

The basic wage thus fixed must be approved by the Superior Insurance Office. By all three methods it is the average remuneration per day, not exceeding 10 marks which affords the basis of the contributions. The rates are fixed by the funds but may not be increased above 6 per cent of the basic wage in ordinary cases. The contribution is shared by the insured and the employer who pay, respectively, two-thirds and one-third.

The rules of a fund may provide for the parallel use of these three different ways in order to meet the requirements of its members. The managing committee has power to order that the basic wage be fixed according to wage classes for certain groups, and according to categories of insured persons for other groups, while for certain undertakings the actual earnings may be taken as the basic wage.

Benefits.

The cash benefit is equal to one-half the basic wage for every calendar day. The three methods of calculating the basic wage are described above under the heading "Contributions". Benefit is payable for a period not exceeding 26 weeks. Medical benefit includes medical treatment, drugs, and necessary minor appliances. Treatment and maintenance at a hospital may be granted instead of medical and cash benefit. If the person so treated has a dependent family a grant equal to one-half the sickness benefit is made towards their support for a period not exceeding 13 weeks. Medical assistance to the family of the insured is also provided.

Conditions of Benefit.

Ordinary benefits are payable from the date of membership but in the case of additional benefits the rules may provide for a qualifying period not exceeding six months. In the case of temporary workers a qualifying period of not more than six weeks is provided. Sickness benefit is payable from the fourth day following the beginning of the sickness or the day on which the incapacity begins if the latter is later. Exemption from the waiting period may be granted in certain cases. Residential conditions are also imposed. Provision is made for a period of protection during unemployment.

Great Britain, Northern Ireland and Irish Free State.

The first law providing for compulsory sickness insurance was passed in 1911, and in 1924 all legislation on this subject was consolidated. Amendments have been made from time to time.

Persons Insured.

All persons sixteen years of age and upwards, whether British (Irish) subjects or not, who are employed within the meaning of the Acts are with certain exceptions, subject to compulsory insurance and are known as employed contributors. Six classes of employment are enumerated as being within the meaning of the Act: