



Social Security in Belgium

比利时的社会保障



Social Protection =

Social security

+

Social assistance

+

Social Services

(health-care, employment services, ...)



社会保护

=

社会保障

+

社会援助

+

社会服务



Social Protection

= Protects against loss of ability to earn your own income

1) Preventing loss of ability :

education, employment policy, health prevention, ...

-> social investment

2) Restoration of your ability

health-care, employment services, ...

3) Compensation

social security, social assistance, ...



社会保护

= 对损失的能力，以赚取自己的收入

一) 防止丧失劳动能力：

教育，就业政策，卫生预防， ...

-> 社会投资

二) 恢复

医疗保健，就业服务， ...

三) 赔偿金

社会保障，社会救助， ...



Social Protection =

Social security

+

Social assistance

+

Social Services

(health-care, employment services, ...)

National Level

国家一级

Regional

区域一级



Social objectives 社会目标

- **Social security** = Income maintenance
收入维持

+ social correction:
社会矫正

- **Social assistance** = poverty prevention
预防贫穷

= Income redistribution 收入再分配



Social Security = Social Insurance

- Social security is a contribution-based public system of insurance policies against social risks, founded on the solidarity principle.



社会保障是一个贡献为基础的公共保险政策制度，对社会风险，建立在团结的原则。

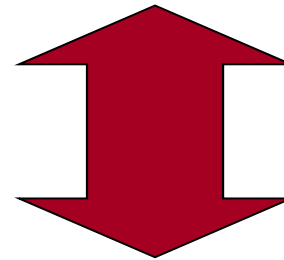


ACTUAL

Mandatory Social Insurance
Contribution

paid by workers **and** employers

+ state subsidy



« **SOCIAL RISK** »

社会风险

Allowance paid by **public organization jointly managed** by
workers and employer(s)

SOCIAL INSURANCE SYSTEM



SIMILAR BUT SEPARATE SYSTEM FOR THE SELF-EMPLOYED



Social Security in Belgium

3 social security schemes:



Majority of wage-earners (but schemes for special groups)

Self-employed persons

Civil servants





Solidarity mechanisms within Social Security :

1) Certain periods of inactivity, can be treated as periods of employment and thus count towards pension calculation:

- **Sickness**
- **Parental leave**
- **Industrial accident**
- **Unemployment (limited)**
- **Military service**

...



Solidarity mechanisms within Social Security:

2) Guaranteed minimum pension for wage-earners

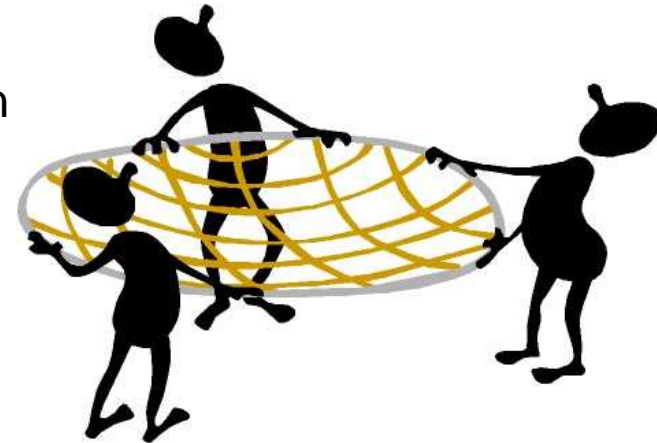
3) Capping higher pensions (while contributions are not capped)

4) Adjusting for family composition: e.g. breadwinner pensions



Social Assistance 社会援助

- Social assistance is a **public** system of **means-tested** benefits financed out of **general means** (tax revenue).
 - Guaranteed minima
 - Guaranteed Income for the population
 - Guaranteed Income for the Elderly
 - Guaranteed Family Benefit
 - Assistance for disabled persons
 - Discretionary assistance
 - Municipal level





Annual Social Security Budget

全年社会保障预算

91.7 billions € = 28.5% GDP



96.5 % Social security

- Wage-earners: 79.3% (€ 70.3 billion)
- Civil servants: 14,2% (€ 12.6 billion)
- Self-employed: 6,4% (€ 5.7 billion)

3.5 % Social assistance



Social Assistance

社会救助



Social Assistance

一般和具体的

- General and specific minimum income guarantees
- For legal residents (incl. registered refugees, EU citizens)
- Means-tested **入息审查**
- Flat-rate benefits at subsistence level



Guaranteed Minimum Income

保证所有合法居民最低收入

- For all legally in Belgium residing adults
- ... with insufficient resources
- ... nor the means to acquire these resources
- ... benefits adjusted to family situation: single person (817,36€ per month), cohabitants (544,91€), people with dependent family members (1089,82€)



Guaranteed Minimum Income for the Elderly

老人保证最低收益

- The guaranteed income for the elderly is a benefit awarded to elderly persons who do not have sufficient financial resources.
- The National Pension Office automatically examines whether a person is entitled to an guaranteed income
- The amount of the guarantee depends on whether the applicant shares the same principal residence with one or more persons or not.
- Single person amount/month: € 992



Guaranteed Family Benefits 保证家庭儿童福利

- The guaranteed income for the elderly is a benefit awarded to people who do not have sufficient financial resources or benefit from Guaranteed Minima
- For dependent children living in your household
- Legally resident children
- Amounts by number of children and age of children:
 - 1st child <6: € 136,24€ ; 3^d child >18: 315,34 €
 - Supplements for single parents



Health Care

保健



Health Care Insurance

Beneficiaries (covers 99.9 % population):

- To be **insured** with an approved *mutual insurance company* (sickness fund – non profit organisation)
- freedom of choice
- Contributions paid





Health care cost reimbursed, depending on:

- Nature of the intervention
- Status of patient
- Status of health-care provider
- Personal file managed by specific GP



Maximum health-care bill

最大的医疗保健法案

- When yearly health-care expenditures are higher than a certain ceiling
- Ceiling varies by household income
- Specific ceilings for special categories
- If ceiling reached: additional costs fully reimbursed
- Managed by sickness insurance fund



Omnio

- Low income families
- Covers all household members
- Means-tested
- If recognised: higher reimbursement of expenses
- In addition: discretionary help by municipalities possible



有问题吗？



Contact and links

- Please do not hesitate to contact me at Koen.Vleminckx@minsoc.fed.be
- For information:
<http://www.socialsecurity.fgov.be/>
www.socialsecurity.be
- Everything you have always wanted to know about social security :
http://www.socialsecurity.fgov.be/docs/en/alwa2008_en.pdf

