

## Norway

Exchange rate: US\$1.00 = 5.58 kroner.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1936.

**Current law:** 1997 (national insurance) and 2009 (pensions), implemented in 2011.

**Type of program:** Universal and social insurance system (old system); notional defined contribution (NDC) (new system).

Note: A new pension system introduced in 2011 replaces the universal pension with a guaranteed minimum benefit and the earnings-related pension with an NDC scheme. The new system covers persons born since 1963. Persons born before 1954 remain under the old system. A transitional (mixed) system, a combination of the old and new systems, covers persons born from 1954 through 1962.

#### Coverage

**Universal pension (old system):** All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf.

**Earnings-related pension (old system):** All employed and self-employed persons.

Special systems for seamen, fishermen, railway employees, and public-sector employees.

**Income pension (new system):** All employed and self-employed persons.

#### Source of Funds

**Insured person:** 7.8% of gross wage income, including payments in kind; 4.7% of personal income (such as pensions).

The minimum earnings used to calculate contributions are 39,600 kroner.

The maximum contribution is 25% of pensionable income exceeding 39,600 kroner.

There are no maximum earnings used to calculate contributions.

The insured's contributions also finance sickness, maternity, work injury, and unemployment benefits.

**Self-employed person:** 11% of the pensionable income (income from self-employment).

Contributions are calculated based on pensionable income greater than 39,600 kroner. The maximum contribution is 25% of pensionable income exceeding 39,600 kroner.

The self-employed person's contributions also finance sickness and maternity benefits.

**Employer:** 14.1% of gross payroll. Contributions are lower or waived in certain geographic areas, except for enterprises in certain sectors and for employees aged 62 or older.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance sickness, maternity, work injury, and unemployment benefits.

**Government:** Any deficit.

#### Qualifying Conditions

##### Old-age pension

**Universal old-age pension (old system):** Age 67 with at least three years of coverage from age 16 to 66. The full pension is paid with 40 years of contributions. A reduced benefit is paid with less than 40. A person who has accumulated sufficient pension rights may start drawing a pension at age 62.

Universal old-age pension (new system): None.

Retirement is not necessary.

The pension is payable abroad under special conditions.

Special supplement or pension supplement: Paid to persons with limited work history, low income, or who receive a small or no earnings-related old-age pension. Special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Dependent's supplement (income-tested): Paid for a dependent spouse who does not receive an old-age pension in their own right, and each dependent child younger than age 18. The pensioner must be at least age 67.

**Guarantee pension (new system):** Replaces the universal pension. The insured must have at least 40 years of coverage.

**Earnings-related old-age pension (old system):** Age 67 with at least three years of accrued pension credits. Credits are earned when the person's annual income exceeds the base amount. Income in excess of 12 times the base is disregarded. A person who has accumulated sufficient pension credits may start drawing a pension at age 62.

The base amount is 82,122 kroner (May 2012).

Special supplement or pension supplement: Paid to persons with limited work history, low income, or who receive a small or no earnings-related old-age pension. Special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

## Norway

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Dependent's supplement (income-tested): Paid for a dependent spouse who does not receive an old-age pension in their own right, and each dependent child younger than age 18. The pensioner must be at least age 67.

*Income pension (new system):* Flexible retirement ages between 62 and 75. A full pension is paid with 40 years of contributions. A reduced benefit is paid with less than 40.

Retirement is not necessary.

The pension is payable abroad.

### Disability pension

*Universal disability pension:* Aged 18 to 67 with an assessed loss in earning capacity of at least 50%. The insured must have at least three years of coverage (one year in certain cases) immediately before the date of the claim.

The National Insurance Administration assesses the degree of disability.

Dependent's supplement (income-tested): Paid for a dependent spouse and children younger than age 18.

Special supplement: Paid depending on age, entitlement to an earnings-related disability pension, and years of coverage.

Other supplements: Other supplements are paid to help meet certain costs incurred as a result of the disability.

Attendance benefit: The insured must need the attention of others to perform certain functions.

The pension is payable abroad under special conditions.

*Earnings-related disability pension:* Aged 18 to 66 with an assessed loss in earning capacity of at least 50%. The insured must have at least three years of earnings above the base amount.

The base amount is 82,122 kroner (May 2012).

Attendance benefit: The insured must need the attention of others to perform certain functions.

The National Insurance Administration assesses the degree of disability.

The pension is payable abroad.

*Work assessment allowance:* Paid to insured persons aged 18 to 67 whose work capacity is reduced by at least 50% due to illness or injury. The insured must have at least three years of coverage (one year in certain cases) immediately prior to claiming benefits.

The insured must be undergoing or have had treatment or vocational training; must be considered employable and is seeking employment with the assistance of the Norwegian Labor and Welfare Service.

### Survivor pension

*Universal survivor pension:* The deceased had at least three years of coverage immediately before death or was receiving a pension from the National Insurance Administration.

The surviving spouse was married to the deceased for at least five years or cares for at least one dependent child. The full pension is paid if the deceased had at least 40 years of coverage, with coverage projected as if the deceased had worked to age 67.

*Universal orphan's pension:* The deceased had at least three years of coverage immediately before death or was receiving a pension from the National Insurance Administration. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

The universal survivor pension ceases on remarriage.

Special supplement: A supplement is provided if the survivor is ineligible for an earnings-related survivor pension.

Child care benefit: Paid if the survivor or parent is a full-time student or works outside the home.

The universal survivor pension is payable abroad if either the survivor or the deceased resided in that country for at least 20 years.

*Earnings-related survivor pension:* The deceased had at least three years of earnings above the base amount.

The base amount is 82,122 kroner (May 2012).

The earnings-related survivor pension ceases on remarriage.

*Transitional benefit:* A surviving spouse who is not eligible for an earnings-related survivor pension may be eligible for a transitional benefit, subject to conditions.

*Earnings-related orphan's pension:* The deceased had at least three years of earnings above the base amount. Orphans must be younger than age 18 (age 20 if a full orphan and a student).

The base amount is 82,122 kroner (May 2012).

Earnings-related survivor pensions are payable abroad.

### Old-Age Benefits

**Universal old-age pension (old system):** Up to 100% of the base amount is paid for a single pensioner; 185% for a couple if the spouse or cohabitant receives a pension or has annual income exceeding twice the base amount.

The base amount is 82,122 kroner (May 2012).

Special supplement: Up to 100% of the base amount is paid for a single pensioner, depending on age. Benefits are adjusted proportionately if the insured is also entitled to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Pension supplement: Equal to the difference between the insured's minimum pension level and the old-age pension (universal pension and earnings-related pension).

The minimum pension level is set by parliament and varies according to marital status and income of the spouse or cohabitant.

Dependent's supplement (income-tested): 25% of the applicable minimum pension level for a dependent spouse who does not receive a full old-age pension in their own right; 20% of the applicable minimum pension level for each dependent child younger than age 18.

**Guarantee pension (new system):** 162,615 kroner (May 2012) a year is paid to a single pensioner; 129,294 kroner (May 2012) to a married pensioner whose spouse is also a pensioner. If an income pension is granted, the guarantee pension is proportionately reduced.

Special supplement: Up to 100% of the base amount is paid for a single pensioner, depending on age. Benefits are adjusted proportionately if the insured is also entitled to an earnings-related old-age pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years. The special supplement was discontinued and replaced by the pension supplement for new pensioners beginning in 2011.

Pension supplement: Equal to the difference between the insured's minimum pension level and the old-age pension (universal pension and earnings-related pension).

The minimum pension level is set by parliament and varies according to marital status and income of the spouse or cohabitant.

Dependent's supplement (income-tested): 25% of the applicable minimum pension level for a dependent spouse who does not receive a full old-age pension in their own right; 20% of the applicable minimum pension level for each dependent child younger than age 18.

Benefit adjustment: Benefits are indexed to wages, minus 0.75%. Pensions drawn from 2011 onwards are adjusted according to life expectancy.

**Earnings-related old-age pension (old system):** The pension is 42% of the base amount multiplied by the insured's average annual pension points earned in the 20 years with the most points. If the insured has less than 20 years of coverage, the average of all pension points is used.

The number of pension points in a year equals the difference between the insured's pensionable earnings and the year's base amount divided by the base amount.

The base amount is 82,122 kroner (May 2012).

The maximum earnings used to calculate benefits are six times the base amount plus 33% of income from six times and 12 times the base amount. Income exceeding 12 times the base amount is disregarded. The maximum number of pension points used to calculate benefits is seven a year. Pension points can be earned until age 75.

**Income pension (new system):** The benefit is calculated based on all pensionable income earned from age 13 to 75 and adjusted according to life expectancy.

The maximum earnings used to calculate benefits are 7.1 times the base amount.

The base amount is 82,122 kroner (May 2012).

Partial pension: Every year the retiree may choose to receive 20, 40, 60 or 80 percent of the insured's full benefit.

Benefit adjustment: Benefits are indexed to wages minus 0.75%. Pensions drawn from 2011 onwards are adjusted according to life expectancy.

### **Permanent Disability Benefits**

**Universal disability pension:** 100% of the base amount is paid with a total disability and at least 40 years of coverage. The insured is credited with years of coverage as if they had worked up to age 67.

The base amount is 82,122 kroner (May 2012).

A proportionately reduced pension is paid according to the assessed loss of earning capacity and with less than 40 years of coverage.

The minimum disability pension is 50% of the insured's projected universal old-age pension.

Dependent's supplement (income-tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% if income exceeds the exemption amount.

Special supplement: Up to 97% of the base amount is paid for a single pensioner, according to age. Benefits are adjusted when there is also entitlement to an earnings-related disability pension. A proportionately reduced supplement is paid for a coverage period shorter than 40 years.

Other supplements: 631 kroner to 3,155 kroner a month is paid to help meet certain costs incurred as a result of the disability (May 2012).

Attendance benefit: 12,620 kroner, 13,572 kroner, 27,144 kroner, 54,288 kroner, or 81,432 kroner is paid (May 2012). The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

**Earnings-related disability pension:** The pension is 42% of the current base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points. The number of pension points in a year equals the difference between the insured's pensionable earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked up to age 67.

The base amount is 82,122 kroner (May 2012).

The maximum earnings used to calculate benefits are six times the base amount plus 33% of income from six to 12 times the base amount. The maximum number of pension points used to calculate benefits is seven a year.

Attendance benefit: 12,620 kroner, 13,572 kroner, 27,144 kroner, 54,288 kroner, or 81,432 kroner is paid (May 2012), depending on the insured's assessed need for special attention or nursing. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

**Work assessment allowance:** 66% of the pensionable income in the year before the earning capacity was reduced is paid or the average pensionable income during the last three years prior to the onset of the disability, whichever is higher. The benefit is paid for five days a week.

A minimum annual benefit of two times the base amount (164,244 kroner, May 2012) is paid with low or no pensionable income.

The maximum benefit is six times the base amount (492,732 kroner, May 2012).

The base amount is 82,122 kroner (May 2012).

For persons whose disability began before age 16, the minimum allowance is 2.44 times the base amount (200,378 kroner, May 2012).

A child supplement of 27 kroner a day is granted for each dependent child under the age of 18. The supplement is paid for five days a week.

Supplementary allowances are granted to insured persons aged 16 to 67, to fully or partially compensate for expenses related to vocational measures.

### Survivor Benefits

**Universal survivor pension:** Up to 100% of the base amount is paid to the surviving spouse. There are special provisions for a surviving spouse whose husband dies as a result of a work injury.

The base amount is 82,122 kroner (May 2012).

There is no minimum survivor pension.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Special supplement: 100% of the base amount is paid if the deceased was not eligible for the earnings-related pension; a proportionately reduced supplement is paid if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and the number of children.

**Universal orphan's pension:** 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18 (age 20 if a full-time student). Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal pension plus the earnings-related pension) based on whichever parent's pension (the one they received or were eligible to receive) was higher; 40% of the base amount is paid for the second child; 25% for each additional child. The pension is split equally if there are two or more children. There are special provisions for a surviving child of a person whose death was the result of a work injury.

The base amount is 82,122 kroner (May 2012).

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

**Earnings-related survivor pension:** The pension is 55% of the deceased's earnings-related pension, with coverage projected as if the deceased had worked to age 67.

**Transitional benefit (income-tested):** The benefit is the value of the universal survivor pension plus the earnings-related survivor pension; if the insured was not eligible for an earnings-related pension, the benefit is the value of the universal survivor pension plus the special supplement for survivors.

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

**Earnings-related orphan's pension:** 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal pension plus the earnings-related pension) of the parent who was entitled to the highest amount; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 82,122 kroner (May 2012).

**Funeral grant:** An income-tested lump sum of up to 20,652 kroner is paid. There is no income test if the deceased was younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

## Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality normally collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1909.

**Current law:** 1997 (national insurance).

**Type of program:** Universal and social insurance system.

### Coverage

**Cash sickness, maternity, and paternity benefits:**

Employed and self-employed persons.

Special cash benefits for fisherman, casual workers, and the temporarily unemployed.

**Medical benefits:** All persons residing in Norway, including noncitizen seamen serving on Norwegian ships.

Special medical benefits for seamen and military personnel.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit.

### Qualifying Conditions

**Cash sickness benefits:** The insured must earn at least 50% of the base amount and have at least 28 days (four weeks) of employment or self-employment. (The employer must pay cash sickness benefits to workers at all income levels for the first 16 calendar days).

The base amount is 82,122 kroner (May, 2012).

Parental care leave: Paid to parents to care for a sick child younger than age 12 (age 18 if disabled, or chronically or seriously ill).

**Cash maternity and paternity benefits:** The insured must earn at least 50% of the base amount, and have at least six months of employment or self-employment in the last 10 months. The mother, father, or both parents may be eligible.

The base amount is 82,122 kroner (May, 2012).

**Maternity grant:** Paid to insured mothers who are not entitled to cash maternity benefits.

**Additional grant:** Paid to widowed, divorced, separated, or unwed mothers with at least three years of coverage immediately before the claim.

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of covered earnings is paid from the first full day of incapacity for up to 52 weeks; thereafter, the insured may receive a temporary disability benefit or disability pension (The employer pays the total cost of cash sickness benefits for the first 16 days).

The maximum earnings used to calculate benefits are six times the base amount.

The base amount is 82,122 kroner (May 2012).

Self-employed persons receive 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

Parental care leave: The mother and father are each entitled to 10 days a year (20 days for a single parent); for more than two children, 15 days each (30 days for a single parent); for a disabled or chronically ill child younger than age 18, 20 days each (40 days for a single parent); for a sick child younger than age 18 and if the illness is potentially life-threatening, as long as is necessary for the treatment of the child.

The cash sickness benefit is reduced from the second month of institutional care.

**Maternity and paternity benefit:** 100% of covered earnings is paid for 46 weeks; alternatively, 80% of covered earnings is paid to the insured parents (mother or father) for 56 weeks. The mother must take three weeks of the benefit period before the expected date of childbirth and at least six weeks immediately after giving birth; 12 weeks of the total benefit period are reserved for the father.

A partial maternity benefit may be paid with reduced weekly working hours. The partial benefit is paid under the same qualifying conditions and is 100% of covered earnings for 44 weeks; 80% for 54 weeks for the adoption of a child.

Part of the benefit may be postponed, but must be taken within three years of the birth or adoption.

**Maternity grant:** 35,263 kroner is paid if the insured is not receiving a maternity benefit (also paid for the adoption of a child); 1,765 kroner is paid for giving birth at home.

**Additional grant:** An additional benefit is paid to widowed, divorced, separated, or unwed mothers.

### **Workers' Medical Benefits**

Full or partial reimbursements of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include part of doctors' fees (patients pay 130 kroner for each consultation with a general practitioner; 280 kroner with a specialist) and free care in a public hospital. Patients pay 36% of expenses for listed essential medicine (up to 510 kroner for each prescription), laboratory services, and transportation costs over 120 kroner or 400 kroner for each required trip to hospital. The insured may choose the hospital, after a referral from a doctor.

The patient's own expenses, with exemptions for certain diseases, are limited to 1,740 kroner a year; 2,500 kroner for some higher-cost health services. The ceilings are set annually by parliament.

There is no limit to duration.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Dependents are insured in their own right.

Full or partial reimbursements of medical expenses; or service benefits furnished by providers under contract with insurance funds. Benefits include doctors' fees (patients pay 130 kroner for each consultation with a general practitioner; 280 kroner with a specialist) and free care in a public hospital. Patients pay 36% of expenses for listed essential medicine (up to 510 kroner for each prescription), laboratory services, and transportation costs over 120 kroner or 400 kroner for each required trip to hospital. The insured may choose the hospital, after a referral from a doctor.

The patient's own expenses, including those for children aged 7 to 16, with exemptions for certain diseases, are limited to 1,740 kroner a year; 2,500 kroner for some higher-cost health services. The ceilings are set annually by parliament.

There are no copayments for children aged six or younger.

There is no limit to duration.

### **Administrative Organization**

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor and Social Inclusion (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Directorate of Health (<http://www.helsedirektoratet.no>) administers the program nationally.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1894.

**Current law:** 1997 (national insurance).

**Type of program:** Universal and social insurance system.

### **Coverage**

All persons residing or working as employees in Norway or on permanent or moveable installations on the Norwegian Continental Shelf; students; and military personnel.

Voluntary coverage for self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Voluntarily insured contribute 0.4% of taxable income.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered if the employer arranged the transportation.

### **Temporary Disability Benefits**

100% of covered earnings is paid from the first full day of incapacity for up to 50 weeks; thereafter, the insured may receive a temporary disability benefit or permanent disability pension.

The maximum earnings used to calculate benefits are six times the base amount.

The base amount is 82,122 kroner (May 2012).

Self-employed persons receive 65% of assessed covered earnings after a 16-day waiting period for up to 248 days (may voluntarily insure for 100% of earnings, a shorter waiting period, or both).

### **Permanent Disability Benefits**

**Universal permanent disability pension:** If the insured is assessed with a total disability, the pension is up to 100% of the base amount. (The pension is not reduced for a coverage period shorter than 40 years.)

The base amount is 82,122 kroner (May 2012).

The National Insurance Administration assesses the degree of disability.

Dependent's supplement (income-tested): 50% of the pension is paid for a spouse aged 60 or older; 40% of the base amount is paid for each child younger than age 18.

Income test: The supplement is reduced by 50% of income in excess of the minimum pension for couples plus 25% of the base amount.

Other supplements: 631 kroner to 3,155 kroner a month is paid for substantially increased expenses (May 2012).

Attendance benefit: 12,620 kroner, 13,572 kroner, 27,144 kroner, 54,288 kroner, or 81,432 kroner is paid (May 2012), depending on the insured's assessed need. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

**Earnings-related disability pension:** The insured must be assessed with at least a 30% loss of earning capacity. The pension is 42% of the current base amount multiplied by the insured's average annual number of pension points in the 20 years with the most points. The number of pension points in a year equals the difference between the insured's earnings and the year's base amount divided by the base amount. Years of coverage are credited as if the insured had worked to age 67.

The National Insurance Administration assesses the degree of disability.

The base amount is 82,122 kroner (May 2012).

The maximum earnings used to calculate benefits are six times the base amount plus 33.3% of income from six to 12 times the base amount. The maximum number of pension points used to calculate benefits is seven a year.

The full pension is paid with at least 20 years of coverage for persons born before 1917; the coverage requirement increases for persons born in 1917 or later, up to 40 years.

Partial earnings-related pension: A proportionately reduced pension is paid for an incomplete coverage period.

Attendance benefit: 12,620 kroner, 13,572 kroner, 27,144 kroner, 54,288 kroner, or 81,432 kroner is paid (May 2012), depending on the insured's assessed need. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

**Temporary disability benefit:** The benefit is 66% of earnings up to six times the base amount in the year before the disability began or 66% of average earnings in the last three years before the disability began, whichever is greater. The benefit is paid for one to four years; may be extended if a return to work is likely.

The base amount is 82,122 kroner (May 2012).

The minimum benefit is 1.8 times the base amount (2.4 times the base amount if the disability began before age 26) plus a supplement of 17 kroner a day for each dependent child.

Attendance benefit: 12,620 kroner, 13,572 kroner, 27,144 kroner, 54,288 kroner, or 81,432 kroner is paid (May 2012), depending on the insured's assessed need. The three highest rates are paid only to persons younger than age 18.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding to adjustments made to the base amount.

### **Workers' Medical Benefits**

Comprehensive care is provided, including appliances.

There is no cost sharing.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** Up to 100% of the base amount is paid to the surviving spouse. The full pension is paid if the deceased had at least 40 years of coverage, with coverage projected to age 67.

The base amount is 82,122 kroner (May 2012).

Income test: If the surviving spouse's income exceeds 50% of the base amount, the pension equals the difference between the full pension and 40% of the excess of the spouse's income above 50% of the base amount.

Special supplement: 100% of the base amount is paid if the deceased was not eligible for the earnings-related pension. The supplement is reduced proportionately if the deceased had less than 40 years of coverage.

Child care benefit: The benefit paid depends on the survivor's annual income, child care expenses, and number of children.

Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding with adjustments made to the base amount.

**Orphan's pension:** 40% of the base amount is paid for the first child, 25% for each additional child younger than age 18. Full orphans younger than age 18 (age 20 if a student) receive the full survivor pension (the universal pension plus the earnings-related pension) based on whichever parent's pension (the one they received or were eligible to receive) was higher; 40% of the base amount is paid for the second child and 25% for each additional child. The pension is split equally if there are two or more children.

The base amount is 82,122 kroner (May 2012).

## Norway

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Benefit adjustment: Benefits are adjusted automatically according to changes in general price and income levels, corresponding with adjustments made to the base amount.

**Funeral grant:** An income-tested lump sum of up to 20,652 kroner is paid (May 2012). There is no income test if the deceased was younger than age 18.

### Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor (<http://www.regjeringen.no/nb/dep/ad>), provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality normally collects contributions.

### Unemployment

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#### Regulatory Framework

**First law:** 1906.

**Current law:** 1997 (national insurance).

**Type of program:** Universal and social insurance system.

#### Coverage

Employed persons, including public-sector employees and seamen, and certain self-employed persons aged 64 or older.

#### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Any deficit.

#### Qualifying Conditions

**Unemployment benefit:** Annual earnings in the last year before unemployment of at least 1.5 times the base amount at the time of the claim or three times the base amount in the last three years before unemployment at the time of the claim. The insured must be registered at a public employment office and be able and willing to work. Unemployment is not due to voluntary leaving, discharge for misconduct, participation in a labor dispute, or the refusal of a suitable offer or retraining (disqualification for at least four weeks).

The base amount is 82,122 kroner (May 2012).

### Unemployment Benefits

0.24% of annual income a day, up to six times the base amount is paid. The benefit is paid after a three-day waiting period for up to 52 weeks if annual income before unemployment was less than 133,624 kroner; 104 weeks if income was 133,624 kroner or more.

The base amount is 82,122 kroner (May 2012).

Child's supplement: 17 kroner a day is paid for each dependent child younger than age 18.

The maximum daily benefit is 1,049 kroner plus child supplements.

### Administrative Organization

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality normally collects contributions.

### Family Allowances

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#### Regulatory Framework

**First law:** 1946.

**Current law:** 2002 (child insurance).

**Type of program:** Universal system.

#### Coverage

All children residing in Norway.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Family allowances:** The child must be younger than age 18.

**Cash benefit for families with young children:** The monthly allowance is paid for children from ages 1 to 3 and adopted children who have not started school.



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### **Family Allowance Benefits**

**Family allowances:** 11,640 kroner a year is paid for each child. Family allowances are paid monthly.

Single parents receive extended child benefits for one child more than they actually provide for. Single parents of children younger than age 3 who are entitled to extended child benefits and a full transitional benefit (see Old Age, Disability, and Survivors) may also receive an extra infant supplement of 7,920 kroner a year.

Beneficiaries living in the Arctic region receive an annual supplement of 3,840 kroner for each child.

**Cash benefit for families with young children:** The benefit may be granted for up to 23 months. To receive the full benefit (39,636 kroner a year for each child), the child must not attend a day care center that receives a state grant. If the child, according to agreement, attends a day care center less than 33 hours a week, the family may be entitled to a reduced cash benefit.

### **Administrative Organization**

Ministry of Health and Care Services (<http://www.regjeringen.no/nb/dep/hod>); Ministry of Children, Equality and Social Inclusion (<http://www.regjeringen.no/nb/dep/bld>); and Ministry of Labor (<http://www.regjeringen.no/nb/dep/ad>) provide general supervision.

Norwegian Labor and Welfare Administration (NAV) (<http://www.nav.no>) administers the program nationally.

NAV Local Services administer the program locally.

The local tax office in each municipality normally collects contributions.