children and if they, in addition:
 - have been placed in foster care before reaching the age of majority, at least one year before the death of the insured person or the pensioner, unless the death was the result of an accident (except for children living with a foster family or in a foster home);
 - are not entitled to a pension after the death of their parents, and in cases when the parents are alive, they cannot provide for their maintenance, or the insured/pensioner or his or her spouse was the guardian of the children appointed by the court;
- spouse (widow(er) of an insured person, of a pensioner) if he or she meets one of the following conditions:
 - at the time of the spouse's death, was over 50 or was incapable of work;
 - brings up at least one of the children, grandchildren or siblings who is entitled to a survivors' pension after the spouse's death and is under 16 or – if studying – under 18 years of age;

- is caring for a child who is completely incapable of work and independent existence or is completely incapable of work and entitled to a survivors' pension;
- is over 50 years old or has become incapable of work within 5 years after the death of his or her spouse or after he or she had ceased to raise eligible children;
- divorced spouse, or a widow(er) who was not in a statutory marital community with the spouse at the time of his or her death, if they meet the conditions for a widow(er) and, in addition, were entitled to maintenance allowance from the spouse on the date of his or her death as determined by a court; and a former wife or separated wife if she proves that immediately before the death of the deceased she had been receiving maintenance allowance on the basis of an agreement between her and the deceased;
- spouse (a widow(er)) who does not meet the conditions but does not have the necessary sources of maintenance; the right to the pension may be granted:
 - for a maximum of one year after the death of the spouse;
 - for a maximum of 2 years after the death of the spouse if the widow(er) is attending a training course after which he or she is to be qualified for gainful employment;
- parent of the deceased (mother, father, stepfather, stepmother, adoptive parent) who fulfils the conditions for a widow and widower if the deceased contributed to their maintenance immediately before death.

The survivors' pension is granted to all eligible family members in one total amount. ZUS divides it equally between the eligible persons:

- for one eligible person – 85% of the benefit that the deceased would be entitled to,
- for two entitled persons – 90% of the benefit that would be payable to the deceased person,
- for more than two entitled persons – 95% of the benefit that would be payable to the deceased person.

The recipient of the survivors' pension may be granted a supplementary allowance for a double orphan.

At the end of 2024, survivors' pensions were usually collected by women (89% of the total number of beneficiaries).

In 2024, survivors' pensions were received by 1.174 million persons, and the average monthly amount of the pension was PLN 3,369.72.

5.6. Pension payment together with a survivors' pension – the so-called widow's pension

From 1 January 2025, regulations came into force that introduced the possibility of combining a survivors' pension with one's own benefit, e.g. an old-age pension – the so-called **widow's pension**. The combined benefits are payable from 1 July 2025.

Widows or widowers are eligible for combined benefits, if they meet the following criteria:

- have reached at least the age of 60 years (woman) or 65 years (man),
- have remained in a marital community with their spouse until the day of the spouse's death,
- have acquired the right to a survivors' pension after the death of their spouse no earlier than on the day they reached the age of 55 years (women) or 60 years (men),
- are not currently married.

The right to a widow's pension ceases on the day preceding the date of remarriage.

Widows and widowers entitled to a survivors' pension after the death of their spouse and to their own benefits, e.g., an old-age pension, may receive:

- 100% of their own benefit and 15% of the survivors' pension, or
- 100% of the survivors' pension and 15% of their own benefit.

From 1 January 2027, this will not be 15% but 25% of the second benefit.

The total amount of benefits paid out may not exceed three times the minimum old-age pension. From 1 March 2025, this is PLN 5,636.73. The limit includes benefits that will be paid out jointly, as well as benefits paid out by foreign institutions and benefits other than one-off benefits and allowances paid out pursuant to the Old-Age Pension Act or separate regulations. If the total amount of combined benefits exceeds the limit, the benefits shall be reduced by the amount of the excess. Firstly, benefits financed from the state budget will be reduced.

However, if the survivors' pension or one's own benefit is higher than or equal to the limit, despite meeting the above conditions, the widow's pension is not payable. In this situation, one of the benefits continues to be paid out – the higher one or the one chosen by the person concerned.

5.7. Disability prevention benefits. Accident prevention

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

5.7.1. Disability prevention

As part of the disability prevention, ZUS:

- refers to medical rehabilitation,
- disseminates knowledge about activities preventing incapacity for work.

The Social Insurance Institution provides medical rehabilitation for insured persons who are at risk of long-term incapacity for work due to specific diseases. ZUS covers in full the costs of: rehabilitation, accommodation in the rehabilitation centre, food and spa fees. In addition, it reimburses travel expenses to and from the rehabilitation centre.

Eligible persons are referred for rehabilitation in an in-patient system (24-hour stay in a rehabilitation centre) or outpatient system (daily commuting to the rehabilitation centre, at designated times). At the rehabilitation centre, the doctor determines an individual rehabilitation programme for the referred person depending on his or her condition. Such a programme includes activities in physiotherapy, psychology, health education and health promotion, as well as the treatment of co-morbidities.

ZUS does not have its own rehabilitation centres. It selects them through a competitive bidding procedure and enters into contracts with centres that meet specific legal, personnel, premises and medical requirements. The requirements and maximum prices per day for a person referred are contained in the rules of the competition. The centres are located throughout Poland, including in health resorts.

All rehabilitation centres cooperating with ZUS are required to ensure accessibility for persons with physical disabilities, including wheelchair users.

As part of its accessibility measures, ZUS has introduced the following requirements into its agreements with the centres:

- safe and independent access to the facility, consultation rooms, rehabilitation rooms, rooms where referred persons are accommodated, and the canteen, without having to leave the facility;
- ensuring at least one room adapted to the needs of wheelchair users;
- providing a parking space for a wheelchair user.

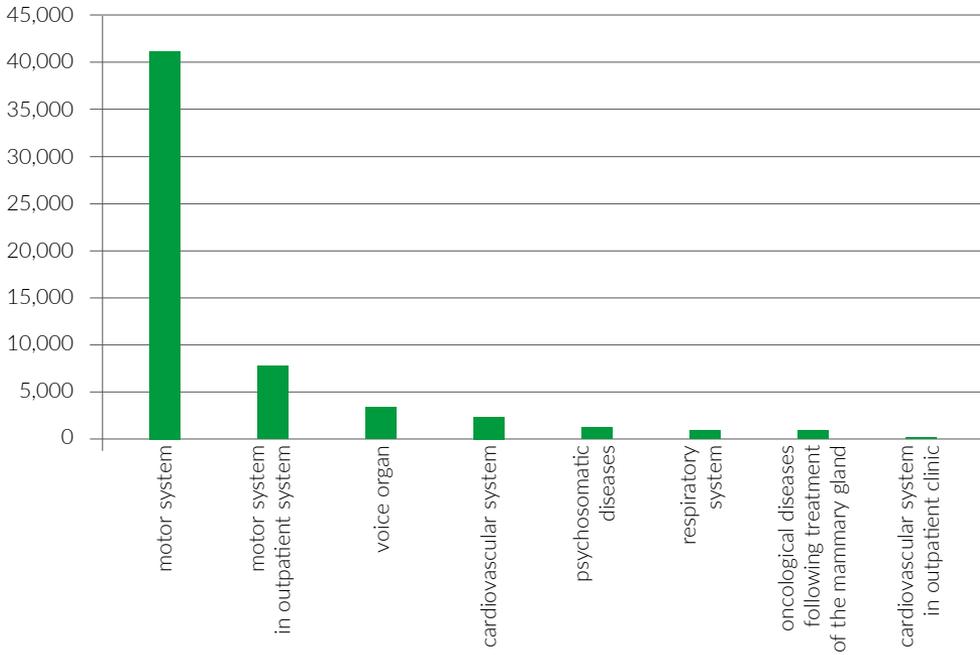
Therefore, there are no contraindications to referring persons with disabilities who are able to move independently in a wheelchair to medical rehabilitation.

Rehabilitation takes place:

- in an in-patient system for the following diseases:
 - motor system diseases,
 - motor system after accidents (early post-accident rehabilitation),
 - cardiovascular system diseases,
 - psychosomatic diseases,
 - respiratory system diseases,
 - voice organ diseases,
 - following treatment for mammary gland cancer,
 - resulting from damage to the central nervous system;
- in an outpatient system for the following diseases:
 - motor system diseases,
 - cardiovascular system diseases, including telemedically monitored diseases.

In 2024, the medical rehabilitation was completed by 58,100 persons. The Social Insurance Institution covered the costs of rehabilitation in the total amount of PLN 259.9 million.

Number of persons who completed rehabilitation in 2024



Number of persons who completed rehabilitation in 2024

Scope of rehabilitation	Number of persons
motor system	41,260
motor system in outpatient system	7,774
voice organ	3,420
cardiovascular system	2,416
psychosomatic diseases	1,257
respiratory system	956
oncological diseases following treatment of the mammary gland	944
cardiovascular system in the outpatient clinic	73
Total	58,100

In 2025, the Social Insurance Institution launched a rehabilitation programme for people with central nervous system damage.

ZUS undertakes measures aimed at maintaining the insured persons' ability to work throughout their professional life, *inter alia*, by providing rehabilitation tailored to specific diseases, which in 2024 resulted in improved health conditions for over 75% of persons concerned.

In 2024, the Social Insurance Institution continued to promote knowledge on the medical rehabilitation by, *inter alia*, subsidising, to the amount of PLN 73 thousand, 5 scientific projects in which ZUS representatives participated. This made it possible to disseminate information about the medical rehabilitation programme run by ZUS and to gain knowledge about the latest medical developments, especially in rehabilitation of diseases covered by ZUS rehabilitation programme, and also provided an opportunity to build on good practice in this area.

5.7.2. Accident prevention

As part of the accident prevention, ZUS:

- subsidises the activities of contribution payers aimed at maintaining earning capacity throughout the period of professional activity;
- analyses the causes and effects of accidents at work (especially fatal, serious and collective accidents) and occupational diseases;
- disseminates knowledge of hazards causing accidents at work and occupational diseases, and methods of their prevention;
- conducts scientific and research work aimed at eliminating or reducing the causes of accidents at work and occupational diseases.

In 2024, the expenditure on accident prevention tasks totalled PLN 123.6 million.

From 2013, the Social Insurance Institution has been subsidising the activities of contribution payers aimed at maintaining earning capacity throughout the period of professional activity. These activities are implemented by the payers under the projects that are intended to:

- improve the occupational health and safety,
- reduce the risk of accidents at work or occupational diseases,
- reduce adverse effects of risk factors at workplaces.

In the period 2013–2024, ZUS concluded agreements on co-financing with over 10.8 thousand contribution payers for an amount of over PLN 840 million. As part of the Competition 2023.01, ZUS concluded 389 agreements in 2023 and 743 agreements in 2024 (a total of 1,132 co-financing agreements). PLN 99.4 million was spent on projects under the Competition 2023.01 in 2024 and PLN 9.1 million in 2025, giving a total of PLN 108.5 million. In 2024, ZUS concluded 963 agreements to co-finance the Competition 2024.01. Thanks to co-financing from the start of the programme, payers have been able to implement projects aimed at improving the working conditions of over 123 thousand employees, including over 21 thousand employees in a competition launched in 2023 with implementation in 2024.

In the competition announced on 2 February 2024 for projects concerning the maintenance of earning capacity throughout the entire period of professional life, to be implemented in 2025, ZUS accepted 5,054 requests for co-financing. Contribution payers whose projects have been selected for co-financing implement them in 2025.

As part of other tasks in the field of accident prevention, the Social Insurance Institution commissions scientific and research studies and analyses of the causes and consequences of accidents at work and occupational diseases. Then, on the basis of conclusions from these studies ZUS:

- sets out the directions for preventive activities,
- organises trainings on accident prevention,
- develops information materials.

The Social Insurance Institution disseminates knowledge about hazards causing accidents at work and occupational diseases, as well as ways of counteracting these threats by, *inter alia*, organising training, issuing brochures and leaflets with information about the safety and protection of people in the work environment, participation in information campaigns, co-financing conferences, congresses and scientific symposia on safety in the work environment.

These activities are intended to:

- develop a proper approach of employees and employers to safety in the workplace,
- promote safe behaviour.

In 2024, 621 accident prevention training courses were organised, in which 15,118 persons participated.

As part of ZUS cooperation with the National Labour Inspectorate (*Państwowa Inspekcja Pracy, PIP*) in the implementation of the 'Construction. STOP accidents!' campaign, the following four brochures from the 'Construction' series have been disseminated:

- 'Safety at work posts',
- 'Nets that save lives',
- 'Working in excavations',
- 'Selection of technical measures to prevent falls from height.'

In 2024, ZUS:

- in cooperation with the State Mining Authority (*Wyższy Urząd Górniczy*), organised two one-day seminars entitled: 'Safety of operation of electrical power equipment and installations' and 'Regulations and rules of the operation of explosion-proof equipment in mining operations', and a two-day seminar entitled: 'Educational activities for the effective improvement of safety and health protection of workers';
- co-financed nine projects for a total amount of PLN 137.3 thousand – as part of its efforts to disseminate knowledge about the risks causing accidents at work and occupational diseases, as well as ways to counteract this risks;
- organised a conference entitled 'Prevention as the path to a safe and healthy tomorrow: health – demographics – technologies;' the partners of the event included: National Labour Inspectorate, National Institute of Public Health –

National Research Institute, National Labour Fund, PZU Zdrowie, Central Institute for Labour Protection – National Research Institute, Prof. J. Nofer Institute of Occupational Medicine in Łódź, State Mining Authority, Polish Association of Occupational Health and Safety Employees, AGH University of Science and Technology in Kraków, Wieliczka Salt Mine, Employers of Poland and the Safe at Work Coalition Association.

In 2024, the Social Insurance Institution joined the group of partners of the Vision Zero strategy. This is a prevention strategy in the field of occupational safety, developed by the International Social Security Association (ISSA) – in particular by the ISSA Special Commission on Prevention – in cooperation with occupational health and safety experts, employers, employee representatives and labour inspectors. To promote knowledge about effective accident prevention methods and focusing on continuous improvement of health and safety conditions at work, ZUS has prepared a Polish version of the basic guide on the strategy 'Vision Zero. 7 Golden Rules – for zero accidents and healthy work. A guide for employers and managers'.

5.8. Social pension

The social pension is granted to an adult recognised as totally incapable of work due to impairment of bodily functions that had occurred before the person reached 18 or 25 years of age if he or she was attending a school or a tertiary level school. This benefit is also granted if the impairment of bodily functions occurred during education at a doctoral school, doctoral studies or scientific post-graduate studies.

The right to a social pension may be awarded on a permanent or temporary basis. If ZUS evaluating doctor or ZUS medical board establishes that total incapacity for work is permanent, the eligible person is entitled to a **permanent social pension**. However, if they establish incapacity for work for a definite period, the person concerned is entitled to a **periodic social pension** (for the period indicated in ZUS decision). Persons interested in the extension of their social pension period should apply for the re-establishment of the right to this benefit.

The social pension amounts to 100% of the minimum pension in respect of total incapacity for work, i.e. PLN 1878.91.

The right to a social pension may be suspended or reduced on account of additional income, on the same terms as a pension in respect of total incapacity for work.

This means that when the average income of a person entitled to a social pension is:

- up to 70% of the average monthly wage/salary – ZUS pays out the entire pension,
- from 70 to 130% of the average monthly wage/salary – ZUS reduces the pension by the amount exceeding this limit, but not higher than the maximum reduction amount (applicable to pensions in respect of total incapacity for work),
- above 130% of the average monthly wage/salary – ZUS suspends the payment.

ZUS issues decisions on social pensions and pays out these benefits. They are financed from the state budget.

If a person is entitled to both a social pension and a survivors' pension, ZUS reduces the social pension. The total amount of both benefits may not exceed 300% of the minimum pension in respect of total incapacity for work, that is PLN 5636.73. At the same time, the amount of social pension may not be lower than 10% of the minimum pension in respect of total incapacity for work, that is PLN 187.89. When the amount of the survivors' pension exceeds 300% of the minimum pension in respect of total incapacity for work, the social pension is not granted.

For a person entitled to a social pension and a survivors' pension from a pension provision system, the cumulation of benefits pursuant to the rules laid down in the Social Pension Act shall be carried out by the competent pension authority paying out the police or military survivors' pension. The same authority is also responsible for the payment of benefits in the event of such a cumulation.

In 2024, ZUS paid out social pensions to 295.1 thousand people. The total amount of these benefits was PLN 6.157 billion.

5.8.1. Supplementary allowance to social pension

The supplementary allowance is available to persons entitled to a social pension who are completely incapable of work and independent existence. The supplementary allowance is granted on the basis of a valid decision by a ZUS evaluating doctor or ZUS medical board stating that the person entitled to a social pension is incapable of independent existence.

Persons receiving social pension who, as at 1 January 2025, were certified as incapable of independent existence, acquired the right to a supplementary allowance *ex officio* – without the need to submit a request. Persons who receive a social pension and who, as at 1 January 2025, were not certified as incapable of independent existence, are entitled to a supplementary allowance upon their request, provided that they obtain a certificate of incapacity for independent existence.

The supplementary allowance is paid out together with the social pension. The supplementary allowance from 1 January 2025 to 28 February 2025 amounted to PLN 2,520.00, whereas from 1 March 2025, it is PLN 2,610.72.

5.9. Pre-retirement benefit

In 2024, the total amount of **pre-retirement benefits** was PLN 657.7 million. They are financed by the Labour Fund and granted to people who have the unemployment status and meet the conditions concerning, *inter alia*, the mode of employment relationship termination, as well as that of age and insurance period.

A person who is in one of the following situations may be entitled to the pre-retirement benefit:

Situation 1

- the employment or service relationship has been terminated due to the liquidation or insolvency of the employer,
- employment with this employer had lasted at least 6 months,
- before the date of termination of employment or service relationship with that employer:
 - the person concerned has reached at least the age of 56 years (woman) or 61 years (man),
 - his or her insurance period was at least 20 years (woman) or 25 years (man).

Situation 2

- the employment or service relationship has been terminated for reasons attributable to the work establishment,
- employment with this employer had lasted at least 6 months,
- before the date of termination of employment or service relationship with that employer:
 - the person concerned has reached at least the age of 55 years (woman) or 60 years (man),
 - his or her insurance period was at least 30 years (woman) or 35 years (man).

Situation 3

- the person concerned had been continuously running non-agricultural business activity for at least 24 months and had been paying the social insurance contributions for this period,
- declared bankruptcy,
- on or before the date of bankruptcy declaration:
 - he or she had reached at least the age of 56 years (woman) or 61 years (man),
 - his or her insurance period was at least 20 years (woman) or 25 years (man).

Situation 4

- the person concerned has registered with the competent district (*powiat*) labour office within 30 days of the day of cessation of the disability pension entitlement, which he or she had been receiving continuously for at least 5 years,

- on or before the day of cessation of the disability pension entitlement:
 - he or she had reached at least the age of 55 years (woman) or 60 years (man),
 - his or her insurance period was at least 20 years (woman) or 25 years (man).

Situation 5

- the person concerned has registered with the competent district (*powiat*) labour office within 60 days of the day of cessation of the entitlement to one of the following benefits:
 - nursing benefit,
 - special care allowance,
 - carer's allowance,
- had been receiving one of these benefits continuously for at least 365 days, provided that the loss of the entitlement was caused by the death of the person he or she had cared for, or granting the person under care the right to a support benefit,
- on or before the day of cessation of entitlement to one of these benefits:
 - he or she had reached at least the age of 55 years (woman) or 60 years (man),
 - his or her insurance period was at least 20 years (woman) or 25 years (man).

Situation 6

- the employment relationship has been terminated for reasons attributable to the work establishment,
- the person concerned had been employed there for at least 6 months,
- before the date of termination of the employment relationship, his or her insurance period was at least 35 years (woman) and 40 years (man).

Situation 7

- the employment or service relationship has been terminated due to the liquidation or insolvency of the employer,
- the person concerned had been employed with that employer for at least 6 months,
- until 31 December of the year preceding the termination of the employment or service relationship, his or her insurance period was at least 34 years (woman) or 39 years (man).

A person who is in one of these seven situations will be entitled to the pre-retirement benefit if he or she has been receiving unemployment benefit for at least 180 days and meets all of the following conditions:

- is still registered as an unemployed person,
- within the period of receiving unemployment benefit, has not refused, without justified reason, a proposal of suitable employment or other gainful work or intervention works and public works,
- within 30 days of the date of issue by the district (*powiat*) labour office of a document certifying that he or she has been receiving unemployment benefit for 180 days, he or she applied for pre-retirement benefit.

As of 1 March 2024, the amount of the pre-retirement benefit is PLN 1,893.41 and is subject to periodic adjustment.

In 2024, ZUS paid out the pre-retirement benefits to 31.5 thousand people. The total amount of these benefits was PLN 657.7 million. The benefits are financed by the Labour Fund.

5.10. Honorary benefit for persons who have reached the age of 100

An honorary benefit is granted to persons who have reached the age of 100, pursuant to the Act on honorary benefits for reaching the age of 100.

The right to an honorary benefit is granted *ex officio*, i.e. without the need to submit a request, to persons who:

- have Polish citizenship,
- are at least 100 years old,
- on the last day of the month preceding the month in which they turned 100, were entitled to the benefit specified in the Act on honorary benefits, e.g., an old-age or disability pension.

The honorary benefit is also available to persons who do not receive pension benefits, provided that they:

- have Polish citizenship,
- are at least 100 years old,
- had their centre of interests in Poland for at least 10 years after reaching the age of 16,
- apply for such a benefit.

From 1 January 2025 to 28 February 2025, the honorary benefit amounted to PLN 6,246.13, and from 1 March 2025, it amounts to PLN 6,589.67.

5.11. Sick pay and sickness allowance

The sick pay and **sickness allowance** are payable to the employee for periods of incapacity for work due to sickness or inability to perform work as a result of isolation, *inter alia*, due to communicable disease, staying in an in-patient rehabilitation facility in connection with the treatment of alcohol addiction, staying in a hospital or other medical facility in connection with treatment for addiction to narcotics or psychotropic substances, as well as in the case of undergoing the necessary medical examinations required for candidates for cell, tissue and organ donors.

The sick pay is financed by the employer. The employer pays it to the employee for the first 33 days of incapacity to work in a calendar year. For employees under 50 years old, sick pay is provided for the first 14 days in a calendar year (after the year in which the employee turns 50).

The sick pay is payable in the following amounts:

- 80% of the assessment basis (labour regulations binding a given employer may provide for a higher remuneration in this respect),
- 100% of the assessment basis, if incapacity for work:
 - was a result of an accident on the way to or from work,
 - occurs during pregnancy,
 - is a result of the employee undergoing necessary medical examinations provided for candidates for donors of cells, tissues and organs, or a result of an operation of their taking.

The right to sick pay is acquired by employees after 30 days of uninterrupted insurance (the so-called waiting period).

The right to sick pay in the same way as employees also applies to out-workers and persons undergoing alternative military service.

The amount of the assessment basis for sick pay is calculated pursuant to the rules used to calculate the sickness allowance assessment basis. The sick pay is based on the monthly remuneration from the past 12 months preceding the month when incapacity for work occurred. If the incapacity for work arose before the end of 12 months of employment, the employer calculates the assessment basis taking into account the actual period of employment (in full calendar months). When establishing the assessment basis, the employer takes into account the remuneration on which the sickness insurance contribution was calculated and reduces it by the deducted social insurance contributions.

The employee is entitled to the **sickness allowance** after cessation of the sick pay period, i.e. from:

- 34th day of incapacity for work in a calendar year,
- 15th day of incapacity for work in a calendar year if the employee is over 50 years of age.

The right to sickness allowance from compulsory sickness insurance is granted after 30 days of the waiting period.

A person who has voluntarily joined the sickness insurance (e.g., a self-employed person, a freelancer/contractor) has the right to the sickness allowance already from the first day of incapacity for work. However, he or she is entitled to the sickness allowance only after completing the waiting period of 90 days.

Previous periods of sickness insurance coverage, both compulsory and voluntary, are included in the waiting period in the following situations:

- when the interval between the current and the previous period did not exceed 30 days,
- when the interval between the current and the previous period was due to:
 - child-care leave,
 - unpaid leave,
 - active military service of a non-professional soldier.

The following groups of insured persons are entitled to sickness allowance from the first day of sickness insurance:

- school or university graduates and those who have completed their training at a doctoral school, if they are covered by sickness insurance or have joined it within 90 days of graduating from school, obtaining a university degree or completing their training at a doctoral school;
- persons whose incapacity for work was a result of an accident on the way to or from work;
- persons who are compulsorily insured and have previously been covered by compulsory sickness insurance for at least 10 years;
- Members of Parliament who have joined sickness insurance within 90 days of the date of term expiry;
- Customs Service officers who had accepted a job offer pursuant to Articles 165(7) and 167(2) of the Act of 16 November 2016 – Provisions introducing the Act on the National Revenue Administration and have become employees of organisational units of the National Revenue Administration.

ZUS or the employer pays out a sickness allowance for a maximum of 182 days. The exceptions are situations where the incapacity for work is due to tuberculosis or falls during pregnancy – then the period for which the allowance is paid out is 270 days. As of 1 January 2022, for the period of incapacity for work or inability to perform work falling after the lapse of the sickness insurance coverage, sickness allowance is payable for no more than 91 days with the exception of:

- incapacity for work occurring during pregnancy,
- incapacity for work due to tuberculosis,
- incapacity for work as a result of undergoing the necessary medical examinations provided for candidates for donors of cells, tissues and organs, and the procedure of collection of cells, tissues and organs.

Sickness allowance amounts to:

- 80% of the allowance assessment basis,
- 100% of the assessment basis – if incapacity for work:
 - was a result of an accident on the way to or from work,
 - occurs during pregnancy,
 - is a result of the employee undergoing necessary medical examinations provided for candidates for donors of cells, tissues and organs, or a result of an operation of their taking.

If incapacity for work was caused by an accident at work or occupational disease, the insured person is entitled to sickness allowance from accident insurance. This benefit is due from the first day of accident insurance and the first day of incapacity for work. It amounts to 100% of the assessment basis.

The basis of assessment of sickness allowance payable to an employee is an average monthly remuneration from 12 calendar months preceding the month when incapacity

for work occurred. A sickness insurance contribution had to be calculated on this remuneration, and the remuneration had to be reduced by social insurance contributions.

On the other hand, the allowance assessment basis payable to an insured person who is not an employee is the average monthly income from 12 calendar months before the incapacity for work has occurred. The income on which the sickness insurance contribution was calculated is taken into account, and reduced by that insurance.

If incapacity for work occurred before the lapse of 12 calendar months, the allowance assessment basis is calculated taking into account actual employment or insurance period for full calendar months.

Persons to whom a doctor issues a certificate of temporary incapacity for work have the right to sick pay or sickness allowance. Since 1 December 2018, certificates are issued in electronic form (the so-called e-ZLA). If it is not possible to issue an e-ZLA, e.g., due to a lack of Internet access, an alternative (paper) medical certificate is issued, which the issuer must convert into electronic form within 3 working days or 3 working days of the cessation of the reasons preventing the issuing of the certificate.

The Social Insurance Institution pays out sickness allowances to employees of work establishments that report no more than 20 employees for sickness insurance. However, in work establishments with more than 20 employees reported for sickness insurance, sickness allowance during the period of insurance is paid by the employer.

In 2024, PLN 31.04 billion was paid out due to sickness absenteeism.

In 2024, the Social Insurance Fund paid out for 225 million days of absence due to sickness.

5.11.1. Checking the correctness of decisions on temporary incapacity for work

The Allowance Act entitles ZUS to verify the correctness of decisions on temporary incapacity for work due to sickness and the issuing of medical certificates. Such control is carried out by ZUS evaluating doctors, who may, *inter alia*, conduct a medical examination of the insured person or refer him or her for a specialist examination.

If ZUS evaluating doctor determines that the incapacity for work ceased earlier than stated in the medical certificate, the medical certificate shall cease to be valid for the period following that date.

In 2024, ZUS carried out 347.2 thousand inspections of the correctness of certifying temporary incapacity for work.

The total amount of withdrawn benefits (on the basis of 16,734 decisions to shorten the period of certified incapacity for work and refuse entitlement to benefits) amounted to PLN 13.6 million for 110,667 days.

5.11.2. Checking the correct use of sick leave from work

Both ZUS and contribution payers registering more than 20 insured persons for sickness insurance have the right to check whether insured persons are using sick leave correctly and in accordance with its purpose.

Such a check involves examining whether, during the period of certified incapacity for work, the insured person:

- is not performing gainful employment,
- is not using sick leave contrary to its purpose.

The period of incapacity for work, during which an employee is unable to perform his or her duties, should be devoted to rest and recovery.

In 2024, ZUS carried out 139,1 thousand inspections of the correct use of sick leave in relation to 139,147 persons.

The total amount of benefits withdrawn due to the misuse of sick leave in 2024 amounted to PLN 39.3 million for 309,689 days.

5.12. Rehabilitation benefit

The rehabilitation benefit is granted to a person who is covered by sickness insurance and has already used up the entire sickness allowance but is still incapable of work. However, the benefit will only be granted if further treatment or rehabilitation can help the person restore his or her earning capacity.

The rehabilitation benefit is payable for a maximum of 12 months, at a rate of:

- 90% of the assessment basis of the sickness allowance during the first 90 days of its receipt,
- 75% of this basis for the remaining period,
- 100% of this basis, if the incapacity for work occurs during pregnancy.

The rehabilitation benefit from accident insurance in the event of incapacity for work caused by an accident at work or occupational disease is payable to persons covered by accident insurance. It amounts to 100% of the assessment basis.

The rehabilitation benefit is not available, *inter alia*, to persons entitled to:

- old-age pensions,
- disability pensions,
- unemployment benefit,
- pre-retirement allowance,

- pre-retirement benefit,
- leave for medical reasons,
- teachers' compensatory benefit,
- parents' supplementary benefit.

The benefit is also not available to persons on unpaid leave or parental leave, or to persons who have an established right to an old-age or invalidity pension pursuant to the Act of 10 December 1993 on pension provision for professional soldiers and their families or the Pension Provision Act.

The decision whether the health condition justifies granting the rehabilitation benefit is made by ZUS evaluating doctor. The person concerned who does not agree with the doctor's decision may appeal to ZUS medical board. He or she must do so within 14 days of the date the decision was received. In turn, the president of ZUS may raise an objection that the decision is defective and refer the case to ZUS medical board for consideration. He or she may do it within 14 days after ZUS evaluating doctor has issued the decision.

The assessment basis of the rehabilitation benefit is equal to the assessment basis of the sickness allowance after adjustment.

In 2024, an average of 102.4 thousand people received a rehabilitation benefit per month. Its monthly average amount was PLN 2870.95.

The expenditure on the rehabilitation benefit in 2024 amounted to PLN 3.526 billion.

The Social Insurance Institution pays out the rehabilitation benefit to employees of work establishments that report no more than 20 employees for sickness insurance. Whereas, in work establishments with more than 20 employees reported for sickness insurance, the rehabilitation benefit during the period of insurance is paid out by the employer.

5.13. Compensatory allowance

The compensatory allowance is granted to an employee whose remuneration has been reduced because he or she has undergone vocational rehabilitation aimed at adaptation or training for a specific job.

The need for rehabilitation is certified by ZUS evaluating doctor or by a voivodeship occupational medicine centre.

The entitled person receives the compensatory benefit from sickness insurance. An exception is a person who has undergone vocational rehabilitation as a result of an accident at work or occupational disease – he or she receives the allowance from the accident insurance.

The compensatory allowance is not granted for periods of:

- incapacity for work due to sickness,
- care,
- maternity allowance,
- incapacity for work for which a rehabilitation benefit is payable,
- unpaid absence from work for other reasons.

A compensatory allowance shall not be granted to a person who is entitled to an old-age pension, disability pension or teacher's compensatory benefit, nor to a person who has an established right to an old-age or invalidity pension pursuant to the Act of 10 December 1993 on pension provision for professional soldiers and their families or the Pension Provision Act.

The amount of the allowance, payable both from sickness insurance and work accident insurance, is equal to the difference between the average monthly remuneration from the period of 12 months preceding rehabilitation and the reduced monthly remuneration for work received by the insured person in conditions of vocational rehabilitation. The allowance is payable for a maximum of 24 months.

The expenditure on compensatory allowances in 2024 amounted to PLN 758.4 thousand.

The Social Insurance Institution pays out compensatory allowances to employees of work establishments that report no more than 20 employees for sickness insurance. However, in work establishments with more than 20 employees reported for sickness insurance, the compensatory allowance is paid out by the employer during the period of insurance.

5.14. Maternity allowance

The maternity allowance is granted to a person who is covered by sickness insurance and has become a mother or a father who has decided to foster a child.

The maternity allowance is granted during the period defined in the Labour Code as the period of:

- maternity leave,
- leave under maternity leave conditions,
- parental leave,
- paternity leave.

The legislation does not provide for a waiting period.

The maternity allowance for the period of maternity leave is granted to the insured woman who gave birth to a child. The mother may give up receiving the allowance after

taking at least 14 weeks of leave after the birth, in which case the insured father of the child will be entitled to it on the condition that he has interrupted his gainful activity to take personal care of the child.

If a woman dies or abandons the child, either the insured father of the child or another insured member of the immediate family has a right to the maternity allowance. However, they must cease their employment or other gainful activity to take care of the child personally.

These persons are also entitled to the maternity allowance if the mother has a medical statement on the incapability of independent existence or a medical statement on a severe degree of disability, which makes it impossible for her to look after her child. In this case, they must also cease their employment or other gainful activity.

The allowance may also be granted to an insured woman if she gives birth to a child after the insurance has expired. This will be the case if the employment ceased during pregnancy and the reason for this was death, the declaration of bankruptcy or liquidation of the employer, or a violation of the law established by a valid court decision. If the employer has died, has been declared bankrupt or liquidated, and the pregnant female employee was not provided with other employment, she is entitled to an allowance in the amount of the maternity allowance until the day of childbirth.

If the insured mother of a child requires hospital care and cannot take care of the child, she may stop receiving the allowance 8 weeks after the birth. During this period, an insured father of the child may take advantage of the maternity allowance. The father and mother are entitled to one total period of maternity allowance for the period of maternity leave.

The maternity allowance for the period of leave on the conditions of maternity leave is payable to a person who:

- has decided to foster a child under the age of 14 years to be brought up and applied to the guardian court for its adoption,
- has decided to foster – within a foster family – a child under 7 years of age, or a child under 10 years of age in relation to whom compulsory schooling has been deferred (the person who runs a professional foster family will not receive the benefit).

The period of payment of the maternity allowance due to the birth of a child or having decided to foster a child **for the period of maternity leave or leave under the conditions of maternity leave** depends on the number of children born in one delivery or accepted to be fostered at the same time. It is equal to:

- 20 weeks – if one child is born or placed in foster care,
- 31 weeks – if 2 children are born or placed in foster care at the same time,
- 33 weeks – if 3 children are born or placed in foster care at the same time,
- 35 weeks – if 4 children are born or placed in foster care at the same time,
- 37 weeks – if at least 5 children are born in one delivery or placed in foster care at the same time.

Where it is not possible to take the full amount of maternity leave before the child is 14, 7, or 10 years old, respectively, the maternity allowance is granted for a period of not less than 9 weeks.

The maternity allowance is also payable for the period of the **parental leave**.

The maternity allowance for the period of parental leave is granted for a maximum of:

- 41 weeks – when one child is born or placed in foster care,
- 43 weeks – when at least 2 children are born or placed in foster care at the same time.

Where a child is taken to be brought up at such an age that it is not possible to take full parental leave before the child is 14, 7, or 10 years old, respectively, the maternity allowance for the period of parental leave is 36 weeks.

The maternity benefit for the period of parental leave for insured persons whose child has a 'Za życiem' (Pro-life)² certificate, is granted for a maximum of:

- 65 weeks – when one child is born or placed in foster care,
- 67 weeks – when at least 2 children are born or placed in foster care at the same time.

Both parents may also take advantage at the same time of the maternity allowance for the period corresponding to the period of parental leave, however, the total period of payment of the allowance to both parents may not exceed the full amount of parental leave that may be granted.

Each parent of a child within the maximum parental leave entitlement has an exclusive right to 9 weeks of parental leave, which may not be transferred to the child's other parent.

An insured father of the child or a man accepting the child to be fostered is entitled to the **maternity allowance for the period of paternity leave**. It is up to 2 weeks. The father must take the leave before the child is 12 months old, and the man accepting the child to be fostered – before 12 months have elapsed since the adoption court's decision becomes final and before the child turns 14 years of age.

Paternity leave and maternity allowance for the duration of this leave may be taken by the father either once or in 2 parts. Each of these must last at least one week. These periods do not have to follow each other directly or follow the receipt of maternity allowance for the period of this leave.

The amount of the maternity allowance is:

- 100% of the allowance assessment basis for the period of:
 - maternity leave,
 - leave under maternity leave conditions,
 - paternity leave,
- 70% of the allowance assessment basis for the period of:
 - parental leave, if the claim for maternity benefit is submitted later than 21 days after childbirth or after the child has been accepted to be fostered and a request has

² Certificate referred to in Article 4(3) of the Act of 4 November 2016 on support for pregnant women and families 'Za życiem' (Pro-life).

been lodged with the guardianship court to initiate proceedings for the adoption of the child or after the child has been accepted to be fostered as a foster family, or if the claim is submitted before the aforementioned period of 21 days but its content shows that the insured person declares his or her intention to use only the maternity allowance for the period of maternity leave/ under the conditions of maternity leave and only part of the parental leave,

- parental leave to which the other parent of the child is entitled (9 weeks),
- if not a single day of maternity allowance is taken for the period of parental leave during the first year of the child's life;

■ 81.5% of the allowance assessment basis for the period of:

- full maternity leave and parental leave if the claim for allowance is submitted no later than 21 days after the birth,
- leave on conditions for full maternity leave and parental leave, if the claim for maternity allowance is submitted no later than 21 days after the child has been taken to be brought up and a request has been lodged with the guardianship court to initiate adoption proceedings or after the child has been accepted to be fostered as a foster family.

If the mother had been receiving a maternity allowance of 81.5% of the assessment basis but has resigned from that allowance for the period of full parental leave, provided that she has not used a single day of maternity allowance for the period corresponding to the period of parental leave in the child's first year, she may receive a one-off adjustment of the allowance to 100% of the assessment basis. Then the allowance that has not been used by the mother may not be claimed by the insured father of the child.

An employee may simultaneously work and take the parental leave – this applies to a combination of leave and work of no more than half of full time. The amount of the maternity allowance is then reduced in proportion to the working time in which the person concerned is employed when taking the parental leave.

The basis of the maternity allowance assessment is calculated in the same way as the basis of the sickness allowance assessment. The average remuneration from 12 months preceding the birth or start of the foster care is taken into account. If the insured person has not worked the full 12 months, the remuneration for the actual period of employment is taken into account.

The expenditure on the maternity allowances in 2024 amounted to PLN 13.587 billion (including PLN 10.280 billion paid out by contribution payers and PLN 3.307 billion paid out by ZUS).

The Social Insurance Institution pays out maternity allowances *inter alia* to employees of work establishments that report no more than 20 employees for sickness insurance. Whereas, in work establishments with more than 20 employees reported for sickness insurance, this allowance during the period of insurance is paid out by the employer.

5.15. Care allowance

The care allowance is granted to an insured person for the period of release from work due to the necessity to take personal care of a family member.

The insured person receives the care allowance when he or she takes personal care of:

- a healthy child under 8 years of age if:
 - the institution (nursery, kindergarten, school or children’s club), attended by the child, has been unexpectedly closed,
 - one of the spouses or parents of a child who is constantly taking care of him or her is not able to take care of the child because of sickness, childbirth or hospitalisation,
 - a day carer or nanny, with whom parents have concluded an activation agreement, falls ill;
- a child with a disability (who has a certificate of severe degree of disability or a certificate of disability together with the indication of: the need for permanent or long-term care or assistance of another person in connection with a significantly limited ability of independent existence and the need for permanent participation of the child’s carer in the process of his or her treatment, rehabilitation and education on a daily basis), who is under 18 years of age, when one of the spouses or parents of the child who constantly cares for him or her is not able to provide care due to sickness, childbirth or hospitalisation;
- a sick child with a disability who is under 18 years old;
- a sick child under 14 years old;
- another sick member of the family, including a child over 14 years old.

The following minors shall be considered as children:

- the insured person’s own children or his or her spouse’s children,
- adopted children,
- children placed in foster care.

The following persons shall be considered as family members if they share a household with the insured person during the period of their care:

- husband or wife,
- parents,
- the other parent of the child,
- stepfather,
- stepmother,
- parents-in-law,
- grandparents,
- grandchildren,
- siblings,
- children over 14 years old.

The right to the care allowance is acquired by the insured person immediately after being covered by sickness insurance.

The care allowance is granted to the mother and father of the child. However, it is paid out only to one of the parents – the one who takes care of the child and requests payment of the allowance for a given period. Every person who is covered by sickness insurance (both compulsory and voluntary) is entitled to the care allowance.

The insured person is awarded the allowance only in the absence of other persons in the common household who could take care of the child or of other family member. The exception is care for a sick child under 2 years of age. If this is the case, the care allowance is due even if other members of the family can look after the child.

The following persons living in a common household who could provide care are not (among others) considered as family members:

- persons completely incapable of work,
- sick person or a person who due to age is physically or mentally disabled,
- a person running a business,
- a person running a farm,
- a person being an employee resting after working the night shift,
- a person not obliged to provide care pursuant to the provisions of the Family and Guardianship Code, if he or she refuses to provide care.

The care allowance is granted for a maximum of:

- 60 days per calendar year if the insured person takes care of a healthy child up to the age of 8 years or of a sick child up to the age of 14 years, including a disabled child at that age;
- 14 days per calendar year if the insured person takes care of a sick family member, including a sick child over 14 years of age;
- 30 days per calendar year if the insured person takes care of:
 - a sick child with a disability who is 14 years old but is under 18,
 - a child with a disability who is over 8 years old but is under 18, if the spouse of the insured person or the parent of the child who is permanently looking after the child cannot look after him or her due to sickness, childbirth or hospitalisation.

If in a calendar year, the insured person takes care only of a disabled child and other sick family members (and there are no other children under 14 years of age), the care allowance is granted for a maximum of 30 days in a calendar year, including a maximum of 14 days for taking care of sick family members.

The total allowance period in respect of care of children and other family members may not exceed 60 days in a calendar year. It does not depend on the number of persons entitled to the allowance, the number of children or family members who require care.

The insured father of the child or another insured member of the closest family (e.g. the child's grandmother) may also be entitled to an additional care allowance. It may be granted for a maximum of 8 weeks (56 days) after the birth of the child. Such an allowance is granted to the father or another member of the closest family if he or she personally

takes care of the newborn child and has stopped working for this purpose, because the child's mother:

- is in the hospital at the time,
- has a decision on the incapability of independent existence or a decision on the severe degree of disability,
- has abandoned the child.

The period of receiving the additional care allowance is not included in the limit of 60 days and 14 days in the calendar year for which the care allowance is due.

In order for the insured person to be entitled to the care allowance for a sick family member, a doctor must issue an electronic medical certificate of incapacity for work, which confirms the sickness.

The maternity allowance is payable at the rate of 80% of the basis for the sickness allowance assessment. The basis for the assessment of this allowance is calculated in the same way as the basis for the sickness allowance assessment.

The expenditure on care allowances in 2024 amounted to PLN 1.803 billion.

The Social Insurance Institution pays out care allowances to employees of work establishments that report no more than 20 employees for sickness insurance. In work establishments with more than 20 employees reported for sickness insurance, the care allowance during the period of insurance is paid out by the employer.

5.16. Nursing supplementary allowance

The nursing supplementary allowance is granted to a person entitled to a pension when he or she is completely incapable of work and independent existence or has reached the age of 75 years.

The right to the nursing supplementary allowance is confirmed by a decision on total incapacity for work and for independent existence issued by a ZUS evaluating doctor or ZUS medical board. Persons entitled to a bridging old-age pension and a teacher's compensatory benefit are also entitled to the nursing supplementary allowance pursuant to the general rules.

For persons over 75 years of age, ZUS grants a care allowance *ex officio*.

This benefit is paid out by ZUS. It is financed from the Social Insurance Fund and the state budget.

As of 1 March 2025, the nursing supplementary allowance has been fixed at PLN 348.22 per month.

5.17. Supplementary allowance to the survivors' pension for a double orphan

A person entitled to a survivors' pension who has lost both parents or whose mother has died and whose father is unknown is entitled to a **supplementary allowance for a double orphan**.

As of 1 March 2025, the supplementary allowance to the survivors' pension for double orphans has been fixed at PLN 654.48 per month. It is adjusted on the same dates as pensions. It is payable from the same fund from which the orphan receives a survivors' pension (disability or accident pension).

5.18. Supplementary allowance to social pension

From 1 January 2025, a person entitled to a social pension who is completely incapable of work and independent existence is entitled to a **supplementary allowance** of PLN 2,520. The amount of the supplementary allowance to the social pension is subject to annual adjustment from 1 March. The adjustment involves multiplying the amount of the benefit by the adjustment rate. The adjustment rate for the supplementary allowance is the average annual consumer price index for the previous calendar year, announced by the President of the Statistics Poland pursuant to Article 94(1)(1)(a) of the Old-Age Pension Act.

5.19. Funeral grant

The funeral grant is paid out to cover the funeral expenses.

This benefit is due in case of the death of:

- an insured person,
- a retired person,
- a person receiving a disability pension,
- members of their families,
- persons who have fulfilled the conditions for an old-age or disability pension at the moment of death.

The funeral grant is also awarded in respect of the death of the insured person after the end of insurance if the death occurred during the period of receiving the sickness allowance, rehabilitation benefit or maternity allowance.

The funeral grant amounts to a maximum of PLN 4 thousand. It is granted to persons or entities who/that have covered the funeral costs.

If the funeral costs were incurred by a family member of the deceased, he or she is entitled to the full grant amount. It is not important what the actual expenses were.

On the other hand, if the funeral costs were covered by a person from outside the family (e.g., neighbour, employer) or an entity (e.g., a residential care home, municipality, district (*powiat*), legal person, church or religious association), the funeral grant is payable in the amount of documented funeral costs, maximum PLN 4 thousand. If the costs were incurred by several persons or entities, the funeral grant is divided among them in proportion to their share.

In 2024, 359.6 thousand funeral grants were paid out, totalling PLN 1.437 billion.

5.20. Lump-sum compensation in respect of an accident at work

The lump-sum compensation in respect of an accident at work may be granted to an insured person who has suffered permanent or long-term injury due to an accident at work or an occupational disease.

The permanent damage to health refers to such a disturbance of the body condition that results in an impairment of body functions and excludes improvement of the patient's health condition.

In turn, **the long-term damage to health** is such a disturbance of the body condition that results in an impairment of body functions for over 6 months. After this time, the improvement of a patient's health condition is possible.

The amount of the compensation depends on the degree of damage to health. It is determined in percentage by ZUS evaluating doctor or ZUS medical board.

From 1 April 2025, an injured person has been entitled to compensation of PLN 1636 for each per cent of permanent or long-term damage to health.

A person who has been recognised as completely incapable of work and an independent existence as a result of an accident at work or occupational disease is entitled to a lump-sum compensation of PLN 28,636.

Lump-sum compensations are payable by ZUS. They are financed from the accident fund within the Social Insurance Fund and from the state budget.

In 2024, FUS paid out lump-sum compensations for a total of PLN 407.2 million.

5.21. Other benefits and refunds in respect of work-related accidents or occupational diseases

An insured person who has sustained an accident at work or contracted an occupational disease may claim additional support from ZUS:

The Social Insurance Institution may cover the costs of:

- effects of an accident at work or occupational disease connected with dentist services and prophylactic vaccinations, to which the insured person was referred by ZUS evaluating doctor at the request of the attending physician (if such costs are not subject to refund pursuant to separate legislation);
- medical devices – to an amount equal to that financed by the insured person, fixed by the legislation on health care benefits financed from public funds.

6. Social insurance for farmers

6.1. System organisation

The legal and organisational framework of the system was laid down in the Act of 20 December 1990 on the social insurance for farmers. On its basis, the Agricultural Social Insurance Fund (*Kasa Rolniczego Ubezpieczenia Społecznego, KRUS*) was established.

The Agricultural Social Insurance Fund is managed by its president, who reports to the minister in charge of rural development. KRUS president is appointed and dismissed by the President of the Council of Ministers. His or her appointment takes place at the request of the minister in charge of rural development.

The Farmers' Social Insurance Council represents the interests of all insured persons and beneficiaries, which concern insurance and the activity of the Agricultural Social Insurance Fund.

The Farmers' Council, consisting of 25 members, is appointed for a three-year term of office by the minister in charge of rural development from among the candidates proposed by social and professional organisations of farmers and the nationwide trade unions of individual farmers and by the National Council of Agricultural Chambers.

The Farmers' Council is entitled to control and evaluate the activity of the Agricultural Social Insurance Fund. It may apply to state administration bodies, state institutions and bodies of local self-government units to undertake specific initiatives or actions in matters related to insurance. It also sets the amount of monthly contribution for accident, sickness and maternity insurance for one or several subsequent quarters.

The Farmers' Council gives its opinion on:

- draft legal acts regulating insurance, in particular, executive acts to the Act, legal acts directly affecting the functioning of insurance;
- draft action programmes and financial plans of KRUS;
- the report on the activities of the Agricultural Social Insurance Fund and the Contributory Social Insurance Fund of Farmers.

The basic substantive activities of the Farmers' Social Insurance Council are carried out by the Presidium and standing committees of the Farmers' Council:

- the Committee for Organisation and Financial Management of KRUS,
- the Committee for Prevention and Rehabilitation,
- the Committee for Insurance,
- the Committee for Benefits.

The Agricultural Social Insurance Fund operates on the basis of a statute appended to the Regulation No. 14 of the Minister of Agriculture and Rural Development (MRiRW) of 20 May 2010 on granting the statute to the Agricultural Social Insurance Fund

(Official Journal of MRiRW No. 10, item 10, as amended) and the organisational regulations appended to Regulation No. 34 of KRUS President of 21 December 2018 on adopting the organisational regulations of the Agricultural Social Insurance Fund (Official Journal of KRUS, item 35, as amended).

The organisational structure of KRUS is made up of:

- headquarters,
- 16 regional branches,
- 256 local offices,

In addition, the President of the Agricultural Social Insurance Fund is the founding and supervising authority for 6 medical rehabilitation institutions.

KRUS performs the following tasks:

- dealing with matters concerning the insured persons and beneficiaries: the issues of the farmers' social insurance coverage, the assessment and collection of social insurance contributions, as well as the award and payment of benefits from this insurance;
- granting and payment of pension benefits, as well as accident, sickness and maternity benefits and non-insurance benefits, which are paid out in concurrence with the benefits from the farmers' social insurance;
- keeping accounts in respect of health insurance contributions for farmers and their family members, as well as farmers' helpers and agricultural pensioners;
- crediting contributions to payers' accounts;
- providing the National Health Fund with information on insured persons and the health insurance contributions paid for them;
- providing the National Health Fund with information on family members of insured persons reported for health insurance;
- collecting personal income tax advance payments in respect of pensions paid out, and – after the end of the tax year – calculating the personal income tax or drawing up information about the agricultural pension income received;
- performing tasks resulting from EU regulations on the coordination of the social security systems and international social security agreements, including the handling of benefits provided pursuant to these regulations;
- performing the medical certification tasks through its own two-instance medical certification system;
- providing farmers with information on agreements they may conclude when they want to stop their agricultural activities;
- cooperating with government administration bodies, foreign insurance institutions and international organisations;
- carrying out activities aimed to prevent accidents at work in agriculture and agricultural occupational diseases, of which:
 - analysing causes of these accidents and diseases,
 - disseminating among insured persons the knowledge of the principles of life and health protection in agricultural holding and of the risks of accidents and diseases in agriculture,

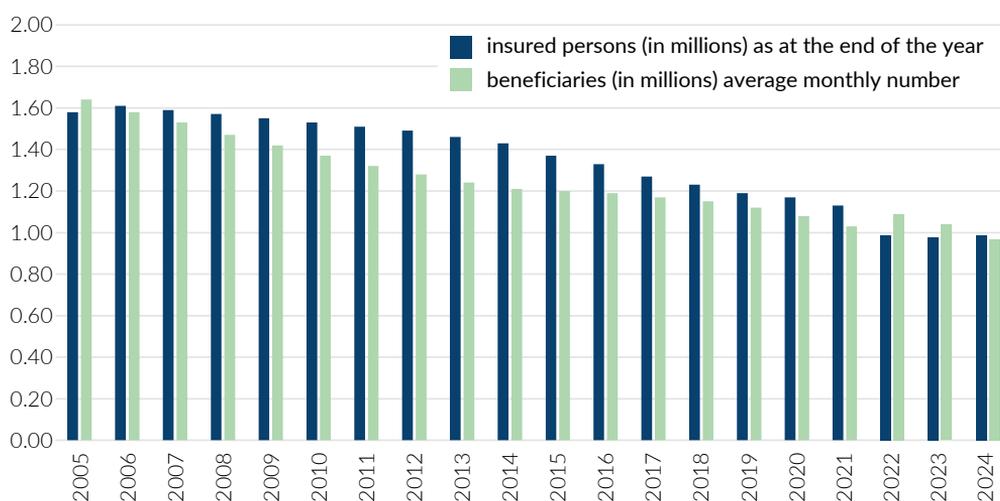
- taking efforts to ensure the proper production and distribution of safety measures, equipment and clothing used in agriculture;
- carrying out activities in favour of insured persons at risk of total incapacity for work in an agricultural holding or persons entitled to insurance benefits showing total incapacity for work in an agricultural holding, if there is a good prognosis as to restoration of their earning capacity as a result of medical treatment and rehabilitation;
- initiating and supporting the development of voluntary insurance.

6.2. System operation

In 2024, the system of social insurance for farmers covered:

- 994,420 insured persons (as of 31 December);
- 968,717 pensioners (monthly average), of which:
 - 762,563 recipients of farmers’ old-age pensions and of parental supplementary benefits financed from the state budget (1,402 people),
 - 166,236 recipients of farmers’ disability pensions,
 - 39,882 recipients of farmers’ survivors’ pensions,
 - 36 recipients of an agricultural benefit of 50% due to overlapping with foreign benefits (GBRZ).

Number of insured persons in KRUS as at the end of a given year and average monthly number of beneficiaries in the period: 2005–2024 (in millions)



Number of KRUS beneficiaries and persons covered by farmers' social insurance in the period: 2005–2024

Year	Beneficiaries (in million)	Insured persons (in million)
2005	1.66	1.58
2006	1.58	1.61
2007	1.50	1.59
2008	1.45	1.57
2009	1.42	1.55
2010	1.37	1.53
2011	1.32	1.51
2012	1.28	1.49
2013	1.24	1.46
2014	1.19	1.43
2015	1.20	1.37
2016	1.19	1.33
2017	1.17	1.27
2018	1.15	1.23
2019	1.12	1.19
2020	1.08	1.17
2021	1.03	1.13
2022	1.09	0.99
2023	1.04	0.98
2024	0.97	0.99

Contributions within the farmers' social insurance system are paid to:

- Farmers' Pension Fund,
- Contributory Social Insurance Fund of Farmers.

The Farmers' Pension Fund is a state special-purpose fund. It finances, among others, benefits from pension insurance and contributions to separate health insurance for farmers.

The Contributory Social Insurance Fund of Farmers is, in turn, a legal person. It finances accident, sickness and maternity insurance. The function of the management board is held *ex officio* by the President of the Agricultural Social Insurance Fund under the supervision of the Farmers' Council.

The monthly contribution for pension insurance for each insured person (farmer, farmer's spouse or household member) equals 10% of the basic old-age pension applicable in the last month of the previous quarter.

After the old-age pension adjustment, as of 1 March 2024, the basic contribution for this insurance in the second quarter of 2024 was PLN 160 per month.

Farmers whose agricultural holdings cover an agricultural area of more than 50 conversion hectares pay an additional monthly contribution for the pension insurance for themselves and their spouses at the rate of:

- 12% of the basic old-age pension – the agricultural holding of less than 100 conversion ha;
- 24% of the basic old-age pension – the agricultural holding from 100 to 150 conversion ha;
- 36% of the basic old-age pension – the agricultural holding from 150 to 300 conversion ha;
- 48% of the basic old-age pension – the agricultural holding above 300 conversion ha;

Only the basic pension insurance contribution is payable by the farmer for the household members. In their case, the agricultural area is irrelevant.

If the insured farmer, farmer's spouse or household member additionally runs a non-agricultural business activity or collaborates in such activity, and if he or she meets the conditions specified in the Act on social insurance for farmers, the basic monthly pension insurance contribution is paid at double the rate.

And if the farmer, the farmer's spouse, household member or a person who is a member of the farmer's or household member's family takes personal care of a child, the contribution for the pension insurance is financed from the state budget. This may last for a maximum of 3 years of the date of the claim, not longer than until the child is 5 years old. If this person takes care of a child with a disability, the state budget finances the contributions for a maximum of 6 years of the date of claim, but no longer than until the child reaches the age of 18 years.

The amount of the monthly contribution for accident, sickness and maternity insurance is determined by the resolution of the Farmers' Council and announced by KRUS President in the Official Gazette of the Republic of Poland 'Monitor Polski'. For each insured person (farmer, farmer's spouse, household member and farmer's helper) the farmer pays the same rate, except for farmers and household members covered by the insurance on request to a limited extent. After the old-age pension adjustment from 1 March 2024, the basic contribution for this insurance in the second quarter of 2024 was PLN 60.

If a person is covered by farmers' social insurance for less than a month, the amount of both contributions is calculated in proportion to the number of days of his or her insurance coverage in a given month.

The farmers' social insurance system provides the following cash benefits:

- **from pension insurance:**
 - farmers' old-age pension,
 - farmers' disability pension,
 - farmers' training pension,
 - survivors' pension,
 - an old-age and disability pension from social insurance of individual farmers and members of their families,
 - supplementary allowances to pensions,
 - funeral grant,
 - maternity allowance,

■ **from work accident, sickness and maternity insurance:**

- lump-sum compensation in respect of permanent or long-term damage to health or death as a result of an accident at work in agriculture or an agriculturally caused occupational disease;
- sickness allowance in the event of an uninterrupted period of sickness of at least 30 days' duration, and of no longer than 180 days;
- sickness allowance of an extended duration after the lapse of 180 days, but of no longer than 360 days.

In addition, pursuant to separate legislation, KRUS also grants and pays other benefits commissioned to the Fund, i.e.:

- parental supplementary benefit (Mama 4+),
 - cash benefit for acting as village chief,
 - additional annual cash benefit for pensioners (13th old-age pension),
 - additional annual cash benefit for pensioners (14th old-age pension),
- in the same amount and on the same terms and conditions as ZUS.

An important role in the social insurance system for farmers was also assigned to prevention and rehabilitation activities.

The preventive activities of the Agricultural Social Insurance Fund are carried out in many ways. They help to reduce the number of accidents at agricultural work, eliminate their causes, and prevent occupational diseases and other occupational threats to farmers. The accident rate in individual agriculture (measured by the number of accidents resulting in single compensation payments per 1,000 insured persons) has decreased over the past 10 years from 10.8 (in 2014) to 7.8 (in 2024), i.e. by 3.

The medical rehabilitation carried out in the Agricultural Social Insurance Fund is a health benefit in kind. It is intended for persons demonstrating total incapacity for work in an agricultural holding, if there is a good prognosis as to restoration of their earning capacity as a result of medical treatment and rehabilitation, or persons at risk of total incapacity for work in an agricultural holding. It is carried out in specialised KRUS rehabilitation centres for farmers, which have the status of independent public health care facilities.

Rehabilitation is voluntary and does not limit the right to spa treatment financed by the National Health Fund. A recommendation for medical rehabilitation is issued by KRUS medical expert or KRUS medical board. Rehabilitation may also be granted at the request of the attending physician, after obtaining an opinion of a regional inspector of medical certification.

Pursuant to the provisions of the Act amending the Act on social insurance of farmers of 28 April 2022, from 1 January 2023, KRUS also referred to medical rehabilitation persons entitled to an agricultural old-age pension. 800 people took advantage of this form of rehabilitation. In 2024, 12,164 eligible persons took advantage of rehabilitation. During the summer holidays in 2024, KRUS organised rehabilitation holidays for children of farmers insured with KRUS. A total of 909 children were referred to the holidays.

Medical certification – a legally valid certificate of KRUS medical expert or KRUS medical board is the basis for issuing a positive or negative decision on granting benefits, which may be awarded only in the event of certified:

- temporary incapacity for work lasting more than 180 days,
- permanent or temporary total incapacity for work on the agricultural holding,
- incapability of independent existence,
- permanent or long-term damage to health,
- advisability of vocational retraining due to permanent, total incapacity for work on the agricultural holding,
- recommendation for medical rehabilitation.

The certificate is issued by KRUS medical expert or KRUS medical board on the basis of a direct examination of the insured person and an analysis of the documentation of the earlier treatment.

KRUS medical expert or KRUS medical board may consider the case and issue a decision without examining the person if the documentation is sufficient to issue the decision, and the concerned person's health condition prevents him or her from attending the examination in person.

If the health condition of the person concerned, confirmed by an appropriate medical certificate, prevents him or her from attending the examination and the completed documentation does not provide grounds for consideration of the case, the examination should be carried out by KRUS medical expert at the place of residence or other place of permanent or temporary stay of the benefit claimant.

The same rule applies to the examination carried out by one of the members of KRUS medical board for its needs. The findings of this examination form the basis for the decision of the full KRUS medical board.

KRUS medical expert or KRUS medical board may refer a sickness benefit claimant to additional examinations, specialist consultation, examination by a psychologist or observation in a hospital.

A total of 129,736 decisions were issued in 2024, i.e.:

- KRUS medical experts (1st instance) issued 115,164 decisions, of which:
 - 51,127 decisions on identifying / not identifying temporary or permanent incapacity for work on an agricultural holding,
 - 35,731 decisions on the incapability of independent existence,
 - 19,106 decisions on sickness allowance of an extended duration after the lapse of 180 days and
 - 9,200 decisions on the percentage of damage to health;
- KRUS medical boards (2nd instance) issued 14,572 certificates, including:
 - 6,257 decisions on identifying / not identifying temporary or permanent incapacity to work on an agricultural holding,
 - 4,599 decisions on the incapability of independent existence,

- 1,672 decisions on sickness allowance of an extended duration after the lapse of 180 days and
- 2,044 decisions on the percentage of damage to health.

System financing – the financial management of the farmers’ social insurance system is on the basis of contributions paid by farmers and a subsidy from the state budget.

In 2024, the budgetary expenditure on tasks exercised by KRUS amounted to ca PLN 28 billion.

In 2024, the costs of the Pension Fund amounted to PLN 28 billion. The largest part of the costs involved expenses on pension benefits – PLN 23 billion.

In turn, the Pension Fund’s 2024 revenue amounted to PLN 28 billion.

The share of the state budget subsidy in the Pension Fund revenue amounted to 88.6%, the share of revenue from contributions – 7.1%, and the share of other revenue – 0.3%. The revenue obtained covered the cash requirements for the payment of benefits and the deduction to the Administration Fund.

The 2024 revenue of the Contributory Social Insurance Fund of Farmers amounted to PLN 774 million. It included:

- revenue from insurance contributions – PLN 716 million,
- other revenue – PLN 58 million.

Expenditure on tasks exercised by KRUS in 2024 (in million PLN)

I. Pension Fund , of which:		28,007
pensions benefits	old-age and other pensions	22,967
	funeral grants	164
maternity allowances		104
other benefits		1,011
overlapping benefits and other transfers		1,117
contribution to health insurance financed from the state budget subsidy		1,771
deduction for the Administrative Fund		873
II. Contributory Fund , of which:		729
lump-sum compensations in respect of an accident		65
sickness allowances		483
deduction for maternity allowances		41
deduction for the Administrative Fund		87
deduction for the Prevention and Rehabilitation Fund		47
other expenditure		69

6.3. Benefits from the social insurance of farmers

6.3.1. Benefits from pension insurance

In 2024, the Agricultural Social Insurance Fund paid out pensions to about 970 thousand people (average monthly number of pensions). Expenditure on pension benefits amounted to over PLN 23 billion.

The farmers' old-age pension is granted to an insured farmer who has reached the retirement age (such as in ZUS, i.e. 60 years for women and 65 years for men) and has completed a sufficient insurance period. It must be at least 25 years. If someone was born before 1 January 1949, the insurance period also includes insurance periods on which the right to an old-age pension under the general system depends. A person born after 31 December 1948 will be granted by KRUS the right to the farmers' old-age pension exclusively on the basis of periods of farmers' insurance.

In 2024, KRUS granted about 34 thousand farmers' old-age pensions, while it paid out an average of about 763 thousand such benefits each month.

In addition, from 1 March 2023, an allowance for double or additional pension contributions, equal to 0.5% of the basic old-age pension for each full year of such contributions, is payable in addition to the agricultural old-age pension. This allowance is granted in connection with non-agricultural economic activity or agricultural activity on a farm with an area of more than 50 conversion hectares.

The farmers' disability pension is granted to an insured person who meets all of the following conditions:

- has been subject to pension insurance for the required period (at least 5 years within 10 years before claiming the pension for persons over 30 years of age, or shorter if the person concerned is not yet 30 years old);
- is completely incapable of working on the agricultural holding, permanently or temporarily;
- total incapacity for work on the agricultural holding occurred when the claimant was subject to farmers' pension insurance.

If total incapacity for work on the agricultural holding occurred as a result of an accident at work on the agricultural holding or of an agricultural occupational disease, it is sufficient that the person concerned was insured on the day of the accident or of sustaining the agricultural occupational disease.

For persons claiming a farmers' disability pension who have completed 25 years of pension insurance, it is not required that their total incapacity for work on the farm arose

during the period when they were subject to that insurance or within 18 months of the cessation of that period. They also do not have to prove that they have been covered by this insurance for 5 years in the last 10 years before claiming a farmers' pension. The 25-year period of pension insurance includes periods of insurance obtained both in the agricultural and in the occupational system, as well as periods completed abroad.

Certificates of permanent and temporary total incapacity for work on an agricultural holding, which are the basis for issuing a decision on the farmers' pension, are issued by KRUS medical experts (1st instance) and KRUS medical boards (2nd instance).

An insured person who has lost the ability to carry out work on the holding personally is considered by KRUS medical expert or KRUS medical board as completely incapable of work on the holding. If the condition of the insured person does not promise the restoration of capacity for work on the holding, KRUS medical expert or KRUS medical board declares that the complete work incapacity is permanent. The KRUS then grants a permanent agricultural pension. On the other hand, if an insured person has a chance to regain the capacity for work on the agricultural holding, KRUS medical expert or KRUS medical board certifies the temporary incapacity for work on the agricultural holding. In such a situation, KRUS grants an agricultural pension for the period indicated in the certificate.

If KRUS medical expert or KRUS medical board does not establish total incapacity for work on the agricultural holding, KRUS may restore the right to the pension if, within 18 months of the date on which entitlement to the pension ceases, the insured person again becomes completely incapable of work on the agricultural holding.

When the person who receives the farmers' pension due to incapacity for work reaches the retirement age, KRUS may grant him or her the old-age pension *ex officio*, under the condition of a sufficient pension insurance period. Such a pension granted *ex officio* may not be lower than the pension received previously.

In 2024, KRUS paid out an average of 166 thousand disability pensions every month, of which 11 thousand pensions for disability resulting from an accident at agricultural work or an agricultural occupational disease. It means that accident pensions account for 6.7% of the total number of farmers' disability pensions.

The structure of the paid out pensions is as follows: 38% of farmers' pensions are temporary pensions, and 62% – permanent pensions.

In 2024, KRUS granted ca 51 thousand disability pensions, of which 1.7 thousand pensions for disability resulting from an accident at agricultural work or an agricultural occupational disease.

The right to survivors' pensions and supplementary allowances to all types of pensions and a funeral grant is acquired by the insured persons on the same principles as in ZUS.

The survivors' pension is the sum of 85% of the basic old-age pension and 50% of the contributory part of the benefit that the deceased was or would be entitled to.

The amount of supplementary allowances to all types of pensions and of the funeral grant is identical to that in the general system (see Sections 5.14–5.16).

In 2024, KRUS paid out a monthly average of:

- ca 7.5 thousand supplementary allowances for double orphans,
- ca 386 thousand nursing supplementary allowances, of which:
 - 202 thousand supplementary allowances due to reaching 75 years of age,
 - 183.6 thousand supplementary allowances due to total incapacity for work accompanied by incapability of independent existence.

In 2024, KRUS paid out ca 40.9 thousand funeral grants.

6.3.2. The amount of farmers' pensions and other benefits from pension insurance

Farmers' pensions consist of two parts: a contributory one and a supplementary one. KRUS always pays the contributory part of the farmers' pension, but may suspend payment of the supplementary part: in full, in 1/2, or in 1/4. This applies if the pensioner is still engaged in agricultural activities. What part of the pension will be suspended depends on the person's situation. Since 15 June 2022, farmers' old-age pensions have been paid out in full – the obligation to cease agricultural activity was abolished on this date.

The amount of the contributory part of farmers' pensions depends on the qualifying employment period and the insurance period, as well as on the amount of contributions that the insured person was paying for farmers' insurance in 1983–1990.

For each year of paying contributions for farmers' insurance, KRUS grants 1% of the basic old-age pension. In 2024, it amounted to PLN 1,602. If in the years 1983–1990 a farmer paid contributions higher than 120% of the basic pension, KRUS grants respectively more than 1% – in proportion to the amount of the contribution paid. Periods under other insurance (e.g., on account of employment or non-agricultural business activity) are calculated at a rate of one and a half, but this does not apply to all farmers. Since 1 January 2009, for retired persons born after 31 December 1948, KRUS has been taking into account only the farmers' insurance period.

The supplementary part of the benefit ranges from 85% to 95% of the basic old-age pension, depending on the duration of the insurance period used to determine the contributory part. In the case of the early farmers' old-age pension, the amount of the supplementary part is additionally reduced by KRUS by 5% of the basic old-age pension for each year that is missing until the retirement age.

In 2024, the average pension in the agricultural system amounted to PLN 2103.34. The average old-age pension amounted to PLN 2,111.34, and the disability pension – PLN 1,937.79. And the average survivors' pension amounted to PLN 2,640.19.

Maternity allowance

In 2024, the maternity allowance under the agricultural scheme was granted to a person covered by the accident, sickness and maternity insurance and the pension insurance, or by the old-age pension insurance only, who:

- was the mother or father of a newborn child,
- has adopted a child under 14 years of age,
- has decided to foster a child under the age of 14 years and applied to the guardian court to initiate proceedings for its adoption,
- has decided to foster – within a non-professional foster family – a child under 7 years of age, or a child under 10 years in relation to whom compulsory schooling has been deferred.

The insured father of the child was entitled to the maternity allowance if:

- KRUS has shortened the maternity allowance period for the mother at her request; however, she must have received this allowance for at least 14 weeks of the date of birth of the child,
- the child's mother has died or abandoned the child, and the father had personal custody of the child. The insured father of the child was also entitled to maternity allowance for a period of 9 weeks immediately after the mother used her maternity allowance.

In the event of the mother's death or abandonment of the child, the maternity allowance for the remainder of the allowance period was also due to another insured family member who took personal care of the child.

The maternity allowance is granted for a period of:

- 52 weeks – in case of a single birth, adoption of one child, or one child placed in foster care,
- 65 weeks – if two children have been born in one delivery or have been simultaneously adopted or placed in foster care,
- 67 weeks – if three children have been born in one delivery or have been simultaneously adopted or placed in foster care,
- 69 weeks – if four children have been born in one delivery or have been simultaneously adopted or placed in foster care,
- 71 weeks – if at least five children have been born in one delivery or have been simultaneously adopted or placed in foster care.

If a person had been excluded from the farmers' insurance, he or she lost the right to maternity allowance.

The amount of the allowance does not depend on the number of children. Each eligible person is entitled to the allowance at the same rate, which from 1 January 2016 is PLN 1 thousand per month. In 2024, KRUS paid out, on average, 8.7 thousand maternity allowances monthly.

6.3.3. Benefits from work accident, sickness and maternity insurance

The lump-sum compensation is payable to:

- an insured person (farmer, household member, farmer's helper)³, who has suffered permanent or long-term damage to health as a result of an accident at agricultural work or an agricultural occupational disease,
- the family members of an insured person who has died as a result of an accident at work or an agricultural occupational disease.

After recognising an event as an accident at agricultural work, KRUS will establish a lump-sum compensation for the insured person in an amount proportional to permanent or long-term damage to health. It is determined as a percentage.

Certificates of the permanent or long-term damage to health are issued by KRUS medical experts (1st instance) and KRUS medical boards (2nd instance). As of 1 January 2022, the lump-sum compensation for 1% of the damage to health is PLN 1,033, previously it amounted to PLN 809.

In 2024, KRUS paid out 8,083 lump-sum compensations. The average compensation was PLN 7,964.82.

The sickness allowance is payable to an insured person who is incapable of work continuously for at least 30 days due to sickness. KRUS pays this benefit for no longer than 180 days. The basis for the sickness allowance payment during this period is an electronic certificate (e-ZLA), issued by a doctor authorised by ZUS.

If the insured person is still incapable of work after 180 days, the allowance period may be extended. However, there must be a chance that, as a result of further treatment and rehabilitation, he or she will regain his or her earning capacity. In such a situation, the allowance period will be extended by the time necessary to restore the earning capacity, by a maximum of 360 days. The basis for granting and payment of sickness allowance during the period of incapacity for work lasting for longer than 180 days is a certificate issued by KRUS medical expert (1st instance) or KRUS medical board (2nd instance)

As of 1 January 2022, the sickness allowance amounts to PLN 20 for each day of incapacity for work in the agricultural holding.

In 2024, KRUS paid out sickness allowances for 24.1 million days of incapacity for work.

More information about the social insurance of farmers can be found at www.gov.pl/krus.

³ As of 18 May 2018, the right to one-off compensation is available to an insured farmer's helper who suffers an accident while carrying out the activities specified in the harvest assistance contract.

7. The remaining old-age pension schemes

7.1. Military pension provision system

The military pension provision system is financed directly from the state budget.

The rules of granting pension benefits are set out in the Act of 10 December 1993 on pension provision for professional soldiers and their families (Journal of Laws of 2024, item 242, as amended).

Under the military pension provision scheme, professional soldiers and their family members are entitled to:

- the military old-age pension,
- the military invalidity pension,
- the military survivors' pension,
- the supplementary allowances to pensions,
- the funeral grant.

7.1.1. Military old-age pension

The old-age pension for a soldier who was in service before 2 January 1999

The old-age pension for a soldier who was in service before 2 January 1999 amounts to 40% of the assessment basis for 15 years of military service and is increased by:

- 2.6% of the assessment basis for each further year of military service,
- 2.6% of the assessment basis for each year of child-care leave, not more than 3 years in total,
- 0.7% of the assessment basis for each year of child-care leave over 3 years.

The period of child-care leave granted in the course of service, not exceeding 3 years, is included in the period of service on which the acquisition of the right to an old-age pension is dependent. Further periods of child-care leave affect only the amount of the military old-age pension.

Service in special conditions increases the pension by 2% or 1% of the assessment basis for each year of such service – depending on the type of service performed (e.g., for service on submarines, in flying personnel, physical counter-terrorism, etc.).

The military old-age pension is increased by 0.5% of the assessment basis for each month of service on battlefields during the war or in the war zone.

The pension qualifying period of a soldier who has entered the service before 2 January 1999 is further increased by:

- 2.6% of the assessment basis for each year of contributory periods preceding the service, but not more than for 3 years of those periods,

- 1.3% of the assessment basis for each year of contributory periods over 3 years,
- 0.7% of the assessment basis – for each year of non-contributory periods preceding the service.

The maximum military pension is 75% of the assessment basis and is awarded after 28 years, 6 months and 1 day of service.

Periods of employment before 1 January 1999 and periods of pension insurance contributions after 31 December 1998 falling after dismissal from service are added to the pension qualifying period if:

- the old-age pension is less than 75% of the assessment basis,
- the retired person is over 55 years old (man) or 50 years old (woman) or has become an invalid.

In the case of a soldier called up to professional military service for the first time after 1 January 1999, the military old-age pension amounts to 40% of the assessment basis for 15 years of military service and is increased by:

- 2.6% of the assessment basis for each further year of military service;
- 2.6% of the assessment basis for each year of child-care leave, not more than 3 years in total, 0.7% of the assessment basis for each year of child-care leave over 3 years;
- 2% or 1% of the assessment basis for each year of such service – depending on the type of service performed (e.g., for service on submarines, flying personnel, physical counter-terrorism, etc.);
- 0.5% of the assessment basis for each started month of service on battlefields during the war and in the war zone.

The old-age pension amount will be determined solely for the period of military service and periods equivalent to the military service. For periods of non-military employment, soldiers will become eligible for a second benefit under the general old-age pension scheme.

The military old-age pension for a professional soldier is assessed on the basis of the emolument due thereto in the last month of his or her professional military service. This emolument includes:

- the basic emolument according to the official position,
- the supplementary allowance for long service in the army,
- permanent supplementary allowances,
- 1/12 of the additional annual emolument.

The old-age pension for a soldier who has been called up to professional military service for the first time after 31 December 2012

A soldier called up to professional military service for the first time after 31 December 2012 is entitled to a military pension if, as of the date of discharge from service, he or she has a military service record of at least 25 years.

The old-age pension for 25 years of service amounts to 60% of the assessment basis and is increased by:

- 3% for each subsequent year of such service,
- 0.5% of the assessment basis for each started month of service on battlefields during the war and in the war zone.

The periods of service on which the acquisition of the right to an old-age pension depends also include the period of child care leave granted in the course of service, of total duration not exceeding 3 years.

The military old-age pension will be calculated only for periods of service and periods equivalent to military service. However, for his or her periods of professional activity outside the service, the soldier will receive a second old-age pension from the general system.

The maximum amount of the military old-age pension is 75% of the basis for its assessment.

The basis of the old-age pension assessment is the average emolument of a soldier due for the consecutive 10 calendar years chosen by the soldier.

If the soldier does not indicate the consecutive calendar years, the basis for military pension assessment is an average emolument of the soldier due for the consecutive period of 10 calendar years preceding the year of dismissal from service.

7.1.2. Military invalidity pension

The military invalidity pension is granted to a soldier dismissed from the professional military service who has become disabled due to permanent or long-term physical or mental impairment:

- during service,
- within 3 months of dismissal from the service if the invalidity results from an injury sustained in the course of service or from diseases protracted during that time, or
- within 3 years of dismissal from the military service, if the invalidity results from an accident in connection with active military service or from a disease arising from specific characteristics or conditions of the military service.

With regard to the degree of physical or mental impairment military invalids are divided into 3 groups:

- group I – includes soldiers who, as a result of a physical or mental impairment, are incapable of professional military service and of performing any professional work;
- group II – includes soldiers who, as a result of a physical or mental impairment, are incapable of professional military service, but are only partially incapable of professional work;
- group III – includes soldiers who, as a result of a physical or mental impairment, are incapable of professional military service but are capable of professional work.

If the invalidity has occurred in connection with performing military service and the military old-age pension is lower than 75% of the assessment basis, the basis of the benefit is increased by a maximum of 15%.

The invalidity pension for invalids included to:

- group I equals 80% of the assessment basis,
- group II – 70% of the assessment basis,
- group III – 40% of the assessment basis.

The basis for assessment of the invalidity pension is the same as in the case of the military old-age pension.

The military invalidity pension is increased by 10% of the assessment basis for invalids whose invalidity resulted from an accident related to the military service or disease resulting from the specific characteristics of the military service, for which they are entitled to compensatory benefits. In such a case, the invalidity pension, together with an increase, shall amount to:

- group I – 90% of the assessment basis,
- group II – 80% of the assessment basis,
- group III – 50% of the assessment basis.

7.1.3. Military survivors' pension

The military survivors' pension has the most features in common with the general old-age pension scheme. The military pension provisions only regulate the assessment basis of the survivors' pension. Meanwhile, the benefit is granted according to the rules and in the amount specified in the regulations on pensions from the Social Insurance Fund:

- for 1 person – 85% of the benefit that the deceased would be entitled to,
- for 2 persons – 90% of the benefit that the deceased would be entitled to,
- for 3 or more persons – 95% of the benefit that the deceased would be entitled to.

All eligible family members have the right to one joint survivors' pension.

The military survivors' pension is due to eligible family members of:

- a soldier who has died or gone missing during the service;
- a soldier who has died within 3 years of his or her dismissal from service, if the death occurred as a result of injuries sustained during service or diseases protracted during that time, or if the death occurred as a result of an accident related to active military service or disease resulting from the specific characteristics or conditions of the military service;
- a deceased military pensioner.

In case of a dead or missing soldier, the survivors' pension is calculated on the basis of the group I invalidity pension, which would have been due to that soldier on the day when he or she died or went missing, without taking into account the nursing supplementary allowance.

The military survivors' pension after the death of a military pensioner is determined on the basis of the amount of the benefit to which the deceased would have been entitled, but it cannot be lower than the amount of the group II invalidity pension to which the deceased would have been entitled.

If the soldier died or went missing in the course of performing official tasks outside the state borders in implementation of objectives referred to in Article 2(1) of the Act of 17 December 1998 on the principles of use or stay of the Armed Forces of the Republic of Poland outside the state borders (Journal of Laws of 2023, item 755) and if the soldier died after dismissal from service as a result of an accident or due to illness arising in the course of performing official tasks outside the state borders – the military survivors' pension is granted to a spouse irrespective of age and health condition. In these cases, the survivors' pension is granted in the amount of the emolument of the deceased soldier.

At the same time, if the death of a soldier is connected with military service, and is a consequence of a criminal act, the suspension or reduction of the survivors' pension, provided for in the Act on pensions from the Social Insurance Fund, shall not apply to the payment of a survivors' pension in the event of achieving revenue from activities subject to compulsory social insurance. In this case, the survivors' pension is payable to the spouse also regardless of his or her age and health condition.

The right to pension supplementary allowances and funeral grants is acquired on the same principles and in the same amount as in the general system.

The granting procedures and payment of the various types of pension benefits is handled by 15 military pension offices (Białystok, Bydgoszcz, Gdańsk, Katowice, Kielce, Kraków, Lublin, Łódź, Olsztyn, Poznań, Rzeszów, Szczecin, Warszawa, Wrocław, Zielona Góra).

7.2. Pension provision scheme for uniformed services officers

The system of pension provision described in this chapter covers officers dismissed from service in:

- the Police,
- the Internal Security Agency,
- the Foreign Intelligence Agency,
- the Military Counterintelligence Service,
- the Military Intelligence Service,
- the Central Anti-Corruption Bureau,
- the Border Guard,
- the Marshal Guard,
- the State Protection Service,

- the State Fire Service,
- the Tax and Customs Service,
- the Prison Service.

In the remainder of this chapter, they are collectively referred to as 'officers'.

The rules of granting and payment of benefits pursuant to the pension provision for officers of uniformed services are outlined in the Act of 18 February 1994 on the old-age pensions of officers of the Police, the Internal Security Agency, the Foreign Intelligence Agency, the Military Counterintelligence Service, the Military Intelligence Service, the Central Anti-Corruption Bureau, the Border Guard, the Marshal Guard, the State Protection Service, the State Fire Service, the Tax and Customs Service and the Prison Service as well as their families (Journal of Laws of 2024, item 1121, as amended), hereinafter referred to as the Pension Provision Act.

Pursuant to this Act, officers dismissed from service are entitled to the pension provision from the state budget in respect of their length of service or in the event of total incapacity for service, and members of their families – in the event of the death of the breadwinner.

The following three pension bodies are responsible for establishing the right to pension benefits and determining their amount, as well as for paying these benefits pursuant to the Pension Provision Act:

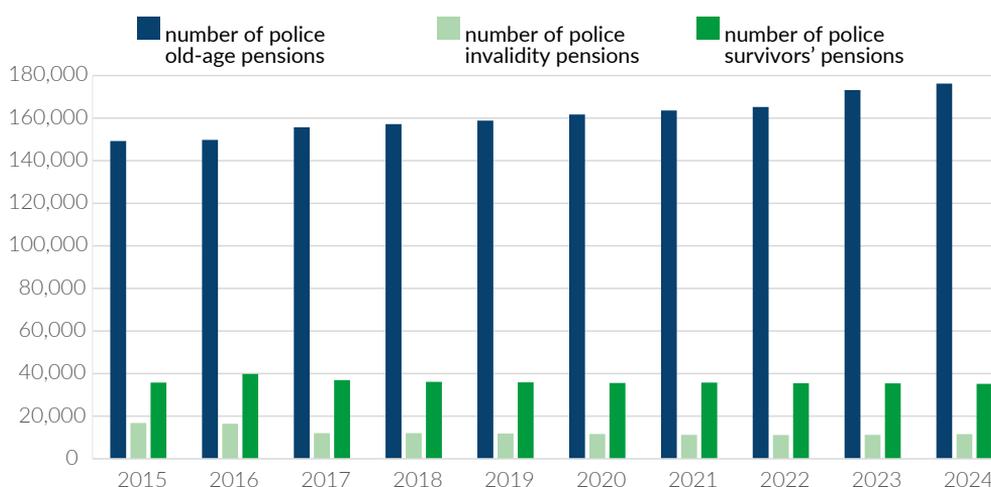
- **the Director of the Pension Office of the Ministry of the Interior and Administration**, being the competent pension authority for officers dismissed from the Police, the State Protection Office, the Internal Security Agency, the Foreign Intelligence Agency, the Central Anti-Corruption Bureau, the Border Guard, the Marshal Guard, the Government Protection Bureau, the State Protection Service, the State Fire Service, the Customs Service and the Tax and Customs Service and is subordinate to the Ministry of the Interior and Administration (www.gov.pl/zermswia);
- **the Director of the Military Pension Office in Warsaw**, being the competent pension body for officers dismissed from service in the Military Counterintelligence Service and the Military Intelligence Service, and reporting to the Ministry of National Defence;
- **the Director of the Prison Service Pension Office**, being the competent pension body for officers dismissed from service in the Prison Service and reporting to the Ministry of Justice.

Pension provision also covers officers of the Customs Service who have been appointed to the Customs Service after 14 September 1999 or whose employment relationship has been transformed into an official relationship on the basis of Article 22 of the Act of 24 July 1999 on the Customs Service (Journal of Laws of 2004, item 1641, as amended) or Article 99 of the Act of 27 August 2009 on the Customs Service (Journal of Laws of 2016, item 1799, as amended), as well as former officers of the State Protection Office and the Government Protection Bureau.

Within the framework of the system of pension provision for officers, the following benefits are payable:

- police old-age pension,
- police invalidity pension,
- police survivors' pension,
- supplementary allowances to pensions,
- funeral grant,
- social benefits.

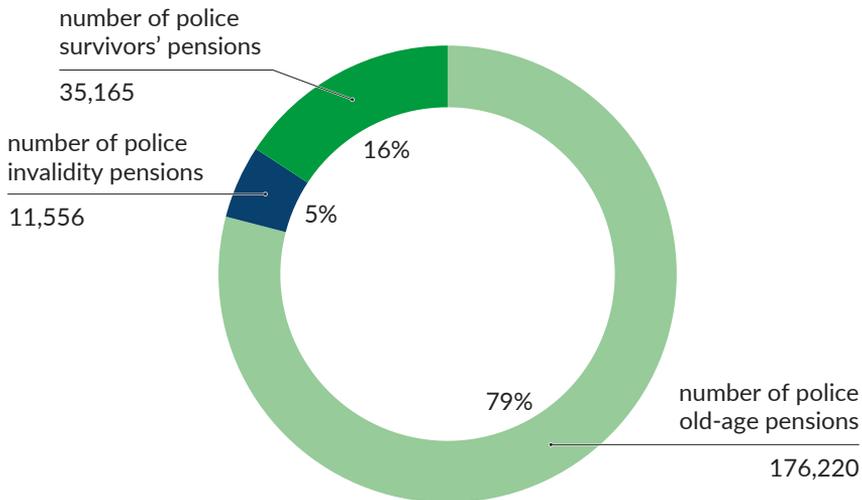
Number of police pensions paid out by the Director of the Pension Office of the Ministry of the Interior and Administration in the period: 2015–2024



Number of police pensions paid out by the Director of the Pension Office of the Ministry of the Interior and Administration in the period: 2015–2024

Year	Number of police old-age pensions	Number of police invalidity pensions	Number of police survivors' pensions	Total number of pensions
2015	149,268	16,790	35,751	201,809
2016	149,774	16,454	39,849	206,077
2017	155,738	12,034	36,964	204,736
2018	157,200	12,054	36,114	205,368
2019	158,850	11,841	35,898	206,589
2020	161,742	11,590	35,621	208,953
2021	163,601	11,222	35,764	210,587
2022	165,243	11,141	35,475	211,859
2023	173,200	11,228	35,428	219,856
2024	176,220	11,556	35,165	222,941

Structure of pensions paid out by the Director of the Pension Office of the Ministry of the Interior and Administration in December 2024



7.2.1. Police old-age pension

The right to the police old-age pension is acquired by an officer dismissed from service in a formation listed in the Pension Provision Act who, on the date of dismissal from such service, has completed at least:

- 15 years' service period **if he or she has been first admitted to service before 1 January 2013**, counted together with periods equivalent to service, with the exception of an officer who holds an established right to the old-age pension specified in the Pension Provision Act, taking into account periods of service and periods equivalent to service;
- 25 years' service period **if he or she has been first admitted to service after 31 December 2012**, counted together with periods equivalent to service.

In particular, the following periods shall be counted **as periods equivalent to service in the above-mentioned formations** for officers admitted to service before 1 January 2013:

- service as an officer of the Citizens' Militia, the State Protection Office, the Government Protection Bureau;
- military service, taken into account when establishing the right to a military old-age pension;
- service as an officer of the Railway Protection Service, if the officer went directly into service in the Citizens' Militia or the Prison Service before 1 April 1955;
- employment or service in professional fire protection units and education in firefighting schools, as a member of the Technical Corps of Firefighting, and as a firefighting officer before 31 January 1992;
- employment of an officer from 15 September 1999 until the date of conversion of the employment relationship into a service relationship, where the person who had

performed the tasks assigned to the Customs Service received the act of appointment resulting in this conversion;

- employment in the Marshal Guard in the following positions: guard, guard specialist for logistics, guard specialist for planning and organisation, guard specialist for technical security, firefighter, firefighter specialist for fire protection, commander of the Marshal Guard and deputy commander of the Marshal Guard;
- employment:
 - in separate organisational units of tax control⁴,
 - as inspectors carrying out investigative activities in tax control⁵;
- employment in the Customs Inspectorate.

The basis for the assessment of the police old-age pension of an officer:

- admitted to service for the first time before 1 January 2013 is **the emolument due to the officer on the last occupied position**, with the exception of an officer dismissed from the Customs Service, the Tax and Customs Service or the Marshal Guard;
- admitted to service for the first time after 31 December 2012 or dismissed from the Customs Service, the Tax and Customs Service or the Marshal Guard is **the average emolument or salary due 10 calendar years selected by the officer**. If the officer does not indicate such a period, the period of the consecutive 10 calendar years preceding the year of dismissal from service will be adopted to establish the basis for pension assessment.

An officer dismissed from service after 1 March 2023, who at the date of dismissal has at least 32 years of pension qualifying period, shall have his or her long-service allowance added to the old-age pension base.

The rules of calculating the amount of the police old-age pension depend on the date of entry into service for the first time in the formation mentioned in the Pension Provision Act or appointment to professional military service or candidate service (see Sections 7.2.1.1–7.2.1.4).

7.2.1.1. The police old-age pension for an officer who remained in service before 2 January 1999 (Article 15 or 15e of the Pension Provision Act)

The police old-age pension calculated pursuant to Article 15 or 15e of the Pension Provision Act is:

- 40% of its assessment basis for 15 years of service, and is increased by:
 - 2.6% of the assessment basis – for each subsequent year of such service or periods equivalent to service;
 - 2.6% of the assessment basis – for each year of contributory periods preceding the service, but not more than for 3 years of those periods;

⁴ referred to in Article 11g(1) and (2) and Article 36 of the Act of 28 September 1991 on tax control (Journal of Laws of 2016, item 720, as amended).

⁵ referred to in Article 38(4) and (5) of the Tax Control Act.

- 1.3% of the assessment basis – for each year of contributory periods over 3 years, referred to above;
- 0.7% of the assessment basis – for each year of non-contributory periods preceding the service.

The contributory and non-contributory periods of pension qualifying period for the old-age pension of the officer admitted to service before 2 January 1999 are defined in the Old-Age Pension Act.

A pensioner whose old-age pension is less than 75% of the basis of its assessment and who has reached the age of 55 years for a man or 50 years for a woman or who has become invalid may, at his or her request, have the following periods after dismissal from service added to his or her pension qualifying period:

- periods of employment prior to 1 January 1999 at a working time of not less than half-time;
- periods of contribution payments to pension insurance after 31 December 1998 or periods of non-payment of contributions due to exceeding, in the course of a calendar year, the amount of the annual contribution assessment basis for such insurance;
- periods of internment;
- periods of detaining in prisons or other places of detention in the territory of Poland under conviction or without conviction after 31 December 1955 for political activities;
- periods of performing work after 1956 for the benefit of political organisations and trade unions, which were illegal within the meaning of the provisions in force until April 1989;
- periods of non-performance of work before 31 July 1990 as a result of political repression.

The police old-age pension is increased by 1.3% of the basis of its assessment for each year of periods after dismissal from service, which has been added to the qualifying period.

7.2.1.2. The police old-age pension for an officer who has been first admitted to service after 1 January 1999 and before 1 January 2013 (Article 15a or 15d of the Pension Provision Act)

The police old-age pension calculated pursuant to Article 15a or 15d of the Pension Provision Act is:

- 40% of its assessment basis – for 15 years of service and is increased by:
 - 2.6% of the assessment basis – for each subsequent year of such service and periods equivalent to service.

The police old-age pension of an officer who has been first admitted to service after 1 January 1999 will be calculated only for periods of service and periods equivalent to service. For periods of employment or payment of pension insurance contributions, an officer will be able to receive, in the case of concurrence with the police old-age pension, a second pension from FUS, after fulfilling the conditions specified in the Old-Age Pension Act.

This principle does not apply to an officer whose old-age pension has been calculated pursuant to the rules set out in Article 15aa of the Pension Provision Act (see Section 7.2.1.3).

7.2.1.3. The police old-age pension for an officer who has been first admitted to service after 1 January 1999 and before 1 October 2013 (Article 15aa of the Pension Provision Act)

The police old-age pension for an officer who has at least 25 years of service, calculated pursuant to Article 15aa of the Pension Provision Act, is payable at the rate of:

- 40% of its assessment basis – for 15 years of service, and is increased by:
 - 2.6% of the assessment basis – for each subsequent year of such service and periods equivalent to service,
 - 1.3% of the assessment basis – for each year of the following periods preceding service:
 - contributory periods,
 - periods of paying contributions to pension insurance after 31 December 1998,
 - periods of non-payment of contributions due to exceeding, in the course of a calendar year, the amount of the annual contribution assessment basis for such insurance.

At the request of a pensioner whose old-age pension was calculated according to the above-mentioned rules and amounts to less than 75% of the assessment basis, the following periods falling after dismissal from service may be added to the qualifying period – at the rate of 1.3% of the assessment basis for each year:

- periods of paying contributions to pension insurance after 31 December 1998, or
- periods of non-payment of contributions due to exceeding, in the course of a calendar year, the amount of the annual contribution assessment basis for such insurance.

An officer who has been first admitted to service after 1 January 1999 and before 1 October 2003 and who has at least 25 years of service counted together with periods equivalent to service, has the right to choose the method of calculating the amount of police old-age pension, respectively, on the principles set out in:

- Article 15a or 15d of the Pension Provision Act (see Section 7.2.1.2), or
- Article 15aa of the Pension Provision Act (see Section 7.2.1.3).

Pursuant to Article 15ab of the Pension Provision Act, the officer should choose the method of calculating his or her old-age pension no later than on the day he or she submits his or her pension claim.

The officer who has chosen the method of pension calculation pursuant to the principles set out in Article 15aa of the Pension Provision Act already has contributory periods or periods of payment of contributions for pension insurance added to his or her police pension, and will not be able to collect a second pension from the Social Insurance Fund for the aforementioned periods of the so-called civilian work concurrently with the police pension.

7.2.1.4. The police old-age pension for an officer who has been first admitted to service after 31 December 2012 (Article 18e of the Pension Provision Act)

The police old-age pension calculated pursuant to Article 18e of the Pension Provision Act amounts to:

- 60% of its assessment basis – for 25 years of service, and is increased by:
 - 3% of the assessment basis – for each subsequent year of such service or periods equivalent to service.

The periods of service shall include the period of child care leave that was granted in the course of service, of total duration not exceeding 3 years.

The following periods shall be counted as periods equivalent to service in the uniformed formations for officers first admitted to service after 31 December 2012:

- service in the Government Protection Bureau;
- military service, taken into account when establishing the right to a military old-age pension;
- employment in the Marshal Guard in the following positions: guard, guard specialist for logistics, guard specialist for planning and organisation, guard specialist for technical security, firefighter, firefighter specialist for fire protection, commander of the Marshal Guard and deputy commander of the Marshal Guard;
- employment:
 - in separate organisational units of tax control,
 - as inspectors carrying out investigative activities in tax control.

The police old-age pension of an officer who has been first admitted to service after 31 December 2012 will be calculated only for periods of service and periods equivalent to service. For periods of employment or payment of pension insurance contributions, an officer will be able to receive a second pension from FUS, after fulfilling the conditions specified in the Old-Age Pension Act.

7.2.1.5. Police old-age pension increase

An officer **admitted to service before 1 January 2013** shall have his or her pension increased by:

- 2% of the assessment basis – for each year of service performed directly as a diver or scuba diver and in the physical fight against terrorism;
- 1% of the assessment basis – for each year of direct service: as a member of the flying personnel of aircraft and helicopters, as a member of the surface vessels, as a parachute jumper and sapper, in the intelligence service abroad;
- 0.5% of the assessment basis – for each year of service in conditions particularly endangering life or health;
- 0.5% of the assessment basis – for each started month of service on battlefields during the war and in the war zone;

- 1% of the assessment basis – for the award of the Medal named after Assistant Police Commissioner Andrzej Struj;
- 15% of the assessment basis for the old-age pension – for holding a service-related invalidity certificate.

An officer **admitted to service after 31 December 2012** shall have his or her pension increased by:

- 0.5% of the assessment basis – for each started month of service on battlefields during the war and in the war zone;
- 1% of the assessment basis for the award of the Medal named after Assistant Police Commissioner Andrzej Struj.

7.2.1.6. Maximum amount of the police old-age pension

The amount of the police old-age pension, without taking into account supplementary allowances, allowances and cash benefits, of an officer **first admitted to service**:

before 1 January 2013 may not exceed:	after 31 December 2012 may not exceed:
<ul style="list-style-type: none"> ■ 75% of the old-age pension assessment basis, ■ 80% of the old-age pension assessment basis, if it has been increased due to service-related invalidity. 	<ul style="list-style-type: none"> ■ 75% of the old-age pension assessment basis.

If the pension is increased by 1% of the assessment basis due to the award of the Medal named after Assistant Police Commissioner Andrzej Struj, it may not exceed, respectively:

<ul style="list-style-type: none"> ■ 76% of the old-age pension assessment basis, ■ 81% of the old-age pension assessment basis, if increased due to service-related invalidity. 	<ul style="list-style-type: none"> ■ 76% of the old-age pension assessment basis.
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The amount of the police old-age pension, irrespective of the date of the officer's entry into service, without taking into account supplementary allowances and other cash benefits, may not be less than the amount of the minimum old-age pension pursuant to the provisions of the Old-Age Pension Act.

7.2.1.7. The right to choose the method of calculating a police pension – additional entitlements

From 1 January 2025 the provisions of Chapter 1b of Section II of the Pension Provision Act (i.e. the provisions of Article 18h of that Act) shall apply, introducing **additional entitlements** for officers **who were first admitted to service before 1 January 2013 and who have at least 25 years of service**.

Officers who were first admitted to service in formations listed in the Pension Provision Act or called up for professional military service before 1 January 2013, and **who have at least 25 years of service** on the date of their dismissal, will have the right to choose how their old-age pension is calculated. They will be able to decide whether their pension should be calculated:

- **pursuant to the existing rules, depending on the date of first entry into service**, i.e. as specified in Chapter 1 of the Pension Provision Act (the method of calculating the pension in accordance with these rules is described in Sections 7.2.1.1–7.2.1.3), or
- **pursuant to the new rules** set out in Chapter 1a of the Pension Provision Act (in this case, the method of calculating the pension is identical to that for officers first admitted to service after 31 December 2012 – it is described in Section 7.2.1.4).

Rules of selecting the method of calculating police old-age pension from 1 January 2025

Officers admitted to service before 1 January 2013, who, on the date of their dismissal from service, have at least 25 years of service

Previous rules Chapter 1 of the Pension Provision Act	New rules Chapter 1a of the Provision Act
<p style="text-align: center;">Assessment basis (Article 5(1)): average emolument for the last (single) month of service</p> <p style="text-align: center;">except for officers dismissed from the Customs Service, the Tax and Customs Service and the Marshal Guard</p>	<p style="text-align: center;">Assessment basis (Article 18f): average emolument from the subsequent 10 calendar years of service – the last ones or those selected by the officer</p> <p style="text-align: center;">applies to all services</p>
<p style="text-align: center;">Pension amount (general formula): 40% of the assessment basis for 15 years of service, increasing by 2.6% of the assessment basis for each subsequent year of service (Article 15, Article 15a, Article 15aa, Article 15d and Article 15e)</p>	<p style="text-align: center;">Pension amount (general formula): 60% of the assessment basis for 25 years of service and is increased by 3% of the assessment basis for each subsequent year of service (Article 18e)</p>

The officer should submit a statement to the pension authority regarding the choice of method for calculating his or her pension no later than on the date of submitting the request for establishing the right to an old-age pension. If he or she fails to exercise this right, his or her pension will be determined according to the existing rules set out in Chapter 1 of the Pension Provision Act (see Sections 7.2.1.1–7.2.1.3).

Information regarding the right to choose a police old-age pension from 1 January 2025 is available on the website of the Pension Office of the Ministry of the Interior and Administration (ZER MSWiA) at www.gov.pl/zermswia in the tab: *Załatw sprawę* (Handle the matter) → *Ważne informacje* (Important information) → *Emerytura policyjna – prawo wyboru po 1.01.2025 r.* (Police old-age pension – the right to choose after 1 January 2025).

7.2.2. Police invalidity pension

The **police invalidity pension** is granted to an officer dismissed from the service who has become an invalid due to permanent or long-term physical or mental impairment:

- during the service,
- within 18 months of dismissal from the service if the invalidity results from an injury sustained in the course of service or from a disease protracted during that time, or
- within 3 years of dismissal from service, if the invalidity results from the service-related accident or a disease arising from specific characteristics or conditions of the service.

There are 3 groups of invalidity for officers who are totally incapacitated for service:

- group I – covering officers who are completely incapable of professional work,
- group II – covering officers who are partially incapable of professional work,
- group III – covering officers who are capable of professional work.

The invalidity pension for invalids included to:

- group I equals 80% of the assessment basis,
- group II – 70% of the assessment basis,
- group III – 40% of the assessment basis.

If the invalidity results from an accident related to the service or from a disease resulting from specific characteristics or conditions of this service, for which compensation benefits are due, the invalidity pension is increased by 10% of the assessment basis. In such a case, the invalidity pension with this increase shall be respectively for:

- group I – 90% of the assessment basis,
- group II – 80% of the assessment basis,
- group III – 50% of the assessment basis.

The basis for the assessment of the police invalidity pension is the emolument due to the officer in the last occupied position. The emolument due means basic emolument together with permanent supplementary allowances and an annual bonus due to the officer pursuant to the provisions on officers' emoluments and rewards.

An officer dismissed from service after 1 March 2023, who at the date of dismissal has at least 32 years of old-age pension qualifying period, shall have his or her long-service allowance added to the invalidity pension assessment basis.

The amount of the police invalidity pension, without taking into account supplementary allowances and other cash benefits may not be lower than the respective amount of the minimum disability pension within the meaning of the provisions of the Old-Age Pension Act.

7.2.2.1. Issuing of invalidity certificates

Invalidity certificates for the purposes of benefits pursuant to the Pension Provision Act are issued by the following, respectively:

- medical boards subordinate to the minister in charge of internal affairs – with regard to officers and pensioners of the Police, the Border Guard, the Marshal Guard, the State

Fire Service, the Government Protection Bureau, the State Protection Service, the Central Anti-Corruption Bureau, the Customs Service, the Tax and Customs Service and the Prison Service;

- military medical boards – with regard to officers and pensioners of the Military Counterintelligence Service and the Military Intelligence Service;
- medical boards subordinate to the Head of the Security Agency – with regard to officers and pensioners of the Internal Security Agency, as well as pensioners of the State Protection Office;
- medical boards subordinate to the Head of the Foreign Intelligence Agency – with regard to officers and pensioners of the Foreign Intelligence Agency.

Depending on the cause of the invalidity, it may or may not be service-connected.

Invalidity is service-connected if it arises as a result of:

- injury, contusion or other injury sustained in the performance of official duties,
- accident that was related to the performance of official duties,
- infectious diseases prevailing at the officer's place of duty,
- diseases resulting from special characteristics or conditions of service,
- diseases and conditions that existed before admission to the service but have worsened or become apparent during the service as a result of special characteristics or conditions of service at certain posts.

Invalidity is not service-connected if:

- it arose for reasons other than those mentioned above;
- it is the consequence of an accident or sickness the sole cause of which has been proven by an organisational unit of the relevant department to have been an intentional or grossly negligent act or omission by the officer in breach of the applicable regulations or orders;
- it is the consequence of an accident whose sole cause was the officer's conduct caused by alcohol abuse;
- the injury, contusion, damage or illness was caused by the officer intentionally.

The medical board may rule on permanent or temporary invalidity and set a date for a medical check-up. No medical check-ups are carried out for invalids after the age of 55 for women and 60 for men, or when the invalidity has lasted continuously for more than 10 years.

The decision of the medical board is delivered to both the person concerned and the pension authority. The decision of the medical board may be appealed by the person concerned and the pension authority to a higher medical board.

7.2.3. Police survivors' pension

The police survivors' pension is due to eligible family members:

- of an officer:
 - deceased or missing in the course of service;

- deceased within 18 months of dismissal from service, if death resulted from injuries sustained in the course of service or diseases protracted in that period;
- deceased within 3 years of dismissal from service, if the death resulted from a service-related accident or from a disease resulting from specific characteristics or conditions of service;
- of Military Counterintelligence Service or Military Intelligence Service who died within 3 years after his or her release from service if the death occurred as a result of injuries sustained during service or diseases protracted during that time or if the death occurred as a result of an accident, which was connected with the performance of service or a disease resulting from specific characteristics or conditions of service;
- deceased after dismissal from service if, on the day of his or her death, he or she fulfilled the conditions required for obtaining an old-age or invalidity pension, even if his or her right to such a pension has not yet been established;
- of a deceased police pensioner.

Survivors' pension after the deceased officer is calculated:

- on the basis of the group I invalidity pension, which would have been due to that officer on the day when he or she died or went missing;
- on the basis of the group I invalidity pension, which would have been due to that officer on the day when he or she died or went missing, increased by 10% of the assessment basis, if the death occurred as a result of an accident, which was connected with the performance of service or a disease resulting from specific characteristics or conditions of service;
- in the amount of the emolument if the officer died or went missing in connection with the performance of service outside the borders of the Republic of Poland.

The police survivors' pension after the death of a pensioner is determined on the basis of the amount of the benefit to which the deceased would have been entitled, however, on the basis of the amount not lower than the amount of the group II invalidity pension to which the deceased would have been entitled.

A police survivors' pension shall be available to family members of a deceased/missing officer or deceased pensioner if they meet the conditions set out in the Old-Age Pension Act, provided that:

- if the officer died or went missing in connection with the performance of service outside the borders of the Republic of Poland, or if the death of the officer is connected with service and is the consequence of a criminal act, the survivors' pension is granted to a spouse irrespective of age and health condition;
- in the event of the death of an officer of the Military Counterintelligence Service or the Military Intelligence Service after dismissal from service, if death results from an accident connected with the performance of service or a disease protracted in the course of performing operational and exploratory tasks or directing the performance of such operations, the survivors' pension is granted to a spouse irrespective of age and health conditions.

The police survivors' pension equals, respectively:

- for one person – 85% of the benefit that the deceased would be entitled to,
- for two persons – 90% of the benefit that the deceased would be entitled to,
- for three or more persons – 95% of the benefit that the deceased would be entitled to.

All eligible family members are entitled to one joint survivors' pension that shall be divided into equal parts for each person entitled to the pension.

The amount of the police survivors' pension without taking into account supplementary allowances and other cash benefits may not be lower than the minimum amount of the minimum survivors' pension within the meaning of the provisions of the Old-Age Pension Act.

7.2.4. Other benefits and entitlements

7.2.4.1. Supplementary allowances to police pensions

The police old-age or invalidity pension is complemented with the nursing allowance and the police survivors' pension with the supplementary allowance for double orphans pursuant to the rules and in the amount laid down in the Old-Age Pensions Act.

Other allowances and cash benefits shall also be payable with the police pension, provided they have been granted pursuant to separate legislation that provides for the concurrence of such benefits with police benefits.

7.2.4.2. Funeral grant

In the event of the death of a pensioner or a member of his or her family, persons who have incurred funeral expenses are entitled to a funeral grant in the amount and according to the rules laid down in the Old-Age Pension Act.

7.2.4.3. Social benefits

Persons eligible for pension provision and members of their families are entitled to social benefits from a social fund created for this purpose. The social fund is created from an annual deduction of 0.5% of the annual resources planned for pensions, to finance social benefits. Persons entitled to police pension provision and members of their families are entitled to the following benefits from the social fund:

- cash aid;
- subsidies for medical expenses and reimbursement of part of the costs of palliative and hospice care;
- reimbursement of part of the costs of a beneficiary's funeral, irrespective of the funeral grant payable in this respect;
- subsidies to costs of accommodation, meals and treatment in sanatoriums or health resorts;

- subsidies to the costs of individual and collective recreation, as well as to other forms of recreation;
- subsidies to the costs of organised recreation for children and youth in the form of various camps and other forms of social activities;
- subsidies for the use of various forms of cultural and educational activities.

7.2.4.4. Honorary benefit

From 1 January 2025, the provisions of the Act of 18 October 2024 on honorary benefits for reaching the age of 100 (Journal of Laws, item 1674) apply. Persons who have Polish citizenship, from the month in which they turn 100, together with the police pension benefit they have been receiving so far, are *ex officio* paid an honorary benefit for reaching the age of 100. It amounts to PLN 6,246.13 per month and is subject to the general rules of the adjustment of benefits.

An advance payment for personal income tax and health insurance contributions is deducted from the honorary benefit.

7.2.5. Adjustment of police benefits

Police old-age and disability pensions, as well as the bases of their assessment, are subject to adjustment in accordance with the principles and on the dates provided for in the general system. The adjustment covers police old-age and disability pensions of persons:

- to whom the right to the benefit has been established before 1 March;
- who have acquired the right to a survivors' pension after the death of officers which occurred not later than on the last day of February.

7.2.6. Combining police pensions with work

The police pension benefits are reduced as a result of earning income from an activity subject to compulsory social insurance exceeding 70% or 130% of the average monthly wage/salary.

Persons with income not exceeding 70% of the average monthly wage/salary receive benefits at the full amount.

7.2.6.1. Reduction of police old-age and invalidity pensions

In the event of earning income from an activity subject to compulsory social insurance, the police pensions are reduced according to the rules laid down in the Old-Age Pension Act, subject to the following:

- in the case of earning income higher than 70% of the average monthly wage/salary and not exceeding 130% of that wage/salary, the pension is reduced by the amount:
 - by which the income exceeds 70% of the average monthly wage/salary,

- not higher than the amount of the maximum reductions set out for the pension, referred to in the provisions of the Old-Age Pension Act,
- not higher than the amount constituting 25% of the amount of the pension;
- in the case of earning income in an amount exceeding 130% of the average monthly wage/salary, the pension is reduced by 25% of its amount.

The amounts of the maximum reduction in benefits are set out in the Old-Age Pension Act. The amount of maximum reductions pursuant to Article 104(9) of the Act is subject to increase by applying the rate of pension adjustment on subsequent adjustment dates.

The principles of benefit reduction do not apply to persons whose police old-age pension amounts to at least 75% of the assessment basis without taking into account the increase on account of service-related invalidity and to persons receiving the police invalidity pension on account of invalidity resulting from a service-related accident or from a disease resulting from specific characteristics or conditions of this service, for which compensation benefits are due.

7.2.6.2. Reduction or suspension of police survivors' pensions

If a person entitled to a police survivors' pension earns income from an activity subject to the compulsory social insurance, the survivors' pension is subject to the rules of reduction and suspension of benefits in accordance with the principles set out in the Old-Age Pensions Act, except the case where the death of an officer is related to service and is the consequence of a criminal act. In this situation, with regard to a spouse entitled to a survivors' pension and earning income from an activity subject to compulsory social insurance, the rules of reduction and suspension of that benefit provided for in the Old-Age Pension Act do not apply when paying the police survivors' pension, which means that regardless of the amount of income earned, the survivors' pension is paid out in full.

7.2.7. Cash benefit for eligible family members of the deceased or missing officers or deceased firefighters – OSP rescuers, mountain rescuers, members of specialised rescue organisations TOPR or GOPR

From 21 April 2023, the rules of granting and payment of cash benefits to eligible family members of deceased or missing officers or deceased firefighters – rescuers of Voluntary Fire Brigades (*Ochotnicze Straże Pożarne, OSP*), mountain rescuers, members of specialist rescue organisations of the Mountain Volunteer Rescue Service (*Górskie Ochotnicze Pogotowie Ratunkowe, GOPR*) or the Tatra Volunteer Rescue Service (*Tatrzańskie Ochotnicze Pogotowie Ratunkowe, TOPR*) – whose death occurred in connection with service or undertaking off-duty activities to save human life or health or property, hereinafter referred to as a cash benefit, are regulated by the provisions of the Act of 8 February 2023 on a **cash benefit due to family members of officers or professional soldiers whose death occurred in connection with service or undertaking off-duty activities to save**

human life or health or property (Journal of Laws, item 658), hereinafter referred to as the Act. The cash benefit is financed from the state budget.

The Director of the Pension Office of the Ministry of Interior and Administration determines the right to cash benefits and their amount, as well as makes payments of these benefits to family members of deceased/missing officers of the Police, the Internal Security Agency, the Foreign Intelligence Agency, the Central Anti-Corruption Bureau, the Border Guard, the Marshal Guard, the State Protection Service, the State Fire Service, the Tax and Customs Service, the State Protection Office, the Government Protection Bureau, the Customs Service, as well as for family members of deceased OSP rescue firefighters, mountain rescuers and rescuers who are members of GOPR or TOPR.

The cash benefit is due to eligible family members of:

- deceased/missing officers who died or went missing in connection with:
 - performance of official duties in conditions endangering life and health, if the officer:
 - undertook operational and exploratory or investigative activities or interventions for the purpose of protecting persons or property, restoring legal order, public security and order, or saving human life or health;
 - participated in the physical protection of persons or property;
 - took part in rescue or relief operations;
 - performed activities in direct protection and care of detainees;
 - implemented combat operations, including counter-terrorism;
 - undertook activities related to protecting the state border, performing border traffic control or preventing and counteracting illegal migration;
 - performed underwater work in support of security and public order;
 - carried out activities as part of the flying personnel;
 - off-duty activities related to the protection of public security and order or activities to save human life or health, or property, resulting in the risk of one's own life or health;
 - performance of service by an officer in the zone of warfare or in the zone of armed conflict in the course of performing official tasks outside the borders of the state in the Armed Forces of the Republic of Poland, in Polish contingents for special missions of international organisations, in the Police, in the Border Guard, in the State Protection Service, in the Foreign Intelligence Agency or delegation to perform service outside the borders of the state in a contingent established for the performance of tasks specified in statutory provisions;
 - performance of duties other than those referred to in the first, second and third indents under conditions endangering life and health;
- deceased OSP rescue firefighters whose death occurred in connection with participation in a rescue operation, rescue action or exercises organised by the State Fire Service under conditions endangering life and health;
- deceased mountain rescuers whose death occurred in connection with the performance of rescue operations undertaken as part of mountain rescue operations in conditions endangering life and health;

- deceased members of the specialised rescue organisations GOPR or TOPR whose death occurred in connection with the performance of mountain rescue operations in conditions endangering life and health before 1 January 2012.

The following family members are entitled to cash benefits:

- a spouse (irrespective of age and health);
- own children, children of the spouse, fostered children and children placed in foster care before reaching the age of majority, grandchildren, siblings and other children, with the exclusion of children placed in foster care as part of a foster family or living in family foster home:
 - until they reach the age of 18,
 - up to the age of 24, if attending school, or
 - up to the age of 25 if they are studying at a tertiary level school and their 24th birthday falls in their last or second-to-last year of study, or
 - children who have become completely incapable of work and incapable of independent existence before reaching the aforementioned age;
- parents / adoptive parents:
 - after acquiring the right to an old-age or disability pension, or retirement emolument or survivors' emolument provided for in separate regulations, or
 - having reached the age of 60 for women, 65 for men, or
 - when they have become totally incapable of work and incapable of independent existence before the age of 60 for women, 65 for men.

Cash benefit is available in the amount of:

- 100% of the officer's average emolument – if the benefit is granted to:
 - a spouse or
 - a child who does not have both parents (double orphan),
- 50% of the officer's average emolument – if the benefit is granted to:
 - a child other than that mentioned above (i.e. a child who is not a double orphan) or
 - a parent / adoptive parent.

To determine the amount of the cash benefit, the average emolument referred to in the pragmatic regulations of the individual services in force on 31 December of the year preceding the date of applying for the cash benefit shall be taken.

When determining the cash benefit for family members of:

- deceased/missing officers of:
 - the Government Protection Bureau – the average salary of the State Protection Service officers is assumed,
 - the State Protection Office – the average salary of the Internal Security Agency and the Foreign Intelligence Agency officers is assumed,
 - the Customs Service – the average salary of the Customs and Fiscal Service officers is assumed;
- deceased OSP rescuers or mountain rescuers or members of specialised rescue organisations – GOPR or TOPR – an average salary of officers of the State Fire Service in force on 31 December of the year preceding the date of applying for cash benefit is assumed.

Where the right to a cash benefit coincides with the right to one's own pension, or retirement emolument or survivors' emolument provided for in other regulations:

- only one benefit – higher or chosen by the spouse or child – is paid out,
- both benefits are paid out to parents.

The cash benefit is subject to annual adjustment from 1 March of the year in which the adjustment is carried out. The adjustment consists in multiplying the amount of the cash benefit due on the last day of February of the calendar year in which the adjustment is carried out by the adjustment rate specified in the Old-Age Pension Act.

7.2.8. Rescue benefits

The rules of granting and payment of **the rescue benefit** from 1 January 2022 are regulated in the Act of 17 December 2021 on voluntary fire brigades (Journal of Laws of 2024, item 233, as amended) and the Act of 18 August 2011 on safety and rescue in the mountains and on organised ski areas (Journal of Laws of 2023, item 1154, as amended). The benefits are financed from the state budget.

The following persons are eligible for the rescue benefit:

- firefighter-rescuers of voluntary fire brigades,
- members of voluntary fire brigades,
- mountain rescuers,
- members of the specialist rescue organisations – Mountain Volunteer Rescue Service (*Górskie Ochotnicze Pogotowie Ratunkowe, GOPR*) and Tatra Volunteer Rescue Service (*Tatrzańskie Ochotnicze Pogotowie Ratunkowe, TOPR*).

The rescue benefit may be granted to eligible persons if they meet two conditions together, i.e.:

- men – if they have actively participated in rescue activities or actions for at least 25 years and have reached the age of 65,
- women – if they have actively participated in rescue activities or actions for at least 20 years and have reached the age of 60.

Active participation is understood as direct participation in rescue activities or actions at least once a year.

At the request of the person concerned or his or her statutory representative, proxy or legal guardian, the right to a rescue benefit and its amount is determined by means of a decision of the District (Municipal) Commander-in-Chief of the State Fire Service with jurisdiction over the location of the volunteer rescue firefighter of OSP, referred to as the granting authority.

The rescue benefit is paid out by the Director of the Pension Office of the Ministry of Interior and Administration, referred to as the paying authority.

The rescue benefit is subject to annual adjustment from 1 March of the year in which the adjustment is carried out, except that the first adjustment of the rescue benefit was carried

out from 1 March 2023. Adjustment consists in multiplying the amount of the rescue benefit due on the last day of February of the calendar year in which the adjustment is carried out by the adjustment index specified in the Old-Age Pension Act. The amount of the rescue benefit determined in this way is rounded up to the nearest whole zloty.

The amount of the rescue benefit due as of the adjustment date is announced by ZUS President in a communication in the Official Gazette of the Republic of Poland 'Monitor Polski' at least 7 working days before the nearest adjustment date. As of 1 March 2024, the rescue benefit has been fixed at PLN 273 per month.

7.2.9. Concurrence of police benefits with a survivors' pension – the so-called widow's pension

From 1 January 2025, the provisions of the Act of 26 July 2024 amending the Act on pensions from the Social Insurance Fund and certain other acts (Journal of Laws, item 1243) concerning the so-called **widow's pension** are in force. These provisions allow widows or widowers to receive, from 1 July 2025, a survivors' pension after the death of their spouse and, at the same time, their own old-age or disability pension, according to their choice. This means that a widow or widower may receive, respectively:

- 100% of the survivors' pension and 15% of his or her own benefit, or
- 100% of his or her own benefit and 15% of the survivors' pension.

The term 'survivors' pension' also includes police survivors' pension, military survivors' pension and agricultural survivors' pension.

The right to one's own benefit means having the right to: a police old-age pension, a military old-age pension, general old-age pension, an agricultural old-age pension, an old-age pension from social insurance for individual farmers and members of their families, a pre-retirement allowance, a pre-retirement benefit, a bridging pension, a teacher's compensatory benefit, police invalidity pension, military invalidity pension, disability pension from the general system, including training pension, agricultural disability pension, agricultural training pension or pension from social insurance for individual farmers and members of their families.

A widow or widower entitled to a cash benefit pursuant to the Act on a cash benefit due to family members of officers or professional soldiers whose death occurred in connection with service or undertaking off-duty activities to save human life or health, or property may also be entitled to receive the cash benefit in addition to their own benefit if they meet certain conditions.

The right to receive a survivors' pension concurrently with one's own benefit under the so-called widow's pension rules is granted to widows or widowers who meet all of the following conditions:

- have reached the retirement age of 60 years (woman) and 65 years (man),
- remained in a marital community until the death of their spouse,

- acquired the right to a survivors' pension after the death of their spouse no earlier than upon reaching the age of 55 (woman) and 60 (man),
- have not remarried after the death of their spouse, after whose death they are entitled to a survivors' pension.

The right to receive a widow's pension ceases on the day preceding the date of remarriage.

The total amount of benefits paid out concurrently may not exceed three times the minimum pension amount, i.e. the so-called benefit limit.

The following shall be included in the benefit limit, respectively:

- benefits included in the concurrent benefits (i.e. a survivors' pension or cash benefit and own benefit);
- allowances and benefits of a non-one-off nature paid out with the above-mentioned benefits, in particular: nursing supplementary allowance, combatant supplement, compensatory supplement, nursing allowance for war invalid completely incapable of work and independent existence and allowance for double orphan;
- pensions granted on an exceptional basis by the President of the Council of Ministers, ZUS President or KRUS President;
- benefits paid out by foreign institutions;
- honorary benefits for reaching the age of 100.

If the total amount of benefits paid out concurrently with the applicable supplements, which are included in the benefit limit, exceeds three times the minimum pension, one of the benefits paid out concurrently will be reduced by the amount of the excess.

Firstly, benefits financed from the state budget shall be reduced, in the following order:

- benefits from pension provision for professional soldiers;
- benefits from pension provision for officers of the Police, the Internal Security Agency, Foreign Intelligence Agency, the Military Counterintelligence Service, the Military Intelligence Service, the Central Anti-Corruption Bureau, the Border Guard, the Marshal Guard, the State Protection Service, the State Fire Service, the Tax and Customs Service and the Prison Service;
- other benefits.

Next, the following will be reduced accordingly:

- benefits financed from the Pension Fund of the Agricultural Social Insurance Fund,
- benefits financed from the Labour Fund,
- benefits financed from the Bridging Pensions' Fund,
- benefits financed from the Social Insurance Fund referred to in the provisions on the social insurance system.

The right to payment of concurrent benefits is established at the request of the entitled person. The survivors' pension is paid out concurrently with the widow's pension from the month in which the request is submitted, but not earlier than 1 July 2025.

If a widow or widower is entitled to benefits included in the so-called widow's pension from various pension bodies (ZER MSWiA, ZUS, KRUS, WBE (the Military Pension Office),

BESW (the Pension Office of Prison Service), each of these bodies will separately pay out the benefit to which the widow or widower is entitled under the widow's pension rules and to which they have established entitlements.

7.3. The system of social provision for judges

The retirement institution for judges was introduced on 1 January 1998 by the Act of 28 August 1997 amending the Act – the Law on the organisation of common court system and certain other (Journal of Laws of 2023, item 217, as amended).

Pursuant to this legislation, as of 1 January 1998, all judges and prosecutors have been excluded from the general social insurance system, and their salaries are not subject to social insurance contributions. Judges do not receive social insurance benefits, in particular benefits such as disability pension or survivors' pension, as referred to in the Old-Age Pension Act.

Regulations related to judges' retirement and rules of determining and paying the emoluments of retired judges and survivors' emoluments are contained in the Act of 27 July 2001 – the Law on the organisation of common courts system of 27 July 2001 (Journal of Laws of 2020, item 2072, as amended – hereinafter also referred to as the Law on the organisation of common courts system – and the Regulation of the Minister of Justice of 21 June 2018 on emoluments of retired judges and survivors' emoluments of family members of judges and retired judges, as well as time limits for transferring social insurance contributions to the Social Insurance Institution (Journal of Laws, item 1258).

7.3.1. Retirement status

Pursuant to the Act – the Law on the organisation of common courts system, the judge shall retire or be retired:

- after reaching the retirement age, which is 65 years (Article 69(1) of the Law on the organisation of common courts), unless the judge has obtained the consent of the National Council of the Judiciary to continue to hold office; then the judge may remain in office, but no longer than until he or she is 70 years old; in such a situation the retirement takes place in accordance with the principles set out in Article 69(3) sentences 2–4 of the Law on the organisation of common courts system;
- a judge may retire upon his or her request, if he or she – as of 31 December 2017 – has the required age and the period of service as a judge or a prosecutor, amounting

to 55 years of age and a minimum of 25 years of service for a woman and 60 years of age and a minimum of 30 years of service for a man, respectively; in such a situation the retirement takes place on the principles outlined in Article 69(2) and (2a) of the Law on the organisation of common courts system;

- a female judge may retire upon her request, after reaching the age of 60, regardless of the period worked in the position of a judge or prosecutor (Article 69(2b) of the Law on the organisation of common courts system);
- due to illness or physical incapacity (Article 70 of the Law on the organisation of common courts system);
- in case of a change in the court system organisation or in the boundaries of courts' circuits (Article 71(3) of the Law on the organisation of common courts system);
- if, without good reason, he or she does not submit to the examination referred to in Article 70(2) of the Law on the organisation of common courts system, if the examination has been requested by the court college or the Minister of Justice (Article 71(2) of that Law).

The retired judge is entitled to emoluments in the amount and under the conditions specified in Article 100 of the Law on the organisation of common courts system.

7.3.2. Survivors' emoluments

In the event of the death of a judge or retired judge, the entitled members of the judge's family are entitled to survivors' emoluments instead of a survivors' pension.

The survivors' emolument is granted to members of the judge's family who fulfil the conditions required for obtaining the survivors' pension pursuant to the provisions on pensions from the Social Insurance Fund (Article 102 of the Law on the organisation of common courts system).

7.3.3. Funeral grant

The funeral grant is due to the person or institution that has covered the funeral costs of:

- the judge,
- the retired judge,
- a member of his or her family,
- a recipient of the survivors' emolument,
- a family member of that person.

This benefit is payable in the amount and on the terms and conditions specified for the funeral grant from the social insurance (Article 101 of the Law on the organisation of common courts system).

7.3.4. Other benefits

Retired judges and persons entitled to survivors' emolument may receive additional benefits such as the combatant supplement, compensatory supplement and energy lump-sum allowance referred to in the Act of 24 January 1991 on combatants and certain victims of war and post-war repressions (Journal of Laws of 2022, item 2039).

Persons who are entitled to survivors' emolument may receive a supplementary allowance for double orphans in the amount and on the principles set out in the Act on pensions from the Social Insurance Fund (Article 102(5) of the Law on the organisation of common courts system).

7.4. The system of social provision for public prosecutors

Since 1 January 1998, on the basis of the Act of 28 August 1997 amending the Act – the Law on the organisation of common courts system and certain other Acts (Journal of Laws No. 124, item 782, as amended), public prosecutors have been excluded from the general social insurance system, and no contributions for this insurance are paid from their salaries.

The Law on the organisation of common courts system also applies to public prosecutors, although the public prosecutor's office is not considered by the Constitution of the Republic of Poland as the judicial authority. It is, however, part of the law enforcement authorities. The status of a judge and a prosecutor in terms of professional requirements, remuneration, rights and obligations, and social security has always been equal.

The institution of prosecutors' retirement is regulated by the Act of 28 January 2016 on the Public Prosecutor's Office (Journal of Laws of 2024, item 390) and the Act of 27 July 2001 – Law on the organisation of common courts system (Journal of Laws of 2020, item 2072, as amended).

7.4.1. The rules of prosecutors' retirement

The prosecutor retires at the age of 65, regardless of his or her job position. The General Prosecutor, at the prosecutor's request, may agree to further holding of the office by the prosecutor but not longer than until he or she reaches 70 years of age. The General Prosecutor shall issue such a decision after consulting the General Prosecutor, the National Council of Prosecutors at the General Prosecutor and the opinion of the relevant superior prosecutor. The prosecutor concerned shall provide a certificate that he or she is fit by reason of health to perform the duties of a prosecutor.

The prosecutor may retire at his or her request even before reaching the age of 65 and retain his or her right to an emolument. However, he or she must meet the age and seniority requirements for being a judge or a prosecutor. He or she must be 55 years old and have a minimum of 25 years' work period (woman) or at least 60 years' work period (man). This entitlement may be exercised by persons who have fulfilled the required conditions by 31 December 2017.

In addition, a female prosecutor may retire at her request on reaching the age of 60, irrespective of her period of service as a prosecutor or judge.

The prosecutor may be retired if:

- due to illness or physical incapacity he or she has been declared permanently incapable of performing the duties of a prosecutor by a ZUS-certifying doctor or medical board;
- without a justified reason, he or she has not undergone an examination by a ZUS evaluating doctor or medical board, in case the examination was requested by the prosecutor's superior;
- the public prosecutor's offices organisation or the boundaries of the prosecutor's offices circuits have changed, if he or she has not been transferred to another prosecutor's office.

7.4.2. Retired prosecutors' emoluments

A prosecutor who retires or is retired because of age, illness or physical incapacity is entitled to 75% of the basic salary and the length of service increment received in his or her last post.

A prosecutor who is retired due to the change in the prosecutor's offices system or in the boundaries of prosecutor's offices circuits is entitled, until the age of 65, to emolument in the amount of the salary received in his or her last post.

7.4.3. Survivors' emolument for prosecutors' family members

In the event of the death of a prosecutor or retired prosecutor, the entitled members of his or her family are entitled to survivors' emoluments instead of a survivors' pension. Emoluments may be received by members of the prosecutor's family who fulfil the conditions required for a survivor's pension pursuant to the provisions of the Pensions Act (Article 127 of the Law on the Public Prosecutor's Office in conjunction with Article 102 of the Law on the organisation of common courts system).

A widow is entitled to the survivors' pension if at the moment of the death of her husband, she:

- is 50 years old;
- is incapable of work;
- raises at least one of the children, grandchildren or siblings entitled to a survivors' pension after the deceased husband, who has not reached the age of 16 years or, if he or she is at school, 18 years of age;

- is caring for a child who is completely incapable of work and independent existence or completely incapable of work and entitled to a survivors' pension.

The prosecutor's parents are entitled to the survivors' pension if the prosecutor has contributed to their subsistence immediately before his or her death and if they meet the conditions set for the widow(er) in Article 71(2) of the Pension Act.

The survivors' emolument equals:

- for one person – 85% of the assessment basis,
- for two persons – 90% of the assessment basis,
- for three or more persons – 95% of the assessment basis.

The assessment basis is the emolument which was payable at the time of death to the deceased prosecutor or the retired prosecutor.

If the right to survivors' emolument coincides with the right to a pension, the eligible person is entitled to one of these benefits – according to his or her request.

Double orphans are entitled to a supplementary allowance to their survivors' emolument in the amount and on the principles set forth in the Act on pensions from the Social Insurance Fund.

7.4.4. Funeral grant

The funeral grant is available to the person or institution that has covered the funeral costs of:

- the prosecutor,
- the retired prosecutor,
- a member of his or her family,
- a recipient of the survivors' emolument,
- a family member of that person.

This benefit is payable in the amount and on the terms and conditions specified for the funeral grant from the Social Insurance Fund.

7.4.5. Other benefits

The retired prosecutors and persons receiving survivors' emolument who have combatant privileges receive the war combatant supplement, compensatory supplement or energy lump sum allowance, respectively. These supplementary allowances come from the financial resources of the Ministry of Justice.

Persons who are entitled to survivors' emolument may receive a supplementary allowance for double orphans in the amount and on the principles set out in the Act on pensions from the Social Insurance Fund.

The payment of emoluments to retired prosecutors and survivors' emoluments is carried out by competent organisational units of the public prosecutor's offices.

8. Universal health insurance

In 1999, the Polish health care financing system was transformed into an insurance-budgetary system. It replaced the system in which funds came exclusively from the state budget.

Health services are financed by the National Health Fund (*Narodowy Fundusz Zdrowia*, NFZ). It is composed of the Headquarters and 16 voivodeship branches, within which field offices (delegations) may be established.

A specific feature of the Polish social insurance system after the 1999 reform is the separation of sickness and health insurance.

The sickness insurance provides cash benefits in the event of sickness and maternity (see Sections 5.9–5.16).

And the **universal health insurance** is the system responsible for public funding of:

- preventive services,
- diagnostic services,
- medical services,
- rehabilitation services,
- provision of medicinal products and medical devices.

The scope of these services is defined in:

- the Act of 2004 on health care benefits financed from public funds,
- the regulations of the Minister of Health issued on its basis.

Compulsory health insurance covers almost the entire population of our country – Polish citizens and foreigners fulfilling the conditions set out in the Act on health care benefits financed from public funds, in the EU provisions on the coordination of social security systems, and in bilateral conventions and agreements on social security (see Section 2.2.2). Persons who are not subject to this obligation, but are resident in Poland, may take out voluntary insurance in NFZ. For this purpose, they must submit a written request to the NFZ and conclude a voluntary health insurance agreement with the NFZ voivodeship branch and then pay a monthly contribution.

Persons entitled to health care benefits under the general health insurance include also members of the insured persons' families reported for health insurance, residing in the territory of Poland, another EU or EFTA Member State or the United Kingdom of Great Britain and Northern Ireland, if they are not subject to compulsory health insurance and are not entitled to health care benefits on the basis of the coordination provisions.

The health insurance contributions are the main source of health care finance. The contribution amounts to 9% of the assessment basis, however, from February 2022, those who earn income from non-agricultural business activity and pay flat rate income tax, pay a health insurance contribution of 4.9%. Persons who have joined health insurance on a voluntary basis pay a contribution of 9% of their declared monthly income. This income must not be less than the average monthly wage/salary in the enterprise sector from the previous quarter, including the share in the profits.

The health insurance contribution is collected by the Social Insurance Institution and the Agricultural Social Insurance Fund and then transferred to the National Health Fund.

The contribution for certain groups of people is financed from the state budget. These groups include, *inter alia*:

- individual farmers running farms having an area of agricultural land under 6 conversion hectares,
- members of the household of these farmers.

On the other hand, farmers who run farms having an area of agricultural land of 6 or more conversion hectares and special sections of agricultural production pay contributions individually for themselves, their spouses and household members.

Farmers who have entered into a harvest assistance contract with helpers pay the health insurance contribution for these helpers.

As of 1 January 2017, the manner and procedure of determining the amount of health insurance contributions for farmers (and their spouses and household members) who conduct agricultural activity on an agricultural holding are regulated by the provisions of the Act on health care benefits financed from public funds.

Some health care tasks are still financed from the state budget. This concerns mainly epidemiological and pharmaceutical supervision, investments and medical education.

In addition, the state budget finances health policy programmes and multi-annual programmes aimed to meet the growing health needs resulting, among others, from the increased incidence of civilisation diseases. Currently, the following programmes are implemented:

- National Health Programme 2021–2025;
- National Transplantation Programme 2023–2032;
- National Oncology Strategy 2020–2030;
- Government Programme of comprehensive intrauterine therapy in prevention of sequelae and complications of developmental defects and diseases of the unborn child – as an element of improving the health of unborn children and newborns for 2018–2026;
- Government programme for newborn screening in Poland for 2019–2026;
- Programme for comprehensive protection of procreative health for 2021–2026;
- Health policy programme entitled ‘Infertility treatment involving medically assisted procreation procedures, including in vitro fertilisation carried out in a medically assisted procreation centre, for 2024–2028’;
- Health policy programme for the implementation of the comprehensive support programme for families ‘*Za życiem*’ (Pro-life) for 2022–2026;
- National programme for the treatment of patients with haemophilia and related haemorrhagic diathesis for 2024–2028;
- Ensuring self-sufficiency of the Republic of Poland in blood and its components’ availability for 2021–2026;

- Government Programme of Health Policy 'Antiretroviral treatment of people living with HIV in Poland for 2022–2026';
- National cardiovascular disease prevention programme 2022–2032 (NPChUK);
- Osteoporosis prevention programme.

For selected groups of uninsured persons, once they meet certain conditions, healthcare is free of charge. These are in particular:

- small income earners, who acquire the right to benefits on the basis of a decision of a head of the municipality, a mayor or president;
- children and young people under the age of 18;
- women during pregnancy, childbirth and puerperium residing in Poland, if they hold Polish citizenship or have obtained in Poland refugee status or subsidiary protection or a temporary residence permit for family reunification referred to in Article 159(1)(1)(c) or (d) of the Act of 12 December 2013 on foreigners.

The following persons are also entitled to certain benefits:

- persons suffering from addiction (e.g., to drugs, alcohol, gambling) in the treatment of these addictions,
- persons with mental disorders with regard to psychiatric treatment and healthcare services during their stay in a psychiatric hospital,
- persons suffering from specific infectious diseases (e.g., tuberculosis) with regard to the treatment of these diseases.

The National Health Fund finances the following preventive programmes:

- in the field of health programmes:
 - 'Breast Cancer Prevention Programme' (mammography),
 - 'Cervical Cancer Prevention Programme' (cytology),
 - 'Programme for the Prevention of Tobacco-Related Diseases, Including Chronic Obstructive Pulmonary Disease',
 - 'Prenatal Screening Programme'.
- in the field of primary healthcare:
 - Health assessments for children, adolescents and adults, including 'My Health',
 - 'Cardiovascular Disease Prevention Programme (CHUK)',
 - Tuberculosis Prevention Programme.

As of 1 January 2023, pursuant to Article 48(1b) of the Act on health care benefits financed from public funds, the National Health Fund furthermore finances – in terms of the purchase by the minister in charge of health care of medicinal products and medical devices – the following health policy programmes:

- prevention, diagnosis and antiretroviral treatment of people living with HIV,
- prevention, diagnosis and treatment with drugs with direct, specific antiviral action of inmates in penitentiary institutions with chronic hepatitis C,
- treatment of haemophilia and related haemorrhagic diathesis.

The National Health Fund also finances certain pilot programmes, such as the 'Cardiac Network Care Pilot Programme', the 'Good Hospital Meal', the 'Child and Adolescent

Foot Examination Pilot Programme', the 'Trauma Pilot Programme', as well as the 'Pilot programme for the treatment of multidrug-resistant tuberculosis in outpatient settings'. Besides, NFZ finances the 'Comprehensive Post-Myocardial Infarction Care Programme KOS-Infarction', which has been in operation since October 2017 and covers treatment of the acute phase of myocardial infarction and post-infarction care. It is a programme of comprehensive specialised care in inpatient, outpatient and cardiac rehabilitation for patients after a myocardial infarction.

It is also worth mentioning the Ministry of Health's free applications, i.e. the IKP Internet Patient Account and the *mojeIKP* (myIKP) application for mobile phones. The pacjent.gov.pl website offers practical information on the health system in Poland and on prevention programmes. The Internet Patient Account makes it easy for patients to use digital services and to handle many issues without having to visit a clinic or an outpatient clinic.

In 2024, the NFZ's revenue from health insurance contributions transferred via ZUS amounted to PLN 153.7 billion (including revenue from previous years), while revenue transferred via KRUS amounted to PLN 4.2 billion.

8.1. Methods for determining the basis for assessment of health contribution

8.1.1. Health contribution for persons running non-agricultural business activity

As of 1 January 2022, the rules of determining the basis of assessment for health insurance contributions depend on the type of non-agricultural business activity pursued and, in the case of persons additionally self-employed – on the form of taxation used.

8.1.1.1. Health contribution for persons subject to general taxation

The contribution assessment basis for persons paying income tax according to the tax scale (Article 27 of the Act of 26 July 1991 on the Personal Income Tax (Journal of Laws of 2025, item 163, as amended) – the so-called PIT Act), at a 19% tax rate (Article 30c of the PIT Act), and paying income tax on qualified intellectual property rights (Article 30ca of the PIT Act) is the income earned in a given month and year.

The assessment basis for the contribution for a given month may not be lower than 75% of the minimum wage/salary in force on the first day of contribution year. After the end of the year, there will be an annual settlement of the health insurance contribution.

For taxpayers subject to a flat tax, the rate of health contribution has been reduced to 4.9% of the assessment basis, which is an exception to the general rule according to which the rate of health contribution is 9% of the assessment basis.

8.1.1.2. Health contribution for persons paying a lump sum tax on their registered income

For persons paying a lump sum tax on registered income, the amount of annual income is important for the amount of the contribution. The health contribution is calculated in 3 thresholds depending on the average wage/salary, i.e. on a basis that represents 60%, 100% and 180% of the average monthly wage/salary in the enterprise sector in the fourth quarter of the previous year, including share in the profits, depending on the revenue generated, which amount respectively to: PLN 60 thousand, PLN 60–300 thousand and over PLN 300 thousand.

8.1.1.3. Health contribution for persons paying fixed amount tax

For persons running non-agricultural business activity paying fixed amount tax, the basis for assessment of health insurance contributions is 75% of the minimum monthly wage/salary in force on the first day of the calendar year.

8.1.1.4. Health contribution for other persons running non-agricultural business activity

For other persons running non-agricultural business activity, the assessment basis is the amount of the average monthly wage/salary in the enterprise sector in the fourth quarter of the previous year, including a share in the profits.

8.1.1.5. Health contribution for co-operating persons

For persons cooperating with persons running business activity, the contribution assessment basis is currently 75% of the average monthly wage/salary in the enterprise sector in the fourth quarter of the previous year, including a share in the profits.

8.1.2. Health contribution for other insured persons

Persons subject to health insurance other than entrepreneurs pay a health contribution of 9% of the basis of its assessment (e.g., income from paid employment less social insurance contributions; the amount of old-age or disability pension, unemployment benefit, nursing benefit granted pursuant to the provisions on family benefits or permanent benefit from social assistance, etc.). Health insurance contributions are paid by employers, the Social Insurance Institution, the Agricultural Social Insurance Fund and other pension institutions, social assistance centres, etc. (i.e. by the contribution payers).

8.1.3. Health contribution for persons voluntarily insured

Persons who have joined health insurance on a voluntary basis, pay a contribution of 9% of their declared income. This amount must not be less than the average monthly wage/salary in the enterprise sector from the previous quarter, including a share in the profits.

More information about the universal health insurance can be found at www.nfz.gov.pl.

9. Material support for families, in particular for families with children

9.1. Child-support benefit under the Family 800+ programme

The basic form of support for families bringing up children is the **government programme Family 800+** introduced on 1 April 2016 by the Act of 11 February 2016 on state aid in raising children (Journal of Laws of 2024, item 1576, as amended), under which families with children are entitled to the child-support benefit of PLN 800 per month per child until the age of 18. The child-support benefit is payable to:

- parents,
- the child's legal guardians or actual guardians,
- foster families,
- persons running family foster homes,
- the director of care and educational facility,
- the director of the regional care and treatment facility or the director of the pre-adoption intervention centre and
- in certain cases, to the directors of the residential care homes.

As of 1 July 2019, the child-support benefit has a universal character. It is available for every child under 18 years of age, regardless of family income.

The right to the child-support benefit is determined for an annual period lasting from 1 June to 31 May of the following calendar year.

The tasks related to accepting requests for child-support benefit, their processing as well as granting and paying out this benefit are performed by the Social Insurance Institution that took over this task in 2022 from the previous programme implementers (i.e. municipalities – in cases of child-support benefit, districts (*powiats*) – in cases of child-support allowance for children in foster care, and voivodes – in cases of coordination of social security systems).

Applications to ZUS may only be submitted electronically via the Internet in one of the following ways:

- via the ZUS Electronic Services Platform (*Platforma Usług Elektronicznych*, PUE/eZUS) at www.zus.pl,
- via the mZUS mobile application,
- via electronic banking channels,
- via the information and service portal Emp@tia, run by the Ministry of Family, Labour and Social Policy.

Granted benefits are paid out only in a non-cash form to the bank account indicated in the application.

The child-support benefit is not included in income when determining the right to other benefits, e.g., from social assistance, family benefits, benefits from the Maintenance Fund, as well as scholarships for pupils and students.

In 2024, PLN 66.1 billion was spent on child-support benefits and 7.3 million children were covered.

9.2. 'Good Start' benefit

The 'Good Start' programme was introduced on 1 June 2018 by the Regulation of the Council of Ministers of 30 May 2018 on detailed conditions for the implementation of the governmental programme 'Good Start'. This is a programme of support for families with children incurring expenses related to the start of the school year. On 1 July 2021, the Regulation of the Council of Ministers of 15 June 2021 on detailed conditions for the implementation of the government programme 'Good Start' entered into force.

The 'Good Start' programme is another, next to the 'Family 800+' programme, component of a comprehensive and long-term family policy of the state. Under 'Good Start', parents or guardians of school-going children aged between 7 and 20 (up to 24 in the case of children with disabilities) receive a benefit of PLN 300 per child once a year – in connection with the beginning of the school year. The 'Good Start' benefit is granted regardless of income.

The following persons may apply for the 'Good Start' benefit:

- parents,
- actual guardians (as defined in the Regulation, the actual guardian is a person who actually takes care of the child and has applied to the family court for child adoption),
- legal guardians of the child.

The benefit for a child placed in foster custody may be requested by:

- foster families,
- persons running family foster homes,
- directors of care and educational facilities,
- directors of regional care and treatment facilities.

The 'Good Start' benefit may also be claimed by a learning person, i.e. – as defined in the Regulation – 'an adult person learning at school who is not dependent on his or her parents, in connection with their death or in connection with the court judgement or court settlement on the right to maintenance allowance on their part and a person in transition to independent living, as referred to in the Act on family support and foster custody system'.

The 'Good Start' benefit is granted at the request of a party concerned. The tasks related to receiving and processing claims for the 'Good Start' benefit and establishing entitlement to this benefit from 1 July 2021 are carried out by the Social Insurance Institution.

In 2024, PLN 1.4 billion was spent on the implementation of the 'Good Start' programme. The benefit was paid out to guardians of 4.7 million pupils.

9.3. Benefits from the Active Parent programme

As of 1 October 2024, the provisions of the **Active Parent** Act of 15 May 2024 on supporting parents in their working lives and in child-rearing are effective (Journal of Laws, item 858). The Act introduces three new benefits available to parents raising children up to the age of three. The objective of the Active Parent programme is to make it easier for parents and carers to reconcile the tasks of parenthood and professional activity.

The following benefits are available from the Active Parent programme:

- 'active parents at work' benefit – this is a new benefit,
- 'actively in the nursery' benefit – replaced the nursery subsidy,
- 'actively at home' benefit – replaced the family care capital.

Only one of the benefits is available for the same child for a given month.

Applications for benefits from the Active Parent programme may be submitted to the Social Insurance Institution from 1 October 2024 only in electronic form, the same as applications for the 'good start benefit' and the child-support benefit:

- via PUE/eZUS,
- via the mZUS mobile application,
- via electronic banking,
- via Emp@tia portal.

9.3.1. Active parents at work

The **'active parents at work'** benefit is available to active parents for each child in the family between the ages of 12 and 35 months, that is, from the first day of the month in which the child turns 12 months old until the last day of the month before the child turns 36 months old.

The benefit is not available if the child attends a nursery, kindergarten or children's club, or is under the care of a day carer.

The active parents at work benefit is available in the amount of:

- PLN 1,500 per month per child,
- PLN 1,900 per month – if the child has a disability certificate with relevant indications.

Between November and December 2024, PLN 204.9 million was spent on the 'active parents at work' benefit for 76 thousand children.

9.3.2. Actively in the nursery

The **'actively in the nursery'** benefit applies to children attending a nursery, children's club or being under the care of a day carer, regardless of whether the parents are economically active.

The benefit is available until the end of the school year in which the child turns 3 years old, and when it is impossible or difficult to cover the child with pre-school education – until the end of the school year in which the child turns 4 years old.

The benefit is available in the amount of:

- up to PLN 1,500 per month per child,
- up to PLN 1,900 per month – if the child has a disability certificate with relevant indications.

The granted **'actively in the nursery'** benefit may not be higher than the amount of the parent's fee for the child's stay in the nursery, children's club or with a day carer. The benefit is transferred directly to the account of the entity that runs the nursery or children's club, or employs the day carer or to the bank account of the day carer running the care institution as a self-employed person.

The **'actively in the nursery'** benefit replaced the previously existing co-financing of the child's stay in a nursery, children's club or with a day carer implemented pursuant to the Act of 4 February 2011 on the care of children below 3 years of age.

In matters relating to the nursery subsidy, the entitlement to which has arisen by 30 September 2024, the existing rules apply (the so-called principle of acquired rights). This means that when a child started to attend a nursery, children's club or stay with a day carer before 1 October 2024, the entitlement to nursery subsidy could also be granted after 30 September 2024.

In 2024, both nursery care subsidies and **'actively in the nursery'** benefits were paid.

In 2024, PLN 369.9 million was spent on subsidising reduced fees for children attending nurseries, children's clubs or day carers for 145.2 thousand children.

Between November and December 2024, PLN 403.3 million was spent on **'actively in the nursery'** benefit for 156.7 thousand children.

9.3.3. Actively at home

The **'actively at home'** benefit is available for each child in the family between the ages of 12 and 35 months, that is, from the first day of the month in which the child turns 12 months old until the last day of the month before the child turns 36 months old.

The **'actively at home'** benefit of PLN 500 per month per child is available, regardless of whether the child has a disability certificate.

The 'actively at home' benefit replaced the family care capital (*rodzinny kapitał opiekuńczy, RKO*) operating pursuant to the Family Care Capital Act on family care capital of 17 November 2021. Parents who have become entitled to family care capital before 1 October 2024 may continue to collect it pursuant to the rule of retention of acquired rights, with the proviso that it is not permissible to collect the family care capital and another benefit from the Active Parent programme for the same period, for the same child.

In 2024, both family care capital and 'actively at home' benefits were paid out. In 2024, PLN 1.8 billion was spent on family care capital and 301.7 thousand children were covered.

Between November and December 2024, PLN 62.2 million was spent on the 'actively at home' benefit for 68.4 thousand children.

9.4. Family benefits

The conditions for entitlement to this group of benefits are set out in the Act of 28 November 2003 on family benefits (Journal of Laws of 2024, item 323). **The family benefits** are financed from the state budget.

The right to family benefits is established and the benefits are paid out by the competent municipal body, i.e. the head of the municipality, mayor or the city president with jurisdiction over the place of residence of the person who claims or receives the benefit. The provision of family benefits may be entrusted to municipal (*gmina*) organisational unit, for example, to a social welfare centre.

To acquire the right to family benefits and receive this type of support, a claim must be lodged with the municipality, town hall or other municipal organisational unit, such as a social assistance centre competent for the claimant's place of residence.

In cases where EU regulations on the coordination of social security systems apply – when a family member resides in another EU country, EEA or Switzerland – the right to family benefits is determined by the competent voivode. Family benefits granted by the voivode are paid out by the competent municipal body.

Three groups of benefits are payable under the family benefits scheme:

- 1) family allowance with supplements,
- 2) childbirth-related benefits,
- 3) care benefits.

9.4.1. Family allowance. Supplements to the family allowance

The family allowance is granted if the family income per person in the family or the income of a learner does not exceed PLN 674 net per month. When a disabled child is a family member, the income threshold increases to PLN 764 net.

In the case of exceeding the income criterion for granting the right to a family allowance, and thus also to supplements to the family allowance, the 'zloty for zloty' mechanism applies. A family claiming the family allowance together with supplements, which exceeds the income threshold, will not necessarily be excluded from the family benefits system. Such a family may receive the claimed benefits, but reduced accordingly by the amount by which it exceeded the income criterion.

The family allowance is payable until the child has reached 18 years of age or until the child completes school education, however, not longer than until he or she has reached the age of 21 years. In special cases, the family allowance is due until the child has reached 24 years of age. This is the case when the child:

- continues education at school (also a tertiary level school) and holds a certificate of moderate or severe degree of disability,
- is of legal age, is attending school (also a tertiary level school) and is not dependent on his or her parents (either because they have died or have been awarded the maintenance allowance in his or her favour).

The right to the family allowance and to supplements to the allowance is awarded to:

- the child's parent,
- the child's legal guardian,
- the child's actual guardian who has applied to the family court for child adoption,
- an adult who is studying and is not dependent on his or her parents either because they have died or have been awarded the maintenance allowance in his or her favour.

The amounts of family allowance are the following:

- PLN 95 – for a child until he or she has reached 5 years of age,
- PLN 124 – for a child above 5 years of age until he or she has reached 18 years of age,
- PLN 135 – for a child above 19 years of age until he or she has reached 24 years of age.

The following **supplements** may be granted in addition to the family allowance:

- **The child-birth supplement** is awarded in a lump sum of PLN 1 thousand to the mother or father, legal guardian, or actual guardian of a child, payable until the child has reached the age of one year. It may be granted to the child's biological parents if the mother remained under medical care not later than from the 10th week of pregnancy until the day of birth. This condition is confirmed by a medical certificate or a certificate issued by the midwife. Such a certificate does not have to be provided by the legal guardian, the actual guardian of the child or the adoptive parent who is applying for this supplement.

- The supplement in respect of **care of the child during the period of the child care leave** in the amount of PLN 400 per month – is granted to the mother or father, actual guardian of the child or legal guardian of the child for:
 - 24 months,
 - 36 months – if he or she takes care of at least 2 children born in one delivery,
 - 72 calendar months – if he or she takes care of a child who has a certificate of disability or a severe degree of disability.
- The supplement for a **single parent bringing up a child** – is granted to the mother or father, the child's actual guardian or legal guardian in the amount of PLN 193 per month per child. The supplement may not exceed PLN 386 per month for all children. If a child is disabled, the supplement is PLN 273 per month. In the case of a few disabled children, the supplement may not exceed PLN 546 per month for all children. The supplement is payable if the other parent of the child is dead, the father of the child is unknown or if an action to establish a maintenance benefit from the other parent has been dismissed.
- The supplement for **bringing up a child in a large family** – is granted to the child's mother or father, the child's actual guardian or legal guardian in the amount of PLN 95 per month for the third and each subsequent child in the family entitled to family allowance.
- The supplement in respect of the **education and rehabilitation of a disabled child** – is granted to the mother or father, actual guardian of the child or legal guardian for a disabled child until the age of 16 years or for a child who holds a certificate of moderate or severe degree of disability until the age of 24. The supplement is also payable to a learning person who holds a certificate of moderate or severe degree of disability. The supplement is payable in the monthly amount of:
 - PLN 90 per child until the age of 5,
 - PLN 110 per child above 5 years of age until the child has reached the age of 24 years.
- The supplement for a **child starting the school year** – is granted to the child's mother or father, the child's actual guardian or legal guardian, as well as to the learning person. The supplement amounts to PLN 100 and is paid out once a year, in connection with the beginning of a new school year. It is also due to a child who starts a one-year pre-school preparation.
- The supplement for a **child starting education at school outside the place of residence** – is granted to the child's mother or father, legal guardian or actual guardian for 10 months, from September to June, in the following amount:
 - PLN 113 per month, if during education the child or the learning person is resident in the locality where the post-primary school or art school, where compulsory schooling and compulsory education is performed, is situated, and in the case of a child or a learning person holding a certificate of disability or degree of disability – also the primary school,
 - PLN 69 per month if the child or the learning person commutes to a post-primary school or art school where compulsory schooling and compulsory education are performed, in the scope corresponding to the education in the post-primary school.

In 2024, a total of PLN 1.7 billion was spent from the state budget for family allowances and supplements to them. On average, 782.9 thousand allowances were paid out monthly.

9.4.2. Childbirth-related benefits

The **parental benefit** is granted to persons who do not receive a maternity allowance or a maternity emolument (i.e. emolument for the period determined by the Labour Code as a period of maternity leave, a period of leave pursuant to the principles of the maternity leave, or a period of parental leave). It amounts to PLN 1 thousand per month.

The parental benefit is payable to:

- the mother or father of the child;
- the actual guardian of a child who has taken care of him or her before he or she has reached 14 years of age;
- a foster family, with the exception of a professional foster family, if they have taken care of the child before he or she has reached 7 years of age, or 10 years of age if the compulsory schooling has been deferred;
- a person who adopts a child before the child is 14 years old.

Persons eligible for this benefit may include, among others, the following persons not entitled to maternity allowance:

- unemployed persons,
- students,
- persons performing work on a basis of civil law contracts without voluntary sickness insurance,
- persons running non-agricultural business activities who have not been covered by voluntary sickness insurance.

The parental benefit does not depend on the income criterion. It is payable for at least one year (52 weeks) from the moment of birth, adoption or taking the child into care. If during one birth at least 2 children are born or at least 2 children are adopted or taken into care at the same time, the benefit period is longer. It depends on the number of children born, adopted or taken into care. The benefit may be paid out for up to 71 weeks.

From 19 March 2025, the provisions of the Family Benefits Act introduced by the Act of 6 December 2024 amending the Labour Code and certain other acts (Journal of Laws, item 1871) are in force. They extend the period of entitlement to parental benefit depending on the period of hospitalisation and the week of pregnancy in which the child is born, or its birth weight – Article 17c(3a)–(3f) of the Family Benefits Act, which reads as follows:

“3a. In the event of the birth of a child:

- 1) before completing the 28th week of pregnancy or with a birth weight not exceeding 1000 g, the periods referred to in paragraph 3 shall be extended by one week for each week of the child’s stay in hospital until the end of the 15th week after birth;

2) after completing the 28th week of pregnancy and before completing the 37th week of pregnancy or with a birth weight exceeding 1000 g, the periods referred to in paragraph 3 shall be extended by one week for each week of the child's stay in hospital until the end of the 8th week after birth;

3) after completing the 37th week of pregnancy and child's stay in hospital, provided that its stay in hospital after birth will last at least 2 consecutive days, with the first of these days falling between the 5th and 28th day after birth, the periods referred to in paragraph 3 shall be extended by one week for each week of the child's stay in hospital between the 5th day and the end of the 8th week after birth.

3b. The extension period referred to in paragraph 3a shall be confirmed on the basis of a certificate issued by the hospital where the child was staying. The certificate contains information about the period of the child's stay in the hospital and about the birth of the child:

1) before completing the 28th week of pregnancy or with a birth weight not exceeding 1000 g;

2) after completing the 28th week of pregnancy and before completing the 37th week of pregnancy, and with a birth weight exceeding 1000 g;

3) after completing the 37th week of pregnancy.

3c. In the event of the birth of more than one child in one delivery, when determining the right to extend the period of entitlement to parental benefit pursuant to the rules set out in paragraph 3a, the weight of the child with the lowest birth weight and the length of hospitalisation of the child who was hospitalised for the longest period shall be taken into account.

3d. When determining the right to extend the period of entitlement to parental benefit pursuant to the rules set out in paragraph 3a, the periods of the child's stay in hospital until the end of the 8th or 15th week after birth, respectively, are added together. An incomplete week is rounded up to a full week.

3e. The right to extend the period of entitlement to parental benefit pursuant to the rules set out in paragraphs 3a–3d shall be determined on a one-off basis upon request by the entitled person, submitted no later than the last day of the month following the expiry of the periods referred to in paragraph 3.

3f. The person referred to in paragraph 1(2)–(4) shall be entitled to the extended period of parental benefit entitlement under the conditions specified in paragraph 3a if the child's hospitalisation took place after the child was taken into care or adopted, respectively”.

In 2024, PLN 480.5 million was spent from the state budget on parental benefits. On average, 43.7 thousand such benefits were paid out monthly.

Lump-sum aid in respect of childbirth, the so-called baby bonus, is payable to the mother or father of the child, legal guardian or actual guardian of the child.

The claim for its payment should be submitted within 12 months of the day of the child's birth. However, if the claim relates to a child covered by legal guardianship or actual guardianship, or an adopted child – within 12 months of the day on which the child was taken into custody or adopted, not later than until he or she turns 18.

The benefit may be obtained if the family income per person does not exceed PLN 1,922 net per month. The aid is payable in a lump sum of PLN 1 thousand per child.

The aid is payable only if the child's mother has been under medical care at least during a period from the 10th week of pregnancy to childbirth. This must be confirmed by a doctor or a midwife in an appropriate certificate. The legal guardian, the actual guardian of the child or the adoptive parent applying for the lump-sum aid in respect of childbirth do not have to submit such a certificate.

In 2024, the state budget spent PLN 82.8 million on the lump-sum grants in respect of childbirth.

Individuals living in the municipality may be entitled to a lump-sum birth grant. This benefit is financed from the municipality's own funds and the rules of its provision are determined by a resolution of the municipal council.

9.4.3. Supplementary benefits for the family

The municipality may also grant an **additional benefit to a family**. The municipal council, taking into account the local needs of its inhabitants, may establish benefits for families by means of a resolution. It is up to the municipal council to decide whether and in what amount to introduce such an additional benefit. The benefit is financed from the municipality's own funds.

9.4.4. Care benefits

The care benefits include:

- nursing allowance,
- nursing benefit.

The **nursing allowance** is awarded to:

- a child with a disability,
- a person with a disability who is over 16 years old and has been certified as severely disabled,
- a person with a disability who is over 16 years of age and has been certified as having a moderate degree of disability if the disability had arisen before he or she reached 21 years of age,
- a person who is 75 years old.

The nursing allowance is not payable to a person who is entitled to the nursing supplement or to a person placed in an institution providing all-day maintenance.

As of 1 November 2019, the nursing allowance has been fixed at PLN 215.84 per month.

In 2024, a total of PLN 2.5 billion was spent from the state budget for nursing allowances. On average, 965.6 thousand such allowances were paid out monthly.

From 1 January 2024, Pursuant to the Act of 7 July 2023 on the support benefit, changes have been introduced to the conditions for granting the nursing benefit, in connection with the amendment of the Act of 28 November 2003 on family benefits.

The nursing benefit is payable to:

- the mother or father of the child;
- other persons who, pursuant to the provisions of the Act of 25 February 1964 – Family and Guardianship Code (Journal of Laws of 2023, item 2809) are under a maintenance obligation, as well as spouses;
- child's actual guardian;
- a foster family, a person running a family foster home, the director of care and educational facility, the director of a regional care and treatment facility or the director of the pre-adoption intervention centre – if they take care of a person below the age of 18 who has a certificate of a severe degree of disability or a certificate of disability together with the following indications: the need for permanent or long-term care or assistance of another person in connection with a significantly reduced possibility of independent existence and the need for permanent participation of the child's guardian in the child's everyday life in the process of treatment, rehabilitation and education.

The nursing benefit is payable in the amount of PLN 3,287 per month, regardless of family income and without any restrictions on professional activity.

The right to the nursing benefit is, in principle, established for an indefinite period. However, if a certificate of disability or severe degree of disability has been issued for a definite period, the right to the benefit is exercised to the end of the month in which the certificate expires.

Contributions for pension insurance and health insurance are paid for a person receiving a nursing benefit by the head of the municipality, the mayor or the city president.

In 2024, a total of PLN 10 billion was spent from the state budget for nursing benefits (including contributions for pension and health insurance). On average, 233.1 thousand such benefits were paid out monthly.

In 2024, a total of PLN 1.8 billion was spent from the state budget for new nursing benefits (including contributions for pension and health insurance). On average, 43.5 thousand such benefits were paid out monthly.

From 1 January 2024, Article 16a of the Act on family benefits, which regulated the granting of a special care allowance, was repealed by the Act on the supporting benefit. This special care allowance may only be granted on the basis of the protection of acquired rights. The Act on supporting benefit contains provisions that guarantee the retention of acquired rights, i.e. the right to a nursing benefit or special care allowance, pursuant to the current rules, i.e. the rules in force until 31 December 2024. Persons who have acquired the right to care benefits, i.e. nursing benefit and special care allowance, before 1 January 2024 – if they so wish – will be able to continue to collect the aforementioned benefits pursuant to the current rules, also if they obtain a subsequent certificate confirming disability or start a subsequent allowance period.

9.4.5. Supporting benefit

On 1 January 2024, the Act of 7 July 2023 on supporting benefit entered into force (Journal of Laws, item 1429), which introduced a new benefit into the legal system – a **supporting benefit** aimed directly at people with disabilities. The supporting benefit is available to adults (aged 18 and over) who have obtained a decision from the voivodeship disability certification team determining their level of need for support – at a level of 70 to 100 points. The decision is issued under the modified disability certification system, on the basis of the Act of 27 August 1997 on vocational and social rehabilitation and employment of the disabled persons.

The supporting benefit is available regardless of the income earned by the person with a disability, the income of his or her carer, or other family members (no income criterion).

The amount of the supporting benefit is linked to the amount of the social pension and ranges from 40% to 220% of the social pension, depending on the level of need for support, i.e. the number of points awarded by the decision of the voivodeship disability certification team. Health insurance contributions are paid for the recipient of the supporting benefit according to the rules set out in the Act of 27 August 2004 on health care benefits financed from public funds.

For a carer who does not take up employment nor other gainful work due to the need to provide support to a person entitled to the supporting benefit, who resides and runs the household together with that person, the Social Insurance Institution, for the period of providing care, pays out contributions for pension insurance (under the principles set out in the Act of 13 October 1998 on the social insurance system) and contributions for health insurance (under the principles set out in the Act of 27 August 2004 on health care benefits financed from public funds).

9.5. Benefits from the Maintenance Fund

Benefits from the Maintenance Fund support the entitled children whose parent is evading the maintenance obligation, and enforcement against him or her is ineffective. The Maintenance Fund is financed from the state budget pursuant to the Act of 7 September 2007 on assistance to persons entitled to maintenance allowance (Journal of Laws of 2023, item 1993).

The proceedings to determine the right to the benefit from the Maintenance Fund are conducted by a head of the municipality, mayor, president of a city, or an authorised head or employee of a social assistance centre or other organisational unit of the municipality competent for the place of residence of the person who applies for the benefit.

The right to the benefit from the Maintenance Fund is established by the competent body at the request of an entitled person or his or her statutory representative. That body also effects payment of benefits from the Maintenance Fund.

The right to benefits from the Maintenance Fund is exercised by a child who has been awarded the maintenance allowance to be paid by a parent, but the enforcement of the due maintenance allowance is ineffective. The benefit from the Maintenance Fund is payable to the entitled person:

- until he or she reaches 18 years of age;
- until he or she reaches the age of 25, if he or she attends a school (also a tertiary level school);
- indefinitely if he or she holds a certificate of severe degree of disability.

Enforcement shall be deemed to be ineffective if the full amount of overdue and due maintenance liabilities has not been recovered within the last 2 months.

The eligible person must also meet the income criterion, which is PLN 1,209 net per month per person in the family.

In addition, the so-called 'zloty for zloty' mechanism applies when determining entitlement to benefits from the Maintenance Fund. This mechanism implies that exceeding by an eligible person the income threshold for benefits from the Maintenance Fund will not automatically result in the loss of the right to these benefits, but only in the reduction of the benefit by the amount of the excess of the income criterion.

The benefit from the Maintenance Fund is usually granted for the so-called benefit period. It lasts 12 months: from 1 October to 30 September of the following calendar year. The benefit is granted in the amount of the currently determined maintenance allowance, but may not exceed PLN 1000 per month for each child who is entitled to the maintenance allowance.

Since 1 May 2010, benefits from the Maintenance Fund are not subject to the regulations on the coordination of social security systems.

In 2024, a total of PLN 842.1 billion was spent from the state budget for benefits from the Maintenance Fund. On average, 156.5 thousand such benefits were paid out each month.

9.6. Carer's allowance

The carer's allowance is granted to non-working adult carers of disabled persons if the decisions on their nursing benefits have expired *ipso jure* on 1 July 2013. It is payable by municipalities on the basis of the Act of 4 April 2014 on the establishment and payment of carers' allowances (Journal of Laws of 2024, item 246) in connection with the implementation of the judgment of the Constitutional Tribunal of 5 December 2013.

The carer's allowance may be claimed only by persons who have already had an established right to this benefit and want to continue receiving it, because the person requiring care has received another disability certificate.

The carer's allowance is payable in the amount of PLN 620 per month.

In 2024, a total of PLN 19.3 million was spent from the state budget for carer's allowances (including contributions for pension and health insurance and statutory interest). On average, 2.2 thousand such allowances were paid out monthly.

More information about material support for families can be found at www.gov.pl under [Ministries] → [Ministry of Family, Labour and Social Policy].

10. Benefits in respect of unemployment

The state's tasks relating to employment promotion, mitigating unemployment effects and promoting occupational activity are specified in the Act of 20 April 2004 on employment promotion and labour market institutions (Journal of Laws of 2024, item 475, as amended).

These tasks are performed on the basis of the 'National Action Plan for Employment', which is adopted by the Council of Ministers (it contains principles for the implementation of the 'European Employment Strategy'), and initiatives of municipality, district (*powiat*), voivodeship self-governments and social partners.

The draft 'National Action Plan...' is prepared by the minister in charge of labour. In doing so, the minister should cooperate with the minister in charge of economic issues, the minister in charge of education and the minister in charge of higher education. The minister in charge of labour then presents the draft plan to the Labour Market Council for an opinion.

Services and instruments designed to promote employment, mitigate the effects of unemployment and increase citizens' labour force participation include:

- job placement,
- vocational guidance,
- training,
- refund of costs of equipment or additional equipment for work posts intended for the unemployed persons referred by the labour office, borne by entities engaged in business activity,
- lump-sum financial aid for the unemployed to start up a business.

Measures aimed at preventing unemployment and mitigating its effects are financed from the Labour Fund. It is created mainly from compulsory contributions.

The amount of the contribution to the Labour Fund is determined annually in the Budget Law.

In 2023, the contribution to the Labour Fund was 1% of the basis for the assessment of the contribution for pension insurance. It remained at the same level in 2024.

According to the report MRiPS-02 on revenue and expenditures of the Labour Fund as of 31 December 2024, total revenue of the Labour Fund in 2024 amounted to PLN 12,872,228,886.49. Revenue from compulsory contributions amounted to PLN 9,443,828,341.70. Receipts from European Union funds amounted to PLN 1,174,915,575.46 thousand, and other revenue of the Labour Fund amounted to PLN 2,253,484,969.33 thousand.

The following are the main groups of costs in the structure of the Labour Fund total expenditure:

- expenditure on programmes of counteracting unemployment,
- expenditure on unemployment benefits (with the social insurance contribution),
- activating supplementary allowances and integration benefits,
- pre-retirement allowances and benefits.

10.1. Unemployment benefit

10.1.1. Persons eligible for unemployment benefit

The **unemployment benefit** is granted to persons registered as unemployed in the district (*powiat*) labour office competent for the place of permanent or temporary residence. The status of an unemployed person may be granted to a person who is at least 18 years old but under 60 years of age in the case of women and 65 years of age in the case of men, and who is not employed or is not otherwise involved in gainful work under civil law contracts and who does not attend school except for school for adults.

10.1.2. Conditions for granting the right to unemployment benefit

Unemployment benefit is granted to a person who has lost his or her job and, before registering at the labour office, had fulfilled one of the following conditions for at least 365 days during a period of 18 months:

- was employed and received remuneration equal to at least the minimum wage/salary, on which a compulsory contribution was paid to the Labour Fund;
- performed work on the basis of an outwork contract, if he or she has reached in this respect an income amounting to at least the minimum wage/salary;
- provided services on the basis of agency, mandatory contract or other contract of services, or cooperated in implementation of such contracts, if the basis for assessment of social insurance contributions and contributions to the Labour Fund was equal to at least the minimum wage/salary calculated for a full month;
- paid social insurance contributions in respect of activity outside the agriculture or collaboration in such activity, if the basis for calculation of social insurance contributions and contributions to the Labour Fund was equal to at least the minimum wage/salary;
- performed work during the period of temporary arrest or serving a sentence of imprisonment, and the basis for calculation of social insurance contributions and contributions to the Labour Fund, which were paid for him or her in this respect, was equal to at least the minimum wage/salary;
- performed work in a production cooperative or cooperative of agricultural circles or agricultural services, being a member of such cooperative, and the basis for calculation of social insurance contributions and contributions to the Labour Fund, which were paid for him or her in this respect, was equal to at least the minimum wage/salary;
- paid a contribution to the Labour Fund in connection with employment or other gainful work abroad with a foreign employer in a state which does not belong to the

European Economic Area, at the rate of 9.75% of the average wage/salary for each month of employment;

- has been employed abroad and came to Poland as a repatriate;
- has been employed, in service, or performed other gainful work and received remuneration or income on which compulsory contribution was payable to the Labour Fund.

Moreover, the indicated period of 365 days includes periods such as collecting disability pension, collecting sickness insurance benefits, periods of child-care leave or periods of military service.

10.1.3. Amount of the unemployment benefit

The amount of the unemployment benefit depends on the employment period of the unemployed person:

- up to 5 years, the benefit amounts to 80% of the basic benefit,
- between 5 and 20 years – 100% of the basic benefit,
- at least 20 years – 120% of the basic benefit.

10.1.4. The duration of the period of receiving unemployment benefit

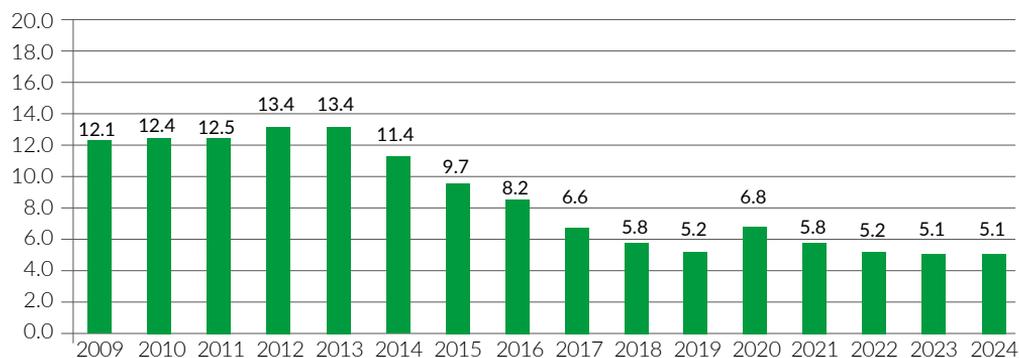
The length of the period of receiving unemployment benefit is:

- 180 days – for unemployed persons residing in the district (*powiat*) whose unemployment rate on 30 June of the year preceding the day of acquiring the right to the benefit did not exceed 150% of the average unemployment rate in the country;
- 365 days – for unemployed persons:
 - residing on the territory of a district (*powiat*), whose unemployment rate on 30 June of the year preceding the day of acquiring the right to the benefit exceeded 150% of the average unemployment rate in the country, or
 - over 50 years of age and having completed at least 20 years of eligibility for the benefit, or
 - having at least one dependent child aged up to 15, if the spouse is also unemployed and has lost the right to the benefit due to the expiry of the benefit period, or
 - being a single parent with at least one child aged up to 15.

At the end of 2024, 786.2 thousand unemployed persons were registered in labour offices, including 380.4 thousand men (48.4%) and 405.8 thousand women (51.6%).

At the end of 2024, the registered unemployment rate in Poland was 5.1%, unchanged from the previous year.

Registered unemployment rate in Poland in the period: 2009–2024 (in %)



Registered unemployment rate in Poland in the period: 2009–2024

Year	Registered unemployment rate (in %)
2009	12.1
2010	12.4
2011	12.5
2012	13.4
2013	13.4
2014	11.4
2015	9.7
2016	8.2
2017	6.6
2018	5.8
2019	5.2
2020	6.8
2021	5.8
2022	5.2
2023	5.1
2024	5.1

In 2024, the labour force participation rate of persons aged 15–89 was 58.5%; for women it was 51.8% and for men – 65.7% (based on the publication *Aktywność ekonomiczna ludności polski* (Economic activity of the Polish population), the fourth quarter of 2024, GUS (Statistics Poland).

In 2024, the employment rate (share of the working population in the total number of people aged 15–89) was 56.8%; for women, it was 50.2% and for men – 63.9%.

For the working-age population, the aforementioned rates took on significantly higher values in 2024:

- 81.5% was the labour force participation rate (78.5% for women and 84.2% for men),
- 78.9% was the employment rate (75.7% for women and 81.7% for men).

At the end of September 2024, 115.8 thousand unemployed people, or 15.0% of all unemployed people registered at that time, were entitled to benefits.

Unemployment benefit rates – legal status as at 1 June 2024

Benefits were adjusted as of 1 June 2024 by the average annual price index of consumer goods and services in 2023, which amounted to 114.4% (price increase of 11.4% in relation to 2022) – according to the Communication of the President of Statistics Poland (GUS) of 15 January 2024 on the average annual price index of consumer goods and services in 2023 (Official Gazette of the Republic of Poland ‘Monitor Polski’ of 2024, item 22). The adjustment is carried out on 1 June every year.

Employment period	% of basic benefit	Monthly (PLN)	
		right to benefit for the first 90 days	right to benefit in subsequent days
below 5 years	80 (reduced)	1,329.60	1,044.20
5–20 years	100 (basic)	1,662.00	1,305.20
more than 20 years	120 (increased)	1,994.40	1,566.30

More information about unemployment benefits can be found at psz.praca.gov.pl/rynek-pracy/stawki-kwoty-wskazniki.

11. Social assistance

11.1 Scope and criteria for granting social assistance

Social assistance is an institution of state social policy aimed at supporting individuals and families in overcoming difficult life situations they are unable to cope with using their own capabilities and entitlements. It also tries to take measures to give individuals and families at risk of exclusion a better chance of becoming independent and integrated into the community.

Social assistance is organised by bodies of:

- government administration:
 - minister competent for social security,
 - voivodes,
- local government administration:
 - marshals of voivodeships,
 - head of the district authority (*starosta*) at the district (*powiat*) level,
 - heads of villages, mayors and presidents of cities at the municipality level.

When carrying out social assistance tasks, they cooperate on a partnership basis with social and non-governmental organisations, churches, religious associations, as well as natural and legal persons.

The right to social assistance benefits is granted to persons and families whose income does not exceed the fixed threshold and who experience at least one of the following circumstances:

- poverty,
- orphanhood,
- homelessness,
- unemployment,
- disability,
- long-term or severe illness,
- domestic violence,
- the need for protection in the case of victims of human trafficking,
- the need for maternity protection or protection of families with many children,
- helplessness in care and upbringing matters and in running a household, especially in single-parent families or families with many children,
- difficulties in integration in case of foreigners who have obtained the refugee status or subsidiary protection in the Republic of Poland,
- difficulties in adapting to life after release from prison,
- alcoholism or drug addiction,

- random event and a crisis situation,
- natural or environmental disaster.

The income criteria are reviewed every 3 years on the basis of the social intervention threshold. They were last amended in 2024. However, the municipal council may, by resolution, increase the amounts entitling to periodic and purpose-specific allowances.

Social assistance benefits are granted at the request of the persons concerned, their statutory representatives (e.g., in the case of a child – their parents or legal guardians) or another person. However, in some situations, especially in relation to persons who are not aware of their rights, social assistance is granted *ex officio*.

Benefits are granted by means of the administrative decision. In some cases, such a decision is not issued.

The decision on whether a family should be provided with assistance is taken on the basis of **the family community interview**. The interview is carried out by a social worker in the place of residence or stay of a person or family applying for assistance. If the applicant does not accept the interview, this constitutes grounds for refusing the benefit, for repealing a decision on granting the benefit or for withholding the payment of cash social assistance benefits. A social worker conducts an interview within 14 working days of the date on which the person concerned has filed a request for assistance. The interview aims to understand the personal, family, income and financial situation of persons and families applying for aid.

In the social assistance system, a family is understood as related and unrelated persons who remain in an actual relationship, live and run a household together. Therefore, a social worker collects information on all these persons and not only on the person who has applied for assistance. The social assistance approach to a person or family is individualised, and each case is considered separately.

11.2. Social assistance cash benefits

The right to **cash benefits from social assistance** is granted to persons who meet the income criterion. It amounts to PLN 1,010 per month for people who run a household alone, and PLN 823 per person in a family. These amounts are valid from 1 January 2025.

Income is the sum of the monthly revenue of all family members. The income is reduced by personal income tax, tax-deductible expenses, health and social insurance contributions as well as maintenance allowance paid out to other persons.

Income does not include:

- a lump-sum cash social benefit;

- a purpose-specific allowance;
- material aid of a social or motivational nature granted on the basis of educational regulations;
- the value of benefits in kind;
- the benefit to which the unemployed person is entitled pursuant to the provisions of the Act on employment promotion and labour market institutions on account of performing socially useful work;
- cash benefit and cash aid referred to in the Act of 20 March 2015 on anti-communist opposition activists and victims of repression due to political reasons, as well as the Act of 24 January 1991 on combatants and certain victims of war and post-war repressions;
- benefit payable pursuant to the Act of 2 September 1994 on cash benefit and rights of soldiers of alternative military service forcibly employed in coal mines, quarries, uranium ore plants and construction battalions;
- benefit payable pursuant to the Act of 31 May 1996 on persons deported to forced labour and imprisoned in labour camps by the Third Reich and the Union of Soviet Socialist Republics;
- benefits payable pursuant to the Act of 16 November 2006 on cash benefit and rights of civilian blind victims of warfare;
- benefits payable pursuant to the Act of 20 March 2015 on anti-communist opposition activists and victims of repression due to political reasons;
- income from agricultural area below 1 conversion ha;
- the child-support benefit;
- cash benefit referred to in the Act of 7 September 2007 on the Pole's Card (*Karta Polaka*);
- cash benefit granted pursuant to Article 9 of the Act of 22 November 2018 on graves of veterans fighting for freedom and independence of Poland;
- special award of the President of the Council of Ministers granted pursuant to Article 31a of the Act of 8 August 1996 on the Council of Ministers;
- financial aid granted to repatriates referred to in the Act of 9 November 2000 on repatriation;
- funds granted as part of activities undertaken by public authorities to improve air quality or protect the environment;
- reimbursement of costs referred to in Article 39a(1) of the Act of 14 December 2016 – Education Law;
- the amount of the energy allowance referred to in Article 5c of the Act of 10 April 1997 – Energy Law (*Journal of Laws of 2021, item 716, as amended*);
- the amount of the inflation allowance referred to in Article 2(1) of the Act of 17 December 2021 on the inflation allowance (*Journal of Laws of 2022, item 1*);
- the amount of the coal allowance referred to in Article 2(1) of the Act of 5 August 2022 on the coal allowance (*Journal of Laws, item 1692*);
- the amount of the allowance for households for the use of certain heat sources referred to in Article 1(2) of the Act of 15 September 2022 on special solutions for certain heat sources in connection with the situation on the fuel market (*Journal of Laws, item 1967*);

- the amount of the electricity allowance referred to in Article 27(1) of the Act of 7 October 2022 on special measures to protect electricity consumers in 2023 and 2024 in connection with the situation on the electricity market (Journal of Laws of 2022, item 2127).

When establishing the right to social assistance benefits, the income of the person or family from the month preceding the month in which the claim was submitted is taken into account. However, in the case of loss of income, e.g. due to loss of employment or entitlement to benefits – from the month in which the claim was submitted.

It is assumed that from 1 conversion ha a monthly income of PLN 459 can be obtained. This amount is checked when verifying income criteria.

In the case of persons conducting business activity, income is defined as revenue from non-agricultural business activity less costs of its acquisition, tax, health and social insurance contributions that are not included in costs of acquisition but are related to conducting this activity and deducted from income.

11.2.1. Permanent allowance

The **permanent allowance** is granted to an adult who:

- runs a household alone and is either incapable of work due to age or totally incapable of work (e.g., due to a moderate or severe degree of disability), if his or her income is less than PLN 1,010 per month; the allowance is the difference between the amount of the income criterion and his or her monthly income (e.g., with an income of PLN 250 the allowance will be PLN 1,010 – PLN 250 = PLN 760), the amount of the permanent allowance cannot be less than PLN 100 per month;
- lives with a family and is either incapable of work because of age, or totally incapable of work, if the income per person in the family is lower than PLN 823 a month; the allowance is the difference between the amount of the income criterion and his or her monthly income.

In the case of a person who lives with a family, both the income of the person entitled to the benefit and the income per person in the family are taken into account. Neither income may exceed PLN 823 per month.

The allowance is not granted if the claimant is entitled to:

- social pension,
- nursing benefit,
- special care allowance,
- carer's allowance,

The right to social assistance benefits, including also to a permanent allowance, is not granted to a person who is serving a sentence of imprisonment, unless he or she is serving it under the electronic supervision system. However, if a person under temporary detention is entitled to this benefit, the benefit is suspended for the period of temporary detention.

11.2.2. Periodic allowance

The **periodic allowance** is granted in particular due to: long-term sickness, disability, unemployment, or the possibility to maintain or gain entitlement to benefits from other social security systems. It may be received by a person running a household alone or a family whose income does not exceed the statutory income criterion, that is, respectively, PLN 1,010 or PLN 823 per person in a family.

The amount of the periodic allowance granted depends on the income of a person or a family. The allowance is paid up to the level of the difference between the income criterion established pursuant to the law on social assistance and the actual income. In the case of a person running a household alone, the periodic allowance may not be higher than the income criterion per person in a family. The amount of the periodic allowance may not be lower than PLN 20.

The period for which the allowance is granted depends on the individual situation of a person or a family. It is determined by the social assistance centre under the circumstances of the case.

11.2.3. Purpose-specific allowance

A **purpose-specific allowance** is an optional benefit granted to meet an essential living need. It is primarily intended to cover part or all of the costs of:

- purchase of:
 - food,
 - medicines,
 - foodstuffs for special nutritional purposes, medical devices and treatments,
 - heating, including fuel,
 - clothing,
 - household items,
- small repairs and renovations in the dwelling,
- funeral.

The Act does not define the amount of the purpose-specific allowance. When granting this benefit, the social assistance centre takes into account the financial situation of the applicant, the purpose indicated by the applicant and the financial capacity of the centre.

The purpose-specific allowance is granted to:

- a person running a household alone, whose income is lower than PLN 1,010 per month,
- a person in a family, in which the income per person is lower than PLN 823 per month.

Homeless people and people who do not have any income or the possibility to obtain health care benefits may be granted the purpose-specific allowance to cover the costs of these benefits.

The purpose-specific allowance may also be granted in the form of a credit ticket to people with no or very low income who need to travel to another location to deal with important family or official matters.

The social assistance centre may also grant the purpose-specific allowance to fulfil the provisions of **a social contract**, i.e. an agreement concluded between a social worker and a person who needs help. When a person who uses social assistance signs such a contract, he or she may retain the right to a purpose-specific or periodic allowance, even if during the term of the contract he or she finds a job. The entitlement lasts until the date indicated in the decision on granting the benefit, however, not longer than for 2 months.

Apart from the purpose-specific allowance granted for satisfying basic living needs, the following are also granted:

- purpose-specific allowance to cover expenses, which emerged due to a fortuitous event, natural or environmental disaster,
- special purpose-specific allowance,
- purpose-specific allowance on a refundable basis.

The purpose-specific allowance to cover expenses that emerged due to a fortuitous event may be granted irrespective of income and does not have to be refunded.

The purpose-specific allowance to cover expenses that emerged due to natural or environmental disasters may be granted irrespective of income and does not have to be refunded.

The special purpose-specific allowance may be granted to a person or a family whose income exceeds the statutory criterion in particularly justified cases. It must be an exceptional situation, resulting from events that have severe consequences and greatly interfere with the life plans of the person or family.

The benefit may not exceed the income criterion for a person (PLN 1010 per month) or a family (PLN 823 per month per person). It does not have to be refunded.

The refundable purpose-specific allowance may be granted to a person or family whose income exceeds the income criterion, in particularly justified cases. However, they have to pay back a part of or the entire allowance.

11.2.4. Aid for becoming economically independent

Aid for becoming economically independent is financial or material support which a municipality may grant to a person or a family. This form of aid is not obligatory and depends on the budget available to the municipality. When granting this type of aid (both in cash and in kind), the municipality cooperates with the district (*powiat*) labour office.

Financial aid may be granted in the form of:

- lump-sum purpose-specific allowance (the amount of, as well as detailed conditions and procedures for granting the allowance for becoming economically independent, are determined by the municipal council by means of a resolution),

- interest-free loan (the conditions for granting and repayment of the loan and its security are specified in the agreement with the municipality), which may be wholly or partially remitted if it contributes to quicker achievement of social assistance objectives.

Aid in kind is provided to persons in need in the form of making available machines and tools enabling them to organise their own workbench as well as devices facilitating work for persons with disabilities. It is granted to a person running a household alone, whose income is lower than PLN 1010 per month, and to a family whose income per person is lower than PLN 823 per month.

11.2.5. Financial aid for becoming independent or continuing education

This type of aid provides support for becoming independent and for continuing education in primary, post-primary or tertiary-level school or at courses. One may also apply for assistance in finding a place to live, including a place in a sheltered flat, assistance in finding a job and aid in kind for setting up.

Such assistance is available to a person who, on the basis of a court decision, has stayed for at least one year in:

- residential care home,
- juvenile detention centre,
- special educational and upbringing centre,
- special educational centre,
- youth social therapy centre providing 24-hour care,
- correctional facility,
- regional educational centre,
- youth education centre.

Under certain conditions, it may also be used by a person who leaves a home for mothers with minor children and pregnant women.

Aid for becoming independent and continuing education is granted by the head of the district authority in which the person had lived before being sent to one of these facilities.

The amount of aid for continuing the education and for becoming independent, as well as the value of aid in kind for setting up, is currently set at PLN 2066 (basic amount).

Financial aid for continuing education amounts to 30% of the assessment basis per month. It is granted to a person who becomes independent and continues education in a primary, post-primary or tertiary-level school, at courses (if their completion is consistent with the individual programme of becoming independent), in a teacher training centre or continues learning with an employer for the purpose of vocational preparation. This aid is granted for the period of education, but not longer than until the person becoming independent is 25 years old. The amount of financial aid for becoming independent depends on the type of facility where a person has stayed, and the time he or she has been there (not less than 12 months).

Financial aid for becoming independent or for continuing education is available to:

- a person who lives alone and whose income does not exceed PLN 2020 per month (200% of the income criterion for a person living alone),
- a person who lives with a family and the income in the household per person does not exceed PLN 1646 monthly (200% of the income criterion per person in a family).

A person who applies for this type of assistance must commit to an individual programme of becoming independent. The programme is drawn up together with and with the assistance of an assistant and is approved by the head of the district (*powiat*) centre of family assistance.

11.3. Other forms of social assistance

11.3.1. Social work

The aim of **social work** is to improve the functioning of individuals and families in their social environment, inter alia to increase their activity and independence in life. Cooperation with the local community is intended to ensure the coordination of activities of institutions and organisations important for meeting the needs of its members.

Social workers provide support in this form to individuals and families regardless of their income. Such work may be organised on the basis of a written social contract concluded with a person who applies for assistance. The contract specifies the powers and obligations of the parties to jointly overcome the difficult life situation of the person requiring support or his or her family. The contract is one of the tools that are supposed to motivate the person concerned to act independently and to achieve the set goals.

The social contract may be signed by persons referred by the district (*powiat*) labour office, unemployed persons and beneficiaries of social assistance. If an unemployed person concludes the contract, the social assistance centre will pay the health insurance contribution for that person.

11.3.2. Specialised counselling

Specialised counselling, in particular legal, psychological and family counselling, is addressed to individuals and families who are experiencing difficulties or would like to receive support in solving their life problems. It is provided regardless of personal or family income. No administrative decision is needed to make use of this benefit.

11.3.3. Crisis intervention

Crisis intervention involves the interdisciplinary activities carried out for persons and families in crisis. It aims to restore the mental balance and problem-solving skills of those in need of help.

Within the framework of crisis intervention, the person in need may receive immediate specialist psychological assistance, social or legal counselling and, in justified situations, shelter (maximum for 3 months).

Mothers with minor children and pregnant women who have experienced violence or are in another crisis may, within the framework of a crisis intervention, find shelter and support in homes for mothers with minor children and pregnant women. Fathers with minor children or other persons with legal custody of children may also be admitted to such homes.

Crisis intervention covers individuals and families regardless of their income, and all assistance in crisis intervention centres is free of charge.

11.3.4. Assistance in the form of shelter, meals, clothing

Assistance in the form of shelter, meals or food products and clothing is granted to individuals and families who are unable to provide these goods by their own efforts.

Assistance in the form of a shelter can be provided by allocating a temporary place in a shelter for the homeless, a night shelter or a heating facility. The granting of a place in a shelter for the homeless and a meal to a person in need must be preceded by a community interview conducted by a social worker and the issuing of an administrative decision.

The homeless people who due to age, illness or disability require partial care and assistance in satisfying their basic living needs, but do not require services provided by a 24-hour care facility, an institution for care and treatment or a nursing and care institution, may be granted aid in the form of a place and services in a shelter for the homeless people with care services.

If aid in the form of meals, food or clothing is granted on an *ad hoc* basis to children and youth in a mass-scale crisis or in the event of a natural disaster or a fortuitous event, its granting does not require a family community interview and an administrative decision.

11.3.5. Organising a funeral

Under social assistance, the municipality is obliged to organise a funeral in accordance with the religion of the deceased person, in cases when this has not been done by his or her family or another institution (e.g., employer, religious community).

11.3.6. Care services

Care services include:

- assistance with daily living needs,
- hygienic care,
- nursing prescribed by a doctor,
- contact with the environment (if possible).

Specialised care services are adjusted to special needs resulting from the type of disease or disability. They are provided by persons with specialist professional preparation. The scope, period and place of providing such services is determined by a social assistance centre.

Care services are available to a single person who requires assistance of other persons but is deprived of such assistance or whose relatives are unable to provide such assistance.

The fee for care services depends on:

- the hourly rate for the service, set by the municipal council,
- the number of hours during which the services are provided,
- the income of the person or family using the services.

The higher the income, the higher the fee for care services. When the income of a person in need is less than the criterion specified in the Act on social assistance, the costs of services are borne entirely by a municipality.

Care services may also be provided in the form of neighbourly services. They include:

- assistance in meeting basic living needs,
- the basic hygiene and nursing care,
- contact with the environment (if needed and possible).

The fee for specialist care services is set out in the Regulation of the Minister of Social Policy of 22 September 2005 on specialist care services.

11.3.7. Support centres and residential care homes

Care services (including specialised services) or a meal at a support centre may be provided to people who require assistance due to their age, illness or disability. Day services are provided at the support centre. Some support centres also have 24-hour places.

In **support centres for people with mental disorders** (community self-help homes or self-help clubs), people who, because of their mental disorder, need help to adapt to life in a family and social environment are supported and helped to integrate into society.

In **family care homes** there are people who need 24-hour care that cannot be provided in their place of residence. However, these are people who do not yet require placement in a residential care home. Referral to a family care home for permanent or temporary

residence takes place at the request of the person who is to stay there or at the request of the legal guardian, with the consent of the person concerned.

Residents must pay for their stay in the family care home. The fee is equal to the expenses incurred by the facility, but may not exceed 70% of the resident's income. Relatives may be required to pay the fee.

In turn, persons staying in a **training or supported flat** are being prepared for independent living under the care of specialists or are assisted in daily functioning. Such a flat provides conditions for independent functioning in the environment and the possibility of integration with the local community.

The training or supported flat may be run by any organisational unit of social assistance or public benefit organisation. People who live there have support guaranteed for 7 days a week, adjusted to their individual needs.

The training or supported flat may be granted to:

- a person who due to a difficult life situation, age, disability or illness needs support in functioning in everyday life, but does not require such assistance as is provided in 24-hour care centres, including:
 - a person with mental disorders,
 - a homeless person;
- a person leaving foster care within the meaning of the regulations on family support and the system of foster care, a youth educational centre, or a juvenile detention centre;
- a foreigner who has been granted refugee status, subsidiary protection or a temporary residence permit in Poland in connection with the circumstances referred to in Article 159(1)(1)(c) or (d) of the Act of 12 December 2013 on foreigners.

The decision to grant a stay in a training or supported flat is issued by the head of the social assistance centre. The person who applies for such a stay (or his or her representative) and the social worker of the centre referring to the sheltered flat and the employee of the unit running the flat agree on the purpose, period and principles of stay in the sheltered flat and on fee to be paid for it.

The residents of the **residential care home (*dom pomocy społecznej, DPS*)** are provided with 24-hour care. They are also provided with support and educational services to the extent and in forms resulting from their individual needs. The organisation, scope and level of services provided take into account the level of physical and mental fitness of residents. The residential care home may also provide care services and specialist care to persons who do not live there.

The residential care homes are intended for:

- the elderly,
- people with chronic somatic or mental diseases,
- adults with intellectual disabilities,
- children and youth with intellectual disabilities,

- people with physical disabilities,
- persons dependent on alcohol.

A person who meets the following conditions is entitled to a place in the residential care home:

- requires 24-hour care due to age, illness or disability,
- cannot function independently in everyday life,
- cannot benefit from necessary assistance in the form of care services.

In order to refer a person to the residential care home, the person's health and family situation must be assessed, and it must be determined whether it is definitely not possible to help the person in his or her place of residence. If this is not possible, the person concerned will be referred to the residential care home of the appropriate type if he or she (or his or her legal representative) agrees. The residential care home chosen is the one that is as close as possible to the place of residence.

A decision on payment for the stay at the residential care home is issued by the municipality competent for the person on the day of his or her admission to such a facility. Residents pay for their stay no more than the average monthly cost of living of the resident. This cost, depending on the range of a given residential care home, is determined by the following:

- for municipal residential care homes – the head of the municipality, mayor or city president,
- for district-wide residential care homes – the head of the district (*powiat*) authority (*starosta*),
- for regional residential care homes – the marshal of the voivodeship.

The following persons are obliged to pay the fee for the stay at the residential care home (in order):

- 1) the resident, and in the case of a minor – his or her statutory representative,
- 2) the resident's spouse,
- 3) the resident's children and grandchildren (descendants),
- 4) the parents and grandparents of the resident (ascendants),
- 5) other persons, if they undertake to do so,
- 6) the municipality from which the person was referred to the residential care home.

Spouse, descendants and ascendants are charged only if their income is higher than 300% of the relevant income criterion and only in the amount of surplus over that amount.

The fee to be paid by the family members is determined by means of an agreement, and if no agreement is concluded – by means of an administrative decision.

Persons who pay for a stay at the residential care home may be partially or fully exempted from payment under the condition that:

- they submit a relevant request;
- there are justified circumstances to do so, in particular:
 - long-term illness,
 - unemployment,

- disability,
- death of a family member,
- material losses resulting from a natural disaster or other fortuitous events,
- the person liable to pay the fee demonstrates, in particular on the basis of the documents accompanying the claim, a flagrant breach by the person referred to the residential care home or the resident of the home of their maintenance or other family obligations towards the person obliged to pay the fee.

If the obliged person presents a legally valid court decision on depriving the parent – resident of the home – of parental authority over that person and declares that the parental authority has not been restored, or submits a legally valid court decision on conviction for an intentional crime committed with violence to the detriment of the person obliged to pay the fee, his or her minor siblings or his or her parent, the exemption is obligatory. This exemption covers the descendants of the person exempted from the fee for the stay at the residential care home. As of 26 January 2022, the exemption is mandatory if the resident of the home has in the past committed any intentional offence prosecuted by public indictment against the person liable to pay the fee, his or her descendant, a minor or an adult who is incapacitated by age, mental or physical condition of a sibling or his or her parent, unless the conviction has been erased.

More information about social assistance can be found at www.gov.pl under [Ministries] → [Ministry of Family, Labour and Social Policy].

