

Contributions.

The rate of contributions for each of the sixteen wage classes is fixed by each insurance institution. The insured person's share may not exceed three per cent of the true daily wage. The total contribution is shared equally between the employer and the insured.

Benefits.

Benefit is paid at the rate of 60 per cent of the daily remuneration and continues for not more than 180 days in respect of the same sickness nor in the same year. Medical attendance is also granted. Treatment and maintenance in a hospital may be given instead of medical treatment and sickness benefit in which case the cost of benefit is reduced to 20 per cent of the basic wage for persons without dependants, 40 per cent for those with not more than two dependants and 60 per cent for persons with three or more dependants. Funeral benefit is also payable.

Latvia.**Introduction.**

The Sickness Insurance Code of 1922 provides for compulsory sickness insurance.

Persons Insured.

The Code applies to all private, commercial and state undertakings, institutions and other workplaces and also to all private individuals employing labour for remuneration. The Ministry of Labour is empowered to issue Orders concerning the application of the Code to persons working in co-operative groups, temporary and casual workers and owners of small-scale undertakings who have not more than three employees and work with them. Orders covering the two last named classes have been issued. Agricultural workers, persons employed on board vessels making long voyages and those on active military service are expressly excluded. The Ministry of Labour may exempt temporary undertakings and those employing less than 200 persons which by reason of their isolated situation cannot be linked up with a sickness fund; also civil servants who are otherwise provided for.

Contributions.

The total contribution is divided equally between the employer, the insured, and the state. The rate may not be more than two per cent nor less than one per cent of the wage of the wage-class to which the insured belongs. Smaller funds may impose a rate of three per cent. The employer is liable for the cost of medical aid and where this is supplied by the fund the employer must re-imburse it by a contribution of from one to two per cent of wages.