

Conditions of Benefit.

Benefit is granted from the fourth day of sickness for not more than 26 weeks. The law contains no provision for a qualifying period, but any fund may make such provision in its rules.

Luxemburg.

Introduction.

An Act of 1925 established a system of compulsory insurance.

Persons Insured.

Insurance is compulsory for all persons employed for remuneration as:

- (a) workers, assistants, journeymen, apprentices;
- (b) servants and labourers who are employed part-time but regularly in the commercial or industrial undertakings of their employers;
- (c) farm servants and labourers who are regularly employed in undertakings accessory to agriculture;
- (d) and works officials, foremen, technical employees, commercial assistants and apprentices.

Employees in class (d) are not liable to insurance if their annual income exceeds 10,000 francs.

Contributions.

The total contribution is proportionate to the insured person's wage. The wage taken into account is either his actual wage, or his so-called normal wage. The latter is defined as the average daily wage fixed by the rules on the basis of the various wage rates of the members of the fund. The law establishes a maximum normal wage which has been fixed by a Decree at 27 francs a day. The rate of the total contribution is fixed by the rules of each fund but must not exceed 4.5 per cent of the normal wage in the case of a new fund. Subsequently an increase in the rate is allowed if approved by the employers and insured or if necessary to cover the normal benefits of the fund. In the latter case the increased rate may not exceed 6.75 per cent of the normal wage.

Benefits.

Benefit is equal to half the ordinary wages, with a maximum of 12 francs per working day. Medical benefit is also granted and includes medical treatment, drugs, and certain medical appliances. Instead of sickness benefit and medical attendance the fund may grant treatment and maintenance in a hospital, in which case his dependants are granted benefit equal to one-half the sickness benefit. Medical assistance for members of the insured's family is optional. Funeral benefit is also payable.