

# Types of social insurance benefits

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State social insurance benefits guarantee a certain substitute of income when the person has lost the earned income - in case of employment, sickness, before and after delivery (maternity) period as well as suffering from job injury or acquiring an occupational disease, losing the supporter and in other cases. Amount of social insurance benefits is individual and depends on former social contributions made by beneficiary.

Socially insured person who due to the work injury or occupational disease has a temporary incapacity for work, loss of capacity for work or death, is entitled to receive insurance indemnity.

In case of death of insured person, family members who are incapable for work and was dependent on deceased person, are entitled to receive the compensation.

Person who was insured against work injuries and occupational diseases before January 1, 1997, for at least 3 years is entitled to receive insurance indemnity due to occupational disease.

Persons who make social contributions are entitled to the following social insurance benefits and compensations:

## Unemployment benefit



In order to receive state social guarantees and support for finding a new job, a person must go to any local office of the [State Employment Agency \(SEA\)](#), register and acquire the status of unemployed person.

An insured person is entitled to unemployment benefit if person:

- has registered with the SEA and acquired the status of unemployed
- the social insurance (employment) length of service is not less than one year and
- the social insurance contributions were paid or had to be paid for at least 12 months during the last 16 months before the date of granting the status

Person also is entitled to unemployment benefit, if person:

- has regained working capacity after a disability,
- cared for a disabled child under 18 years of age.

Unemployment benefit is paid not more than eight months within one year after it has been granted.

More detailed information:

<https://www.vsaa.gov.lv/en/services/for-employees/unemployment-benefit/>

An insured person is entitled to Sickness benefit, if person has paid social security contributions for at least 3 months during the last 6 months or 6 months in the last 24 months.

As from the 11th day of work incapacity until the date of recovery of the working capacity, however not exceeding 26 weeks starting from the first day of the working incapacity if the work incapacity is continuous, or not exceeding 52 weeks over a period of three years of the work incapacity is repeated with interruptions, sickness benefit is granted and paid by SSIA. The amount of sickness benefit is 80% of the person's insurance contribution salary.

*\* If the work incapacity continues for more than 26 weeks the doctor in charge or the assistant doctor is obliged to direct the person to the State Medical Commission for the Assessment of Health Condition and the Working Ability. The Commission shall issue a conclusion regarding the extension of the working disability during a period of temporary working incapacity lasting for more than 26 weeks, however, not exceeding 52 weeks (as of the first day of the working incapacity), if this is required for providing comprehensive treatment, including rehabilitation, or shall set disability.*

From the 2nd to the 10th calendar day (except the working incapacity related with pregnancy and delivery and care of a sick child), the employer shall pay the sick pay to the employee from its own resources amounting to minimum 75 per cent of the mean salary for the second and the third working incapacity day and to minimum 80 per cent for the period starting from the fourth day of the working incapacity.

For taking care of a child aged up to 14 years the allowance shall be granted for a period from the 1st to the 14th day and from the 15th to the 21st day if the child has been treated also in hospital during the period of the working incapacity.

If child has a serious illness or for child the disabled child-raising allowance is granted, the sickness benefit due to a sick child shall be paid until the child reaches the age of 18 and for a longer continuous period of incapacity.

More detailed information:

<https://www.vsaa.gov.lv/en/services/for-employees/sickness-benefit/sickness-benefit/>

In order to compensate the income not earned in the work while woman is in the maternity leave state grants a maternity benefit to each socially insured woman.

Benefit is paid in two parts - for 56 or 70 days before delivery and 56 or 70 after delivery.

When allocating the maternity benefit 56 and 56 calendar days from maternity leave are summed up resulting in 112 calendar days in total.

Women who have registered the pregnancy until the 12th week of pregnancy and received medical care for the entire period of pregnancy can receive additional 14-day leave. It is added to the maternity leave therefore state can allocate maternity benefit for 70 calendar days.

Woman can receive an additional 14-day leave also in case of health problems during the pregnancy, delivery or post-delivery period or if two or more children are delivered. Also in his case 14-day additional leave is added to the maternity leave and benefit is paid for 70 calendar days in total.

The benefit shall be granted in the amount of 80% of the average insurance contributions salary of the applicant.

From 1 January 2020 women who have lost the status of employee or self-employed person no more than 60 days before maternity leave are also entitled to maternity benefit.

From 1 September 2020 persons, for which compulsory contributions for maternity insurance have been made or had to be made in the Republic of Latvia:

- for at least 3 months in the period of the last 6 months before the month when the insurance event has occurred (the first day of maternity leave), or

- for at least 6 months in the last 24 months

are also entitled to maternity benefit.

More detailed information:

<https://www.vsaa.gov.lv/en/services/for-employees/maternity-benefit/>

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- for at least 6 months in the last 24 months

are also entitled to maternity benefit.

More detailed information:

<https://www.vsaa.gov.lv/en/services/for-employees/maternity-benefit/>

Parent's benefit is granted and paid to socially insured person who is taking care of a child or several children at one delivery (one of child's parents, one of adoptive parents who take care for and supervision of a child before approved adoption in court with a decision from the orphan's court to place the adoptable child the family, a member of the foster family who has signed a contract with the local government, custodian or other person who, pursuant to the decision of orphan's court, is actually taking care and raising the child).

Person is entitled to choose one benefit period and amount for one child which cannot be changed after the final decision:

until the child reaches the age of 1 – in the amount of 60% of the recipient's average wage subject to insurance contributions or

until the child reaches the age of 1.5 – in the amount of 43.75% of the recipient's average wage subject to insurance contributions.

The recipient of the parents' benefit, who resumes work, discontinuing the parental leave, or resumes earning income as a self-employed, the benefit is paid in the amount of 30% of the benefit granted.

From 1 January 2020 women who are not employed on the day of granting the benefit (are not regarded as an employees or self-employed in accordance with the law "On State Social Insurance"), yet who have been granted maternity benefit in the following case: as a woman who has lost the status of employee or self-employed person no more than 60 days before the date when maternity leave starts, are also entitled to parents' benefit.

More detailed information:

<https://www.vsaa.gov.lv/en/services/for-parents/parents-benefit/>

From 1 September 2020 persons, for which compulsory contributions for parents' insurance have been made or had to be made in the Republic of Latvia:

for at least 3 months in the period of the last 6 months before the month when the insurance event has occurred, or

for at least 6 months in the last 24 months

are also entitled to parents' benefit.

In order to provide additional support in case of death of family member or relative the state grants a funeral benefit:

- to socially insured person in the case of death of a family member who was dependent on this person;
- to a family member of insured person or a person who has actually undertaken the funeral arrangements if the deceased person was socially insured, unemployed, receiver of pension or state social insurance benefit;
- a family member or a person who has undertaken the funeral arrangements if the insured person or a dependent family member has died within one month after termination of employment relations or self-employment.

The amount of funeral benefit in certain cases is as follows:

- in case of the death of an insured person the funeral benefit is double of the amount of the monthly average contribution wage of the deceased person;
- in case of the death of an unemployed person receiving unemployment benefit, the funeral benefit is triple of the amount of state social security benefit;
- in case of the death of a family member who was dependent on insured person the funeral benefit is triple of the amount of state social security benefit;
- in case of the death of a pensioner the allocated funeral benefit is double of the amount of the pension;
- in case of death of a person who receives State social security benefit the funeral benefit is triple of the amount of state social security benefit.

More detailed information:

<https://www.vsa.gov.lv/en/services/for-parents/funeral-allowance-2/>

The person is entitled to receive the compensation of damage related to work injury or occupational disease (until 01.01.1997):

- if person has suffered a work injury or he/she has occupational disease stated until January 1, 1997, when the [Law On Mandatory Social Insurance in Respect of Accidents at Work and Occupational Diseases](#) entered into force;
- if occupational disease is stated after the above-mentioned time-limit but person is not employed any more (is not considered as socially insured).

Employers or successor of his/her rights and liabilities must pay compensation of damage.

The State Social Insurance Agency (SSIA) takes over the expenses of compensation of damage from employer if:

- activity of employer is discontinued and sum of compensation of damage for three years ahead are transferred to special budget of state social insurance;
- employer is declared insolvent and sum of compensation of damage for four years ahead are transferred to the special budget of state social insurance;
- court has established the legal fact that the employer which is responsible for damage caused at work does not exist

(is deleted from the Register of Enterprises).

Amount of compensation of damage depends on the calculated disability pension. If loss of capacity for work is only calculated in percent but disability is not set, the compensation of damage depends on the established state social security benefit.

Types of the insurance compensation related to work injury or occupational disease(after 01.01.1997):

sickness benefit;

compensation for the loss of capacity for work;

compensation for additional expenses related to treatment and medical rehabilitation, taking care of person, purchase and reparation of technical aids, travel expenses when visiting the doctor.

If work injury or occupational disease has caused death of the insured person, family members are entitled to receive:

compensation for the loss of supporter;

funeral benefit.

*Sickness benefit* is granted for the period of temporary incapacity for work related to work injury or occupational disease (maximum 26 calendar weeks). Sickness benefit is paid to the amount of 80 percent from the monthly average contribution wage of insured person. In case of work injury - for the first 10 days of incapacity for work the payment is made by employer from its means but for the entire temporary incapacity for work period - State Social Insurance Agency from the special budget for work injuries. If temporary incapacity for work is caused by occupational disease, sickness benefit from the first day of incapacity for work is paid by State Social Insurance Agency.

*Compensation for the loss of capacity for work* is granted, if the State Medical Commission for the Assessment of Health Condition and Working Ability has stated a partial or complete loss of the capacity for work caused by work injury or occupational disease. Compensation for the loss of capacity for work is determined taking into consideration the loss of capacity for work (expressed in percent) and respective compensation for the loss of capacity for work (expressed in percent) according to the table:

Loss of capacity for work (expressed in percent)
Compensation for the loss of capacity for work (expressed in percent)
1
2
100
80
90-99
75
80-89
70
70-79
65
60-69
60
50-59
55

40-49
50
30-39
45
25-29
35

In case of death of insured person, a *compensation for the loss of supporter* is granted to his/her family members incapable for work who were partially or fully supported by the deceased person. Amount of the compensation for the loss of supporter is calculated in proportion to the monthly average contribution wage of the deceased supporter:

- for one child - up to 25 percent but up to 40 percent if the child has become an orphan,
- for two children - up to 35 percent but up to 50 percent if the children have become orphans,
- for three children - up to 45 percent but up to 60 percent if the children have become orphans,
- for four and more children - up to 55 percent but up to 70 percent if the children have become orphans,
- for other dependent persons (survived spouse, parents, etc.) - up to 25 percent.

Compensation for the loss of supporter is paid to the children of deceased person until they reach 18 years of age or 24 years of age if they study full-time in secondary or higher education establishment. If children of deceased supporter have become disabled before reaching 18 years of age they are entitled to receive the compensation regardless of age.

As of 2021 the minimum amount of the compensation for the loss of supporter is as follows:

Condition
Amount (euro)
For child up to six years (including)
136,00
For child from seven years
163,00

Starting from 1 January 2021, the average monthly insurance contribution wage for calculating the compensation for the loss of capacity for work and compensation for the loss of supporter shall be determined from the insured person's insurance contribution wage for any 36 months during the last five years before the insured case.

*Compensation for additional expenses*- indemnity for expenses related to treatment and medical and vocational rehabilitation, travel expenses when visiting the hospital or rehabilitation establishment, escort services, purchase and reparation of technical aids, care for insured person if these expenses exceed the costs provided in health care basic program and/or social care basic program of rehabilitation. Total sum of compensation for additional expenses per one insurance case must not exceed twenty-five times the amount of state social security benefit (from 2021 - 2725 euro), effective in the day of insured case.

In case of death of the insured person his/her family members or person who has actually undertaken funeral arrangements receive *funeral benefit* in the amount of double monthly average contribution wage of the deceased person. In case of death of person who receives compensation for the loss of capacity for work, the funeral benefit is paid in double amount of compensation for the loss of capacity for work.

Additional information is available at the State Social Insurance Agency homepage <https://www.vsaa.gov.lv/en/damage->



[and-insurance-indemnity.](#)

<https://www.lm.gov.lv/en/types-social-insurance-benefits>