

Conditions of Benefit.

Benefit is granted for not more than 365 days in the first wage class and 340 days in the other two classes. The qualifying period is six months, but no waiting period is prescribed.

Roumania.**Introduction.**

Sickness insurance was established in pre-war Roumania by an Act of 1912. Ardeal has a scheme established by Hungary (see Hungary) except that agricultural workers are included. Legislation in Bukovina is derived from Austria. Agricultural workers and non-wage earners are excluded.

Persons Insured.

Insurance is compulsory for masters, journeymen and apprentices in any handicraft, for rural craftsmen employing assistants and apprentices, and for apprentices and workers in factories, mines and quarries. Workers in agriculture, except in Ardeal, commerce and transport, and domestic servants are not covered.

Contributions.

In the former Kingdom and in Bessarabia contributions range from 2.77 to 3.66 per cent of wages according to the wage class, the whole contribution being paid by the insured. In Ardeal the contribution is shared equally by the employer and the insured and ten wage classes are established, the contribution varying from 4 2/3 to 4.82 per cent. In Bukovina contributions vary with each fund. In principle, however, the total contribution is fixed at 6.6 per cent of the average wage of the wage class. One-third of the total is paid by the employer.

Benefits.

In the former Kingdom and Bessarabia benefit is 50 per cent of the average annual wage of the wage class and for other persons 35 per cent. Persons in hospital receive 25% of the average wage if they have dependants, otherwise they receive 10%. In Ardeal and Bukovina the sickness benefit is 60% of the average daily wage of the wage class. Insured persons are entitled to medical treatment and drugs and to medical assistance for their families. Funeral benefit is also paid.

Conditions of Benefit.

For cash benefit which is payable for 16 weeks a qualifying period of six weeks is fixed, and a waiting period of three days, unless the incapacity lasts more than eight days where benefit is payable from the first day. There is no qualifying or waiting period for medical benefit.