

If he has three dependent children benefit is paid from the fourth day.

Sickness insurance covers the cost of general and special medical treatment, drugs, appliances and treatment in a hospital or other institution as well as surgical operations and preventive treatment. The wife of the insured and their children under 16 years of age who are not wage-earners are entitled to benefits in kind.

#### Conditions of Benefit.

In order to be entitled to benefit the insured person must have paid the statutory contribution for sixty days during the three months or for 240 days during the twelve months preceding the illness.

#### Germany.

#### Introduction.

Compulsory sickness insurance was established by law in Germany in 1883. The present provisions are incorporated in the Federal Insurance Code promulgated in 1924, and amended by Decrees of July and December, 1930, and December 1931.

#### Persons Insured.

Wage-earning workers, including the crew of ships engaged in inland navigation and seamen not otherwise protected, are liable to compulsory insurance. Seamen are covered by a special Act. Apprentices, whether remunerated or not and home-workers are also included. Non-insured workers, occasional workers and persons engaged in manual labour on their own account, foremen and persons in similar positions are excluded if their annual earnings, after the deduction of family allowances, exceed a limit prescribed by the Minister of Labour. The same rule applies to ships' captains not protected by the Commercial Code. At the present time the income limit is fixed at 3,600 marks per annum. Voluntary insurance may be continued by persons previously insured compulsorily. Certain classes of persons outside the scope of compulsory insurance may also insure voluntarily. By the 1930 amendment persons formerly compulsorily or voluntarily insured lose the right to voluntary insurance when their income exceeds 8,400 marks a year.

#### Contributions.

The basic wage may be fixed in any one of three ways: (a) according to the actual earnings of the insured; (b) according to wage classes prescribed by the rules of the fund and approved by the Superior Insurance Office, in which case the basic wage is the median of each class; (c) according to categories of insured persons. The basic wage is taken from the wage fixed by collective agreement if there exists one covering the person concerned, but, if not, from the average daily wage of the category to which he belongs.