

GEIP | Employment Injury Insurance and Protection ILO Global Programme

Approach to Employment Injury (EI) compensation benefits in the EU and OECD

The benefits of Employment Injury protection can be divided in three main groups. The cash benefits include disability pensions, survivor's pensions and other short- and long-term financial help. The medical benefits include drugs, medical visits and other short- and long-term health care. The rehabilitation benefits include physical rehabilitation, but also re-training or career-change support.

The 35 member states of the European Union (EU) and the Organisation for Economic Cooperation and Development (OECD) differ in the ways they provide Employment Injury Insurance benefits. Some, like Israel, have an all-encompassing Employment Injury scheme that provides cash, medical and rehabilitation benefits. Others, like the Czech Republic, includes the medical and rehabilitation benefits in their Health insurance. And some, like France, have more than 15 different schemes providing cash benefits for a variety of special cases.

Presented here is an overview of the ways the EU and OECD members provide Employment Injury benefits.

| Country | Type of benefit | | | Eligibility since |
|----------------------|--|---------------------------|---|-----------------------------|
| | Cash | Medical | Rehabilitation | |
| Australia | Employment Injury Schemes ⁱ | Employment Injury Schemes | Employment Injury Schemes | 1st day of work |
| Austria | Employment Injury Scheme | Health Insurance | Employment Injury Scheme, Health Insurance | 1 st day of work |
| Belgium | Employment Injury Schemes | Employment Injury Schemes | Employment Injury Schemes | 1st day of work |
| Bulgaria | Employment Injury Scheme | Health insurance | Employment Injury Scheme | 1st day of work |
| Canada ⁱⁱ | Employment Injury Schemes | Employment Injury Schemes | Employment Injury Schemes | 1st day of work |
| Chile | Employment Injury Scheme | Employment Injury Scheme | Employment Injury Scheme | 1st day of work |
| Croatia | Standard pension scheme; Employment Injury Scheme ⁱⁱⁱ | Employment Injury Scheme | Standard pension scheme; Employment Injury Scheme | 1st day of work |
| Cyprus | Employment Injury Scheme | Health insurance | Health insurance | 1st day of work |
| Czech republic | Employment Injury Scheme | Health insurance | Health insurance | 1st day of work |
| Denmark | Standard Pensions Scheme; Employment Injury Scheme | Health insurance | One scheme for all rehabilitations (Employment Injury or misc.) | 1st day of work |
| Estonia | Health insurance | Health insurance | Health insurance | 1st day of work |
| Finland | Employment Injury Schemes | Employment Injury Schemes | Employment Injury Schemes | 1st day of work |
| France | Standard Social Security and various schemes ^{iv} | Standard Social security | Standard Social security | 1st day of work |

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| Germany | Employment Injury Scheme | Employment Injury Scheme | Employment Injury Scheme | 1st day of work |
| Greece | Employment Injury Scheme | Health insurance | Several schemes for all rehabilitations (Employment Injury or misc.) | 1st day of work |
| Hungary | Standard Pensions Schemes; Employment Injury Scheme ^v | Employment Injury Scheme | Employment Injury Scheme | 1st day of work for accidents, varies for diseases |
| Iceland | Employment Injury Scheme | Health insurance | Employment Injury Scheme | 1st day of work |
| Ireland | Standard Social Security; Employment Injury Scheme | Health Insurance; Employment Injury Scheme | Health insurance; Standard Social Security | 1st day of work |
| Israel | Employment Injury Scheme | Employment Injury Scheme | Employment Injury Scheme | 1st day of work |
| Italy | Standard Pensions Schemes; Employment Injury Schemes | Health insurance | Health insurance | 1st day of work |
| Japan | Employment Injury Schemes | Employment Injury Schemes | Health insurance | 1st day of work |
| Korea, Republic of | Employment Injury Schemes | Employment Injury Schemes | Employment Injury Schemes | 1st day of work |
| Latvia | Employment Injury Scheme | Health insurance | Several Standards Schemes for all rehabilitation (Employment Injury or misc.) | 1st day of work for accidents, at least 3 year for diseases |

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| Lithuania | Employment Injury Schemes ^{vi} | Health insurance | Several Standards Schemes for all rehabilitation (Employment Injury or misc.) | 1st day of work |
| Luxembourg | Standard Pension Scheme; Employment Injury Scheme | Employment Injury Scheme | Employment Injury Scheme; Health Insurance | 1st day of work |
| Malta | Employment Injury Scheme | Health insurance | Several Standards Schemes for all rehabilitation (Employment Injury or misc.) | After 1 week of work |
| Mexico | Standard Social Security | Standard Social Security | Standard Social Security | 1st day of work |
| Netherland | Several Standard Pensions Schemes | Health insurance | Several Standards Schemes for all rehabilitation (Employment Injury or misc.) | 1st day of work |
| New Zealand | Accident Scheme; Employment Injury Scheme ^{vii} | Accident Scheme ^{viii} | Accident Scheme for all rehabilitation (Employment Injury or misc.) | 1st day of work |
| Norway | Standard Social Security; Employment Injury Scheme | Standard Social Security; Employment Injury Scheme | Standard Social Security | 1st day of work |
| Poland | Several Employment Injury Schemes ^{ix} | Health insurance | Employment Injury Scheme | 1st day of work |
| Portugal | Employment Injury Scheme ^x | Social Security | Several Standards Schemes for all rehabilitation (Employment Injury or misc.) | 1st day of work |

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|------------------------------|--|-----------------------------------|--|--|
| Romania | 3 Pension Schemes; 1 Employment Injury Scheme | Health insurance | One scheme for all rehabilitations (EI-related or not) | 1st day of work, only for Romania residents |
| Slovakia | Standard Pension Scheme; Employment Injury Scheme | Health Insurance | Employment Injury Scheme | 1st day of work |
| Slovenia | Standard Pension Scheme; Public Employment Injury Scheme; Private Employment Injury Scheme | Health insurance | Standard Pension Scheme | Public sector: 1st day of work Private sector: after paying contributions for 5 years |
| Spain | Several Employment Injury Schemes ^{xi} | Health insurance | Health insurance | 1st day of work |
| Sweden | Employment Injury Scheme | Health insurance | Health Insurance; Several Standards Schemes for all rehabilitation (Employment Injury or misc.) | 1st day of work |
| Switzerland | Several Employment Injury Schemes | Several Employment Injury Schemes | Disability Insurance | 1st day of work |
| Turkey | Employment Injury Scheme; Disability Scheme | Health Insurance | One scheme for all rehabilitations (Employment Injury or misc.) | 1st day of work |
| United Kingdom | Several Standards Pension Schemes | Health insurance | Health insurance | 1st day of work |
| United States ^{xii} | Public Employment Injury Schemes; Private Employment Injury Schemes | Several Employment Injury Schemes | Several Employment Injury Schemes for some states and territories only | 1st day of work |

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- i There are different EI schemes for each State or territory, and an EI scheme for commonwealth employees.
 - ii There are different EI schemes for each province or territory, and an EI scheme for federal employees
 - iii In Croatia, permanent disability cash benefits are provided by the standard pension fund, and temporary disability cash benefits are provided by the Employment injury scheme. However, the pension scheme included temporary cash benefits for rehabilitation purpose.
 - iv The French system has 18 schemes that includes Employment Injury cash benefits (including standard Social Security).
 - v The Employment Injury scheme is part of the Health insurance system.
 - vi Including specific Employment Injury cash benefits in the Social Security scheme of Officials and Military Personnel.
 - vii New Zealand has cash benefits in its Accident scheme for all accidents. Those benefits can be augmented by benefits from a public-carrier employer-liability scheme in case of work-related injury.
 - viii Medical care not specified in the law shall be paid by the worker.
 - ix Farmers & military pension schemes have specific cash benefits for EI.
 - x The Employment Injury Scheme is part of the Social Security Welfare and Social Protection System
 - xi The Employment Injury schemes are part of the pension schemes.
 - xii There are different EI schemes for each State or territory, and 5 federal EI schemes.