

Persons Insured.

Every wage-earning and salaried employee of a State, public or private establishment, undertaking or estate is subject to insurance. Seasonal workers and pensionable public servants are excluded. Independent handicraft workers, persons engaged in commerce, farmers and members of the liberal professions whose annual income does not exceed 50,000 leva and also officials of institutions belonging to the state and local authorities may insure voluntarily.

Contributions.

Wage earners and salaried employees are divided into five wage classes, and the rate of contribution varies with the class. The total contribution is divided into three equal parts payable by the worker, the employer and the State respectively.

Benefits.

Benefits include medical treatment at the dispensaries or at home, hospital treatment, surgical assistance and the supply of medicines, curative and surgical appliances, and, where necessary, treatment in bathing establishments and residence in convalescent homes and sanatoria. A cash benefit is also paid varying with the wage class from 12-30 levas in cases of home treatment, and from 8-22 levas in case of hospital treatment. In each case a bonus of 1 leva a day is granted for 9 months from the first day of illness. At the end of this period the sickness benefit is suspended and he is granted a special benefit amounting to 75 times the daily benefit in cases of home treatment. Funeral benefit is also payable.

Conditions of Benefit.

Cash benefit is due to insured persons who have paid contributions for not less than 8 consecutive weeks.

Chile.

Introduction.

An Act passed in 1924 sets up a scheme of compulsory sickness insurance.

Persons Insured.

Wage earners of both sexes under the age of 65 years who ordinarily have no other means of subsistence than their wages or salary, provided that such does not exceed 8,000 pesos a year. Probationers and apprentices are also included even if they receive no remuneration; as are artisans or craftsmen working on their own account, small manufacturers, and traders, if their income does not exceed the fixed limit. Voluntary insurance is open to persons not subject to compulsory insurance and who are under 45 years of age, provided they can produce medical certificates and their incomes do not exceed 8,000 pesos a year; persons who have been compulsorily

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