

Benefits.

Benefit varies between one-half and two-thirds of wages. Within these limits the fund may fix the rate of benefit, taking account of family responsibilities. The rate of cash benefit is fixed once a year by the general meeting of the fund. First aid in cases of sudden illness is provided, also dispensary and hospital treatment, including maintenance as well as medicines and necessary appliances. Medical attendance is granted where the illness does not involve incapacity for work as long as the patient is a member of the fund. In other cases such attendance is allowed up to a maximum of 26 weeks, but in no case for more than 36 weeks in a year. Medical attendance is granted at the expense of the employer but funds may themselves organize benefits in kind the employer paying contributions thereto not exceeding 2 per cent of the wages of the insured. Funeral benefits are also payable.

France.

Introduction.

Compulsory sickness insurance was established by an Act providing for social insurance adopted in March, 1928, and amended in 1930.

Persons Insured.

The law covers all wage-earners of either sex whose total annual remuneration does not exceed 15,000 francs. This figure is increased to 18,000 francs in large towns and in certain industrial areas. It is further increased by 2,000 francs in respect of one dependent child, 4,000 francs for two dependent children and 7,000 francs for three or more. Foreign wage-earners having their permanent domicile in France are insured but do not benefit by certain allowances and pension additions.

Contributions.

The financial resources of the scheme consist of the contributions of employers and insured persons, together with a subsidy from the State. The contribution, which is borne equally by employer and insured, is in principle fixed at 10 per cent of the basic wage, but will remain at 8 per cent until April 1, 1934, and thenceforth at 9 per cent until April 1, 1940. Insured persons are divided into five wage classes for the purpose of determining the basic wage. The employer pays the total contribution, deducting the worker's share from his wages.

Benefits.

Sickness benefits include cash payments and benefits in kind. The cash benefit is equal to one-half the basic wage of the insured person and is paid in respect of each working day. Benefit is paid from the sixth day of illness until the patient is cured or until the expiration of six months following the first medical certificate.