

Benefits.

Sickness benefit is 60 per cent of the average daily earnings in the income class to which the insured belongs. Medical and dental treatment and the supply of certain appliances are also included. A person treated in a hospital receives no benefit but his dependants are given a cash benefit at the rate of 20 per cent of the full earnings for one dependant, 35 per cent for two and 50 per cent for three or more. Medical assistance for the family of the insured is also given and funeral benefit is paid.

Conditions of Benefit.

Benefit is granted from the fourth day of incapacity until the end of the 26th week reckoned either from the first day of benefit or from the first day of hospital treatment. No qualifying period is required.

Poland.**Introduction.**

Compulsory sickness insurance was established by law in 1920. An Act which came into force on January 1, 1928, provides for the insurance of salaried employees.

Persons Insured.

Insurance is compulsory for every person who is engaged as a wage-earner, or employee, or who gives his services for remuneration. Teachers, domestic servants and permanent seasonal workers in agriculture and forestry are included, as are also temporary and home workers. State officials nominated to appointment are not liable but are insured under a special scheme. Persons, whose salaries exceed 7,500 zloty a year, may be exempted. Voluntary insurance is provided for persons formerly compulsorily insured and those not subject to compulsory insurance. An Act which came into effect on January 1, 1928, provides for the insurance of salaried employees and intellectual workers.

Contributions.

The wage classes are determined by law but may be amended by rules of the funds. Fourteen wage classes have been established. The average contribution over the whole country is estimated at 7.5 per cent of wages of which 4.5 per cent is met by employers and 3 per cent by the workers. The contribution for salaried and intellectual workers' insurance ranges from 8 to 10 per cent. of salary, the employer paying from two-fifths to the whole of the contribution and the worker paying the balance, if any.

Benefits.

Sickness benefit is fixed at 60 per cent. of the basic wage. Medical and pharmaceutical assistance is also granted and, where