



APPENDIX 1 –

Regulations on employment, internships and traineeships insurance in European Union Countries



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COUNTRY	GENERAL REGULATIONS ON SOCIAL INSURANCE AT WORK AND HEALTHCARE FOR EMPLOYEES	SPECIFIC REGULATIONS ON INTERNSHIPS, TRAINEESHIPS AND APPRENTICESHIPS
AUSTRIA	<p>OVERVIEW:</p> <p>Compulsory health insurance applies to</p> <ul style="list-style-type: none"> • almost all those in paid employment (see also section on kinds of employment) • most self-employed persons • persons claiming unemployment benefits • pensioners • dependants of all these groups <p>In Austria, both insured persons and their dependants are entitled to benefits. These are:</p> <ul style="list-style-type: none"> • spouses, registered partners and – under certain circumstances – life companions • children up to age of 18 • children up to age of 21 if not in employment • children up to age of 26 if following a course of study <p>Children can be included in the insurance free of charge. This also applies to spouses, registered partners and life companions in families with children.</p> <p>Anyone can furthermore seek voluntary cover for health and pension insurance.</p> <p>DEFINITIONS:</p> <ul style="list-style-type: none"> ▪ Accidents at work are accidents which occur within the context of insured employment, whether they be directly caused by the employment or whether they are contracted in the place of employment or during working hours. 	<p>TRAINEESHIPS AND INTERNSHIPS RULES' OVERVIEW:</p> <p>In Austria there are two legal forms of internship - work as an employee or as a volunteer. For pupils or students who want to become an employee, the normal labour and social legislation applies.</p> <p>As a volunteer these laws do not apply – no social protection as within labour law.</p> <p>Traineeships can have two main forms of contracts in Austria, depending on whether they are training/educational relationships or employment relationships. The decision on the contractual form of the specific traineeship has to be made for each case separately. Jurisdiction mentions several criteria for an employment relationship, e.g. the embeddedness of trainees into the normal working process, fixed working time, a workplace etc.</p> <p>Most traineeships in Austria are employment relationships and are thus subject to general labour law, including the applying collective agreement and company agreements. One special form of employment related traineeships are those which underlie a freelance contract. This kind of traineeships is not or is just partially protected by the labour law. Only the legal requirements concerning the termination of employment have to be used within this form of traineeship. Educational related traineeships on the other hand are not regulated by law.</p> <p>INSURANCE</p> <p>The social security protection of the employees according to the general social security law (Allgemeinen Sozialversicherungsgesetzes, ASVG) depends on the height of the remuneration.</p> <ul style="list-style-type: none"> - With a salary below the marginal wage threshold (in 2016: 415.17 €) only the accident insurance is covered. - Above the marginal employment threshold, a full insurance package (health insurance, accident insurance and pension insurance) is covered. - No special social protection for volunteers.



- Any accident which occurs in the course of your occupational activity is an occupational accident. **Occupational activity also includes travel to and from work.**
- **Sickness** is any abnormal physical or mental condition which requires medical treatment.
- **Occupational diseases** are the diseases included on the Austrian Occupational Diseases List, under the conditions specified thereon, if they occur in the course of insured employment in any of the companies specified on the list.
- **Accident prevention** - The employer is required to adapt and maintain workstations in a manner which protects the employee from accidents and occupational diseases.

INSURANCE AT WORK

If an employee is unable to work owing to an illness that is not the result of his/her own negligence, the employer will normally continue to pay his/her wages/salary for up to twelve weeks.

After that, sickness benefit will be paid by the health insurance fund until the incapacity for work has been certified as ended. Sickness benefit does not correspond to the amount of the wage/salary.

Persons requiring long-term care as a result of illness or disability are eligible for a care allowance. Applications for care allowance must be made to the relevant health insurance fund. Depending on the need for care, a distinction is drawn between seven different levels of care.

Summary:

- **Public insurance of accidents at work and occupational diseases is mandatory.**
- **Occupational activity also includes travel to and from work.**
- **Compulsory health insurance applies to most of paid employees and self-employed persons and applies also to dependants of all these persons.**

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **YES**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES**

Health/accident insurance and sick leave – PARTIALLY, ACCORDING TO THE SALARY

Paid traineeship, apprenticeship:

Company-based training constitutes the major part of apprenticeship training. Apprenticeship training agreements stating the conditions of training within the framework of a contract of employment are signed between the company and the apprentice.

Thus, an apprentice has got full social insurance including health, accident, retirement and unemployment insurance. The duties of a company which is entitled to train apprentices do go beyond the usual duties of an employer to quite some extent.

Apprenticeship training agreements are subject to the regulations of the industrial and social law and to protective labour legislation for teenage employees. Furthermore, the apprentice is entitled to a remuneration, which is fixed in collective labour agreements and varies according to the different apprenticeship trades.

Unpaid internship (or above the minimal salary)

- ONLY THE ACCIDENT INSURANCE IS COVERED

Volunteers:

- no social protection under labour law

Summary:

- **Paid internships and apprenticeships are covered by the compulsory health public insurance partially – depending on the salary of trainee**
- **Unpaid traineeship or internship is covered by the insurance only within the scope of accident insurance based on general labour and social law**
- **Insurance covers also travel to and from work – travelling related to the employee's duties.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES:
PARTIALLY (depending on type of internship)



		SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: NO, FULL INSURANCE ONLY FOR PAID AND EMPLOYED TRAINEES INCLUDES TRAVEL TO AND FROM WORK: YES
BELGIUM	<p>INSURANCE:</p> <p>In Belgium all workers are automatically insured against occupational diseases, occupational accidents and accidents on the way to and from work.</p> <p>There are special rules for public servants. If the worker is employed in the public sector, he or she is insured against the risk of occupational disease. However, the administrative route to be followed by a particular case is not the same depending on the relevant authority or body.</p> <p>Self-employed people are not insured against occupational accidents or occupational diseases, but they can fall back on the sickness and disability insurance applicable in the self-employed system.</p> <p>Self-employed worker is not yet covered by mandatory insurance in relation to occupational diseases. Nonetheless he can still apply to the sickness and invalidity insurance scheme for self-employed workers.</p> <p>Thanks to the system of social security, each paid worker is automatically covered against occupational diseases. The employer pays a financial contribution to the social security in order to insure his workers against the occupational risk.</p> <p>For occupational accidents each employer is bound to enter into a private insurance.</p> <p>Persons employed in the private sector, bound by a contract of employment, are insured. The following are also insured:</p> <ul style="list-style-type: none"> ▪ apprentices and trainees, even if these receive no remuneration; 	<p>OVERVIEW</p> <p>Persons employed in the private sector, bound by a contract of employment, are insured.</p> <p>Also apprentices and trainees are fully insured, even if these receive no remuneration.</p> <p>Insurance covers also pupils and students who are exposed to a risk of occupational disease during their studies.</p> <p>Summary:</p> <ul style="list-style-type: none"> - Traineeships, internships and apprenticeships are covered by the compulsory work insurance, even if these are unpaid. - Insurance applies also to pupils and students exposed to a risk of occupational disease during studies - Insurance covers also travel to and from work – travelling related to the intern or trainee duties. <p>MANDATORY INSURANCE AT WORK FOR TRAINEES AND INTERNS: YES SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES INCLUDES TRAVEL TO AND FROM WORK: YES</p>



- persons who, because of a physical work incapacity or unemployment, are undertaking a vocational rehabilitation or training course;
- **pupils and students who are exposed to a risk of occupational disease during their studies.**

DEFINITIONS:

- **An accident at work:**
 - any accident that happens to a worker during the course and by the fact of the performance of his contract of employment and which causes an injury
 - A sudden event (which distinguishes an accident at work from an occupational disease) which causes an injury and which happens during the course and by the fact of the performance of the contract of employment;
 - **Accidents at work on the way to and from work.**
- **occupational disease** – if it is on the official list and the victim is employed in a sector where he or she is exposed to that risk, the causal link between the exposure and the disease is presumed. An open system coexists alongside the list.

Accidents at work – what is covered by insurance:

- Any worker who is incapacitated as a result of an accident at work is entitled to compensation;
- the costs of medical care provided to the victims of an accident at work are reimbursed;
- in the event of a death resulting from an accident at work, the close relatives may be entitled to an annuity.

In the event of an accident at work, person is entitled to compensation for:

- temporary total or partial loss of working capacity (you receive daily allowances);
- permanent loss of working capacity (you receive an allowance during the review period and an annuity after that period).



The compensations, allowances and annuities are calculated from the starting point of the basic remuneration.

Summary:

- **Insurance covers by mixed – public-private system of social insurances**
- **Insurance of accidents at work and occupational diseases is mandatory for workers employed both in private and public sector – obligation on employer.**
- **Employees eligible for Belgian health insurance cover automatically receive cover for children up to the age of 18 and dependent spouses (providing they don't have their own cover).**
- **Occupational activity and accident at work also includes travel to and from work.**
- **Compulsory insurance applies also to apprentices and trainees, even if these receive no remuneration and pupils and students who are exposed to a risk of occupational disease during their studies.**

MANDATORY FOR EMPLOYEES: YES (both public-private insurance system)

INCLUDES TRAVEL TO AND FROM WORK: YES

HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, for children up to the age of 18 and dependent spouses

INSURANCE

Employees must have **compulsory** social security contribution for work accidents and occupational diseases **paid by the employer**, which is part of the social security system.

Social insurance for occupational disease and accidents at work is mandatory for the following:

- **Workers and employees** hired to work for one or more employers. The insurance does not depend on the nature of the work, the payment method or the source of finance;

OVERWIEV

Bulgaria has adapted its Labour Code (LC) in 2014 in order to comply with the Quality Framework for Traineeships. The updated legislation complies to a large extent with the QFT. The new provisions introduced a traineeship employment contract (TEC) that did not exist beforehand. Such contracts shall be signed only with youth aged up to 29 years with secondary or higher education without being employed and without any professional experience on graduated profession or specialty. Employment relationships between an employer and a trainee shall be set in a contract signed in compliance with the general provisions for labour

BULGARIA



- **State employees;**
- Judges, prosecutors, investigators, court bailiffs, registry judges, court employees, members of the Supreme Judicial Council and Inspectors at the Supreme Judicial Council Inspectorate;
- Armed forces personnel in accordance with the Defence and Armed Forces Act of the Republic of Bulgaria;
- Members of cooperatives exercising labour activities who receive remuneration from the cooperative;
- Executors of contracts for the management and control of commercial companies, sole traders, unincorporated companies, official receivers and liquidators;
- Persons in elected positions;
- Religious clerics of the Bulgarian Orthodox Church and other registered religious faiths;
- Doctors undergoing training for specialisation who receive remuneration under a training contract;
- Seafarers.

DEFINITIONS:

An accident at work - damage to health or death resulting from the implementation of work under a labour/employment relationship. This includes the following:

- Any sudden damage to health which may take place during, in connection with or as a result of work carried out and of any work done in the interests of the company;
- **Damage to health or death during or on the way to and from work.** This is any accident which may occur on the way to or back from a workplace to:
 - home;
 - the place where worker normally eats during the working day;
 - the place from where worker receives the salary.

An occupational illness is an illness which may take place due to harmful factors in the working environment or the labour process.

contracts regulated in the LC. TEC sets also the terms and conditions for remuneration of the trainees. The amount of the remuneration shall not be lower than the minimum wage in the country.

Trainees are also entitled to all rights of people working under employment contracts, including occupational safety, trade union membership, collective bargaining, etc. TEC is a fixed-term contract for a period of no less than six months and no more than 12 months.

INSURANCE

PAID INTERNSHIPS AND TRAINEESHIPS

- **on the general ground of labour law, labour contracts between both parts are advised**
- **within the contract, trainees are entitled to all rights of people working under employment contracts, including occupational safety insurance on under general rules.**

UNPAID INTERNSHIPS

- **only general health insurance is provided for the following:**
- All Bulgarian citizens who are not simultaneously citizens of another country;
- Bulgarian citizens who are also citizens of another country and live permanently on the territory of the Republic of Bulgaria.
- Foreign citizens or stateless persons who have obtained permission for **permanent** residence in the Republic of Bulgaria, unless stipulated otherwise in an international contract to which the Republic of Bulgaria is a party.
- **Foreign students and PhD students admitted for training in higher schools and scientific organizations in Bulgaria**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES:
PARTIALLY (depending on type of internship)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **NO, FULL INSURANCE ONLY FOR PAID AND EMPLOYED TRAINEES**
INCLUDES TRAVEL TO AND FROM WORK: **YES**



These illness are explicitly listed in the list of occupational illnesses. Illnesses which are not included in this list are also recognised if it is confirmed that they are caused by normal working activities.

Occupational illness also includes its complications and later consequences.

ENTITLEMENTS

In the event of an accident at work or occupational illness, insured persons or their successors are entitled to the following cash benefits and pensions from the state social insurance fund:

- cash benefits for temporary incapacity to work: sick pay
- cash benefits for placement in a suitable job
- a personal or inheritable disability pension
- cash benefits for preventive care and rehabilitation
- a one-off benefit in the case of death

GENERAL PUBLIC HEALTH INSURANCE

- Applies to dependents and i.a. unpaid interns and trainees
- Mandatory for all Bulgarian citizens who are not simultaneously citizens of another country; Bulgarian citizens who are also citizens of another country and live permanently on the territory of the Republic of Bulgaria, foreign citizens or stateless persons who have obtained permission for **permanent** residence in the Republic of Bulgaria, unless stipulated otherwise in an international contract to which the Republic of Bulgaria is a party.
- **Applies also to foreign students and PhD students admitted for training in higher schools and scientific organizations in Bulgaria**
- For those who are not insured, emergency assistance is covered by the Ministry of Health. For children aged under 16 years, medical care is covered by the budget. **Students aged under 26 years enrolled in a regular form of education are insured through the budget.**



	<p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES</p>	
CROATIA	<p>INSURANCE</p> <p>Health care contributions in Croatia are mandatory for all employed citizens and are paid for by their employers. Dependents of employees obtain their health care coverage through contributions paid for by working members of their families. Self-employed workers in Croatia are also obliged to pay health care contributions.</p> <p>Accidents at work and occupational diseases in Croatia are covered by mandatory health and mandatory pension insurance.</p> <p>Benefits are paid from mandatory health insurance in case of temporary incapacity for work, while benefits in case of disability and physical impairment are paid from pension insurance.</p> <p>In the case of an accident at work or an occupation disease, insurance applies to:</p> <ul style="list-style-type: none"> - Employed persons, - Dependents of employees, - self-employed, or a farmers, - members of a special group of insured persons for whom insurance is provided as i.a.: - Pupils and students during practical training, vocational practice, study tours, and members of voluntary fire departments during fire-fighting activities. <p>No prior insurance is required to be eligible for benefits in the case of an accident at work or an occupation disease. This holds true for benefits when incapacitated for work, i.e. sickness, as well as when claiming invalidity pension, professional rehabilitation and survivor's pension.</p> <p>DEFINITIONS</p>	<p>OVERVIEW</p> <p>Compulsory health insurance registration is not required for foreign nationals with temporary residence in Croatia for the purpose of higher education if their stay is related to youth mobility programmes, general student exchange agreements, inter-university agreements and other programmes and initiatives carried out by the relevant education and science body, on condition that these programmes include health care provisions.</p> <p>In the case of an accident at work or an occupation disease, general insurance applies also to pupils and students during practical training, vocational practice, study tours.</p> <p>For EU citizens and countries with health care agreements with Croatia - access to health care is provided to during their temporary stay in Croatia through the European Health Insurance Card (EHIC) or bilateral treaty.</p> <p>No other special regulations according to interns and trainees.</p> <p>MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: N/A – lack of specific regulation INCLUDES TRAVEL TO AND FROM WORK: YES</p>



	<p>An accident at work is defined as an accident arising out of work and in the course of work, including travel between the place of residence and work.</p> <p>An occupational disease is a disease caused by long-term direct exposure to the working process and conditions for certain jobs.</p> <p>ENTITLEMENTS</p> <p>Under health insurance, due to an accident at work or an occupational illness:</p> <ul style="list-style-type: none"> ▪ Screenings and diagnostic procedures as part of specific healthcare at a specialist doctor chosen by the employer. If you are self-employed, you choose your own doctor; ▪ In the case of an accident at work and suspicion of an occupational disease, proceedings must be instituted at the competent local office of the Croatian Health Insurance Fund (HZZO). ▪ Sick leave is dealt with by chosen primary healthcare doctor. ▪ Travel costs ▪ Funeral costs are claimed by submitting an application to the competent local office of the HZZO and are paid to the person who covered costs of the funeral (for example, a family member). ▪ Other Entitlements from the pension insurance benefits 	
CYPRUS	<p>OVERVIEW</p> <p>Healthcare benefits are granted to Cypriot citizens, EU and EEA citizens as well as Swiss citizens who are permanent residents in Cyprus. The level of cover is directly related to personal or family income and includes benefits provided by government hospitals.</p> <p>Every employee in Cyprus is compulsorily insured under the Social Insurance Scheme. The compulsory insurance falls into two categories: employees and self-employed.</p>	<p>LACK OF SPECIFIC REGULATIONS RELATED TO INTERNSHIPS OR TRAINEESHIPS.</p> <p>General insurance rules shall be applied.</p> <p>For EU citizens and countries with health care agreements with Cyprus - access to health care is provided to during their temporary stay in Cyprus through the European Health Insurance Card (EHIC) or bilateral treaty statements.</p> <p>MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO</p>



- Every person who is employed in the service of an employer, such as workers, employees in the private sector, public employees, semi-public employees and apprentices fall under the category of employed persons.
- Every person who is employed in a business of their own or perform any activities for their own account, such as traders, industrialists, farmers etc., fall under the category of self-employed persons.

Healthcare benefits are given to:

- individuals with an annual income which does not exceed €15,400, as well as families with an annual income which does not exceed €30,750, increased by €1,700 for each dependent child under some circumstances, as well as to certain categories of people;
- **All other people may make use of government medical services by paying the tariff which is set periodically.**
- **Insurable earnings on which the insured person has no obligation to pay contributions for any period of full time education after the 16th year of his/her age.**
- The cost of expensive hospital treatment may be reduced taking into account the patient's level of income. Government officials and public servants who pay a contribution of 1.5% of their salary are also entitled to healthcare benefits at government hospitals. The selection criterion for healthcare benefits is directly dependent on being registered with the National Health System.

DEFINITIONS:

"Accident at work" is defined as a discrete event which causes physical or mental harm or loss of life to:

- an employee or a self-employed person during the course of his/her employment or **during the normal journey** between his/her home and his/her place of work
- a person who is not at work during the time of the accident, provided that the **accident is related to work activities.**

INSURANCE

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **N/A – lack of specific regulation**
INCLUDES TRAVEL TO AND FROM WORK: **N/A**



Employment accidents and occupational diseases are covered by the general healthcare insurance.

The benefits for employment accidents and occupational diseases are as follows:

- a. injury benefit (temporary incapacity);
- b. disability benefit (disability grant or pension); and
- c. death benefit.

There are no special insurance requirements for the payment of the physical injury allowance or benefits because of disability. It is sufficient that the worker was an employee on the day the accident or occupational disease was caused, and that the accident was caused in the course of carrying out the person's duties

- **The physical injury allowance:**
- paid to any employed person who is incapable of work as a result of an employment accident or occupational disease for a maximum of 12 months from the date of the accident or manifestation of the disease.
- The rate of the personal injury benefit **is the same as the rate for sickness benefit**. However, the minimum amount of benefit paid to people with incomes below the basic insurable earnings is the same as the basic insurable earnings.
- **Disability benefits:**
- payable to any employed person who, as a result of an employment accident, suffers a loss of physical or mental capacity to a degree of not less than 10% with the exception of cases of pneumoconiosis, which are compensated from 1%.
- Disability benefits may take the form of either a lump sum or a pension, depending on the degree of disability. The lump sum is paid for a degree of disability from 10 to 19%, and the pension for a disability of greater than 20% (no benefits are paid for a disability of less than 10%).



The public Healthcare insurance applied also to indicated dependent members.

ENTITLEMENTS

- Care by general practitioners as well as by specialists of both out-patients and patients hospitalised in medical institution;
- Provision of necessary medicines and medicinal products;
- Diagnostic and investigatory tests;
- Hospitalisation in a medical institution;
- Dental care, with the exception of false teeth which are provided to low-income categories only.

MANDATORY FOR EMPLOYEES: YES

INCLUDES TRAVEL TO AND FROM WORK: YES

HEALTH INSURANCE APPLIES TO DEPENDANTS: YES

OVERVIEW – SOCIAL HEALTHCARE

Healthcare is provided to anyone insured in the Czech Republic who falls ill or requires medical care. The system is paid for from **health insurance**

This includes EU nationals and their family members who are ensured in Member States outside the Czech Republic.

Persons working or residing in the Czech Republic are eligible for full healthcare. – SEE “INSURANCE AT WORK”.

Those in the country for a short period of time (tourism or for business) are afforded **emergency care** in the case of an illness or accident.

Healthcare is free of charge, if:

- the beneficiary is insured with a health insurance company;
- the healthcare facility has concluded a contract with the given health insurance company;
- the examination or procedure is defined in the list of medical procedures reimbursed by the insurance.

Health insurance is compulsory.

LACK OF SPECIAL REGULATIONS ACCORDING TO WORK INSURANCE

OVERVIEW

Companies frequently employ interns using the “agreement on work”, a general type of contract stipulated by the Labour Code. Although contracts for traineeships contain a job description, this is in general rather vague and hardly sets any learning objectives. There are no quality checks to monitor whether an intern is acquiring “practical experience and relevant skills” as there is no supervisory body outside the employers. The “agreement on work” does not require the intern to have a mentor. There is no certificate after the traineeship, in general a letter of recommendation is provided.

The scope of healthcare for interns and trainees is the same as for persons covered by Czech public health insurance scheme.

According to labor laws, an internship is considered as a common job in the Czech Republic. In therefore involves an employment contract including a minimum wage.

PAID INTERNSHIP/ TRAINEESHIP – the same regulations as for general employees.

CZECH REPUBLIC



- Employers pay insurance contributions for **employees** in the form of a separate payment and an amount deducted from employee wages.
- **Self-employed persons** pay this insurance themselves.
- Persons who are not working and who are not insured by the State must pay their own insurance contributions as persons with no taxable income
- Insurance contributions for employees and self-employed persons are defined at the same rate of 13.5% of the assessment base from wages.

The State pays health insurance contributions for specific groups of residents. These are i.ae.:

- dependent children up to the age of 26;
- old-age pensioners and beneficiaries of invalidity pension;
- women on maternity or family leave, parental allowance beneficiaries;
- jobseekers registered with the Labour Office;

Medical care is also accessible to persons who are not insured (e.g. third-country citizens). They must pay for their healthcare in full or have private party insurance.

INSURANCE AT WORK

Every employer is obliged to maintain insurance under the law against occupational accidents and diseases.

Such insurance applies to all its employees **automatically upon signature of an employment contract**. EU nationals are also eligible for compensation if employed in the Czech Republic.

Employees are eligible for compensation for accidents at work and occupational diseases if health has been damaged while working. Liability for damages is borne by the employer in such cases.

DEFINITIONS:

An accident at work is considered any accident occurring while performing work tasks or in direct connection with such activities.

UNPAID – general healthcare system – healthcare provided outside the scope of labour law (lack of benefits which applies to work accidents and others).

Unpaid internship or an internship under the minimum wage is not considered as an employment contract

- **Other titles of insurance must be applied**

ATTENTION – the public insurance does not cover benefits according to accidents while travelling to and from work!

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES:
PARTIALLY (depending on type of internship)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **NO (full insurance only for paid and employed trainees)**

INCLUDES TRAVEL TO AND FROM WORK: **NO**



Accidents at work include injuries suffered during work breaks in the employer's facility.

Accidents while commuting to and from work are not covered.

Accidents at work include fatal accidents.

Occupational diseases are any disease an employee contracts as a result of harmful factors related to their work. A list of diseases considered occupational diseases is defined by a government regulation.

Eligibility conditions to receive compensation:

- accident occurred while fulfilling work obligations or in direct connection with them;
- employee suffers injury as a result of the accident;
- the injury is unintentional and the employee did not intentionally cause such injury;
- the employee did not commit a serious violation of safety regulations;
- the employee was not drunk at the time of the accident and did not act recklessly. Ordinary carelessness is not considered recklessness.

Compensation eligibility remains in place if the accident occurred through the direct fault of the employee.

ENTITLEMENTS

- Compensation for lost earnings
- Compensation for pain and suffering
- Compensation for appropriate expenditure associated with treatment
- Compensation for material damage
- If an employee dies as a result of an accident at work or occupational disease, their survivors are eligible for compensation.

ATTENTION – the public insurance does not cover benefits according to accidents while travelling to and from work!

MANDATORY FOR EMPLOYEES: YES



	<p>INCLUDES TRAVEL TO AND FROM WORK: NO HEALTH INSURANCE APPLIES TO DEPENDANTS: YES (insured by law)</p>	
DENMARK	<p>OVERVIEW The entitlement to health care which also covers work and labour insurances, under the Danish public health insurance scheme depends on which of the following groups person belongs to:</p> <ul style="list-style-type: none"> - persons who reside in Denmark; - persons from EU/EEA/Switzerland who work in Denmark, but are not registered as residents; - persons who are temporarily staying in Denmark <p>INSURANCE – mandatory</p> <p>Every employer has to take out industrial injury insurance with an insurance company and notify the Labour Market Insurance, that pays compensation if worker suffers an accident at work or contract an occupational disease.</p> <p>NOTE: A person that works in Denmark but lives in another EU/EEA Member State may be entitled to a special health card that gives the right to treatment in Denmark on equal terms with all others. The special health card gives the access to public health-care services such as hospital treatment, medical care, reimbursement of medicinal products and dental treatment, funeral grant and physiotherapy, etc.</p> <p>The special health card documents to be entitled to public health-care services without being resident in Denmark or being registered with the national register.</p> <p>The special health insurance card is issued free of charge</p> <ul style="list-style-type: none"> ▪ Special health insurance cards can be given to persons who are entitled to public health care in Denmark without being registered as residents in CPR. This card is issued by <i>Udbetaling Danmark</i>; 	<p>OVERVIEW Open market traineeships in Denmark are considered a “grey area” without specific legislation. They are mostly unpaid and serve as a stepping stone after graduation to paid employment – typically within the creative sectors like film-making, journalism and advertising.</p> <p>PAID INTERNSHIP/ TRAINEESHIP – the same regulations as for general employees, If contracted as an work contract.</p> <p>UNPAID – general healthcare system – healthcare provided outside the scope of labour law (lack of benefits which applies to work accidents and others).</p> <p>Unpaid internship or an internship under the minimum wage is not considered as an employment contract .</p> <ul style="list-style-type: none"> - Other titles of insurance must be applied (e.g. European Health Insurance Card (EHIC) or bilateral treaty statements) <p>MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: PARTIALLY (depending on type of internship) SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: NO (full insurance only for paid and employed trainees) INCLUDES TRAVEL TO AND FROM WORK: YES</p>



DEFINITIONS

Accidents at work - are injuries that have occurred suddenly or within the last 5 days in connection with work.

Occupational diseases are physical or mental diseases due to the effects of work. An occupational disease in principle is only recognized as an industrial injury if there is a medical, documented correlation between the disease and an effect of work.

In order for to get compensation or other benefits, worker needs to has injury recognised as an industrial injury. If an accident or occupational disease is to be recognised, several requirements have to be met. The two primary requirements are:

- The injury must have occurred while worked in Denmark for an employer.
- The injury must have occurred due to work or working conditions.

ENTITLEMENTS

After an industrial injury a worker may be entitled to the following types of compensation:

- compensation for permanent injury;
- compensation for loss of earning capacity;
- expenses towards treatment, medicine, aids, etc.
- compensation for loss of breadwinner.

NOTE:

As an accident at work is considered as "injuries that have occurred suddenly or within the last 5 days in connection with work" it applies also to travel to and from work if it is connected to the employee's duties.

MANDATORY FOR EMPLOYEES: YES

INCLUDES TRAVEL TO AND FROM WORK: YES

HEALTH INSURANCE APPLIES TO DEPENDANTS: YES



ESTONIA

OVERVIEW

The right to health insurance is created through employment. An employee does not have to present information in order to receive health insurance. In accordance with the legislation, all natural and legal persons offering employment must register information on their employees (start, suspension and end of the employment relationship) in the employment register of the Estonian Tax and Customs Board.

GENERAL HEALTHCARE PUBLIC INSURANCE FOR YOUNG NO-EMPLOYEES

Pupils and students While studying in Estonia, the following persons receive health insurance from the state:

- Students acquiring formal vocational education, and higher education students who are permanent residents of Estonia and study in an educational institution in Estonia founded and operated on the basis of legislation or in an equivalent educational institution abroad.
 - People without basic education who exceed the age of compulsory school attendance and who are acquiring vocational education or the pupils receiving vocational education on the basis of basic or secondary education;
 - Students who are permanent residents of Estonia. When the schooling is finished and if the young person just stays home, his or her health insurance ends. If, after graduating from secondary school the young person does not continue their studies, does not go into conscript service nor goes to work, he or she should register as unemployed to continue their health insurance
- Permanent residents of Estonia and persons living in Estonia on the basis of a temporary residence permit or right of permanent residence for whom social tax is paid or who pay social tax on their behalf have the right to health insurance. If a person is working in

OVERVIEW

Registration of employment within the framework of practical training is not required, unless an employment contract or a contract under the law of obligations is concluded with a trainee for performing the work.

NO SPECIAL RULES FOR INTERNSHIPS WITHIN INSURANCE AND HEALTHCARE SYSTEM

- **if paid, rules as indicated for workers and employed persons – obligation of registration contract**
- **if unpaid, no labour law protection provided – general rules of healthcare system apply**
- According to European regulations, medical insurance purchased in one of EU countries is valid within the whole European Union's area.
- As a holder of European Health Insurance Card person has the same right for medical services in Estonia as all Estonian citizens do.

Non-EU students

A student who has been granted residence permit for study is not covered by the Estonian Health Insurance Fund (Haigekassa), unless they are employed in Estonia or have the right of permanent residence or a long-term residence permit.

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES:
PARTIALLY (depending on type of internship)
SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: NO (full insurance only for paid and employed trainees)
INCLUDES TRAVEL TO AND FROM WORK: YES



several Member States, they will be provided with health insurance by the country where the social tax is paid for them.

INSURANCE FOR WORKERS

The Health Insurance Act provides insurance protection:

- to employees who work on the basis of an employment contract concluded for a term exceeding 1 month or for an unspecified term;
- to officials,
- to persons receiving remuneration or service fees on the basis of a contract under the law of obligations,
- to members of the management or controlling bodies of legal persons
- a dependant spouse, for whom the government pays social tax

Working insured persons have the right to a health insurance benefit in the form of a high-quality and timely healthcare service, necessary medicines or medicinal devices which are provided to the insured person under the terms stated in the Health Insurance Act by the Health Insurance Fund, and the persons that have entered into a corresponding contract with it (benefit in kind), and to a sum of money that the Health Insurance Fund is required to pay under the terms of the Health Insurance Act to the insured person to cover healthcare-related expenses, and in the event of temporary incapacity for work (cash benefit).

A health insurance benefit in kind is partially or completely funded by the Health Insurance Fund as:

- a healthcare service provided for the prevention or treatment of illnesses (healthcare service benefit);
- a medicine or medicinal device (medicine and medicinal device benefits).

DEFINITIONS

An occupational accident is damage to the health of an employee or death of an employee which occurred in the performance of a duty assigned by an employer or in other work performed with the



	<p>employer's permission, during a break included in the working time, or during other activity in the interests of the employer.</p> <p>Occupational accidents include traffic accidents, attacks against persons protecting the public order and other similar situations, if they have occurred in the course of work.</p> <p>Damage to the health or death that is not in a causal relation to the work of the employee or the working environment is not deemed occupational accident.</p> <p>NOTE: The insurance for workers is obligatory within raising of employment contract covers accidents at work (occupational accidents). The administrative obligations lay on the employer.</p> <p>Occupational accidents include travelling to and from work and other similar situations, if they have occurred in the course of work.</p> <p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES</p>	
FINLAND	<p>All people workers in Finland are insured against accidents at work and occupational diseases from the first day of work.</p> <p>Employers must, by law, provide all employees with accident insurance through the insurance company of their choice. Occupational injury insurance is handled by private insurance companies. The State Treasury provides compensation for government employees.</p> <p>Students at universities or university colleges have their own healthcare foundation with healthcare facilities in different university towns.</p>	<p>Student healthcare for those studying on Bachelor's or Master's level at universities is offered by the Finnish Student Health Service (FSHS - in Finnish, the acronym is YTHS). These YTHS student health services are not available for Doctoral students.</p> <p>For students enrolled at universities of applied sciences (UAS), healthcare is usually provided through municipal healthcare providers.</p> <p>INURANCE OF TRAINEES: - If paid and contracted as an employment –general rules for employees:</p>



FRANCE

EU citizens who plan to stay in Finland for more than three months must register their right of residence with the police.

DEFINITIONS

Accident at work - accidents that occur at work and in circumstances that are a consequence of the work, and against occupational illnesses.

In the case of students there is a special system that compensates for injuries that occur while the student is participating in practical assignments.

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A (accidents that occur in circumstances that are a consequence of the work)**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **N/A**

Persons exercising a professional activity (employed or self-employed), or those resident on French territory on a continuous and legal basis, and their dependents, are entitled to healthcare.

Eligibility criteria

- Entitlement is established first and foremost on professional or similar criteria. It is subject to the following prerequisites: quotas for hours worked or amounts of contributions. Those ceasing to fulfil the conditions for obtaining cover under a social security scheme as an insured person or as a beneficiary remain entitled to receive benefits in kind under their previous scheme for one year, until they once more fulfil the conditions for obtaining cover under a compulsory scheme.
- Other persons, who are members of the general scheme on the basis of their residence, may have to pay the special CMU contribution, depending on their level of income.

- All employees in Finland have occupational health insurance. Employers are required to arrange, at their own expense, professional-level occupational health services for their employees in order to prevent work-related health risks. **The occupational health insurance does not cover accidents which occur during leisure time.**

- **If unpaid traineeship or internship – only general healthcare system applies**

- (Other title of insurance must be applied (e.g. European Health Insurance Card (EHIC) or bilateral treaty statements))

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **PARTIALLY (depending on type of internship)**

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **NO (full insurance only for paid and employed trainees)**

INCLUDES TRAVEL TO AND FROM WORK: **N/A (accidents that occur in circumstances that are a consequence of the work)**

OVERVIEW

TRAINEESHIPS

A training period is a temporary work situation in the professional area for students in order to gain work skills in relation to their academic training. They must be entrusted with tasks in relation to the pedagogical project of their educational institution.

- Internship and alternating work and study for young people preparing a professional and vocational certificate (CAP, BAC Pro, BTS)
- Training courses for students pursuing a graduate or postgraduate degree programme or technical/professional studies: the training period is either included in the course of the academic year (from 1 to 3 months) or takes place at the end of the studies (up to 6 months).
- Traineeships for foreign jobseekers in the framework of EEA programmes (Eurodyssee, Erasmus +).



For healthcare, the general scheme covers 85% of persons employed in the private sector, civil servants and persons resident in France on a continuous and legal basis, and who are not protected by any cover elsewhere.

The benefits in kind available to nationals under the agricultural scheme and the scheme for non-agricultural selfemployed persons are on a par with the benefits available under the general scheme.

DEFINITIONS

accidents at work

- accidents at work resulting from or caused by your work,
- accidents which occur on the way to or from work,

occupational diseases - diseases contracted at work which are included in official lists of occupational diseases or are directly caused by normal work, according to a report by a committee for the recognition of occupational diseases.

INSURANCE AT WORK

Employed persons (agricultural and non-agricultural workers) and farmers are covered by compulsory accidents at work insurance. Insurance against accidents at work and occupational diseases covers accidents at work resulting from or caused by your work, accidents which occur on the way to or from work, and diseases contracted at work which are included in official lists of occupational diseases or are directly caused by normal work, according to a report by a committee for the recognition of occupational diseases.

ENTITLEMENTS

- Healthcare
- Daily allowance
- Pension for permanent disablement
- Pensions in the event of death (for dependants)

MANDATORY FOR EMPLOYEES: YES

Whatever categories of traineeship, legal texts and regulations have to be respected.

- Training periods are not allowed outside an educational program. They have to be part of a school or university curriculum. They must be part of the course of study that must guarantee minimum 200 hours of academic learning in the presence of the pupils or the students.
- The training period cannot exceed 6 months per academic year (maximum 924 hours if periods are split), except for derogations.
- Employers are entitled to respect a waiting period between two training periods: 1/3 of the previous training period. For example : after a 6 months training period, employers have to wait 2 months before hosting a new trainee for the same post (unless if the training period is interrupted by the trainee).

APPRENTICESHIPS

- There are **two types of work/study contracts**: the apprenticeship contract and the professionalisation contract

1) The apprenticeship contract

Apprenticeship is a work/study programme combining practical training at a company with theoretical classes delivered by an Apprentice Training Centre (*CFA – centre de formation d'apprentis*).

It is not compulsory, but is matter of choice. Apprenticeship is based on a work contract that binds an employer and an apprentice between 16 and 25 years of age, who, **as he/she is paid a wage, is subject to the rules of the Labour Code and the same collective conventions as other employees**. Depending on their age and seniority, they receive a minimum wage varying between 25% and 78% of a reference wage (the SMIC – *salaire minimum de croissance* / guaranteed minimum wage).

As regards social cover, apprentices (16 y/o and above) are affiliated to the General Social Security Scheme (RGSS - *régime général de la sécurité sociale*). They also have the right to paid leave and maternity leave, and their pension and unemployment benefit rights come into effect.

Young people under 15 y/o can conclude an apprenticeship contract provided they have completed their lower secondary education. Over 25 y/o can also enter an apprenticeship under certain conditions, disabled young people in particular,



	<p>INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES</p>	<p>for whom other provisions exist, including the “adjusted contract” (<i>contrat aménagé</i>), which facilitates their professional integration.</p> <p>Apprenticeships are carried out in a wide variety of professional sectors, including foodstuffs, commerce, construction, the automobile industry and public works, as well as in service sectors. Apprenticeship is becoming increasingly important as a mode of training for careers in the tertiary sector. More than one in every two contracts prepares for a service profession.</p> <p>During the programme, apprentices spend a third of their time at a CFA and the other two thirds at a company. CFA classes take up at least 400 hours a year, with apprentices following courses provided for and defined in school curricula. When at the company for which they work, apprentices are under the responsibility of a mentor who provides them with support and passes on his/her knowhow.</p> <p>2) The professionalization contract</p> <p>This is designed for a wider public than the apprenticeship contract. It is aimed at:</p> <ul style="list-style-type: none"> • young people 16-25 y/o; • jobseekers 26 y/o and over; • beneficiaries of the RSA – minimum income, ASS – special solidarity allowance (<i>allocation de solidarité spécifique</i>) or the AAH – disabled adults’ allowance (<i>allocation aux adultes handicapés</i>) ; <p>Programmes last between 6 months and 1 or even 2 years. Remuneration of young people on professionalisation contracts varies according to level of initial training and age. Unlike apprenticeship contracts, the State, local authorities and their public administrative bodies may not conclude professionalization contracts.</p> <p>MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: PARTIALLY (depending on type of internship, apprenticeship is covered) SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: NO INCLUDES TRAVEL TO AND FROM WORK: YES</p>
GERMANY	<p>OVERVIEW</p> <p>Workers and employees have compulsory state accident insurance to cover the consequences of accidents at work. For most liberal professions, this is done through professional associations who provide insurance (Berufsgenossenschaft)</p>	<p>INSURANCE</p> <ul style="list-style-type: none"> - Public accident insurance is mandatory - The employer pays the accident insurance contributions for manual and office workers and trainees. - Insurance is mandatory also for apprentices and trainees.



Civil servants (employees at the federal, state and local levels and at other public institutions) are insured by the accident insurance providers for cities, communities, districts, states and the national federation (e.g. accident insurance funds).

PUBLIC INSURANCE - mandatory

The following people have compulsory cover from the state accident insurance scheme:

- Manual and office workers
- **Apprentices**
- Certain self-employed people
- Children in day-care centres, kindergartens and similar establishments
- Pupils attending non-vocational schools
- **Students undergoing education or further education at tertiary level,**
- Beneficiaries of rehabilitation payments (participants in rehabilitation measures)
- **Certain volunteers**
- Domestic care personnel

The employer pays the accident insurance contributions for manual and office workers and trainees.

Benefits for children in nurseries, pupils and students are tax-financed.

The self-employed can voluntarily take out insurance against the consequences of accidents at work through professional associations who provide insurance (*Berufsgenossenschaft*). They must pay the contributions themselves.

Accident insurance covers the costs resulting from accidents at work and occupational diseases.

DEFINITIONS

Accidents at work

- accidents which occur during the performance of an insured activity (normally the work specified in the employment contract)

- Students undergoing education or further education at tertiary level, Certain volunteers, Apprentices are also insured by the public accident insurance.
- Public accident insurance covers the costs resulting from accidents at work and occupational diseases.
- **The accident insurance applies also to accidents on the way to and from this insured activity (commuting accident).**
- **If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility – and there's lack of labour contract necessity, trainee or intern is covered by general public healthcare – without labour insurance benefits.**
 - **For foreigners - other title of insurance must be applied (e.g. European Health Insurance Card for EU citizens)**
 - **Benefits that are not covered by occupational accident insurance will be covered by health insurance**

NOTE:

Many internships or traineeships can be not consider as an labour or employment relation but as a study practices or within the scope of civil contract – in that case a trainee or intern is covered only by general public health insurance without labour insurance benefits.

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: YES
SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES (if not regulated as civil contract or Erasmus mobility)
INCLUDES TRAVEL TO AND FROM WORK: YES



- **accidents on the way to and from this insured activity (commuting accident).** Detours on the way to and from work are not normally insured; business trips are.

Occupational diseases are diseases contracted by insured parties through or during the insured activities. The Occupational Diseases Regulation lists 77 recognised occupational diseases. If the insured party can prove that they have contracted another illness at or through their work activities, the accident insurance will cover the costs (combination of list and provision of proof system).

The policy holder receives benefits from the accident insurance only if a **causal link exists between the insured activity and the accident/disease**, as well as between the accident/disease and the damage to their health. The insured activity against must therefore have led to the accident or disease and the damage to health.

ENTITLEMENTS

- Remedial treatment:
- Reintegration into working life
- Services for reintegration into community life
- medically prescribed rehabilitation group sports,
- Travel costs to the location of the services,
- social assistance or household help and
- Childcare costs (babysitter, child minder and similar assistance).
- If a spouse dies following an accident at work or an occupational disease, a person will receive a survivor's pension.
- Children under 18 receive an orphan's pension

NOTE:

- Insurance is mandatory for workers and employees but also for apprentices and trainees
- The employer pays the accident insurance contributions for manual and office workers and trainees.



	<ul style="list-style-type: none"> - Students undergoing education or further education at tertiary level, Certain volunteers, Apprentices are also insured by the public accident insurance. <p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES</p>	
GREECE	<p>OVERVIEW</p> <p>Illness benefits in kind are provided by the National Organisation for the Provision of Health Services to employees insured with the Unified Social Security Fund:</p> <ul style="list-style-type: none"> • public- and private-sector employees, • farmers, • self-employed individuals, • and mariners). • Pensioners, unemployed individuals and dependants are also entitled to illness benefits in kind. • In order to gain access to illness insurance benefits in kind, any person is required to have paid insurance contributions corresponding to at least 100 days of employment during the year preceding the illness or during the 15-month period preceding the illness. <p>INSURANCE AT WORK</p> <ul style="list-style-type: none"> • Mandatory for above mentioned groups. • Covered by general public health insurance <p>Accidents and occupational diseases are not covered by a separate branch of insurance. Illness and temporary loss of working capacity come under the health insurance scheme, while invalidity and death are subject to the relevant pension insurance provisions.</p>	<p>LACK OF SPECIAL REGULATIONS ACCORDING TO WORK INSURANCE</p> <ul style="list-style-type: none"> • Traineeships and Internships are not specifically regulated in Greece, but are subject to the general rules of the labour law. • Thus, if the contract is bounded within scope of labour law, the trainees have to be provided with health insurance and they are entitled to the minimum wage. • Many employers use traineeships as a form of cheap or free labour, which is illegal. • If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility – and there's lack of labour contract necessity, trainee or intern insurance is covered by general public healthcare – which also applies to work accidents. • According to general public healthcare insurance, Illness and temporary loss of working capacity caused by work accident, come under the health insurance scheme. <ul style="list-style-type: none"> ○ For foreigners – if internship or traineeship is not consider as an employment, any other title of insurance must be applied (e.g. European Health Insurance Card for EU citizens) ○ Benefits that are not covered by occupational accident insurance are covered by health insurance • Work accident is also an accident while travelling to or from work.



DEFINITIONS

- **Work accident:** an accident that either took place during work or in relation to work, **or while travelling to or from work.**
- **Occupational disease:** chronic illness related to the hazards of your job, which occurred after a certain time period.

ENTITLEMENTS

- Benefits in kind: in the event of temporary loss of working capacity, you are entitled to **the same benefits** in kind (medical care, hospital care and hospitalisation) as those **provided in the framework of healthcare benefits.**

- Benefits in cash: paid from the first day that the accident is reported; the amount is calculated in the same way as the ordinary illness benefit is calculated. The benefit is provided for the same time period as the illness benefit.

In the case of permanent invalidity or death resulting from an accident at work, insured person will be paid an invalidity pension or his dependants will receive a survivor's pension, respectively, in accordance with the provisions on pensions due to invalidity or death. Furthermore, in the event of death, a benefit is provided to cover funeral costs

NOTE:

- Work accidents are covered by general public health insurance.
- Accidents and occupational diseases are not covered by a separate branch of insurance.
- Illness and temporary loss of working capacity come under the health insurance scheme.
- Work accident is also an accident while travelling to or from work.

MANDATORY FOR EMPLOYEES: YES
INCLUDES TRAVEL TO AND FROM WORK: YES

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO (lack of regulation)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: N/A

INCLUDES TRAVEL TO AND FROM WORK: YES



HUNGARY

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES**

OVERVIEW

Public healthcare insurance

- Everyone is automatically affiliated to a health insurance scheme as soon as he or she begins to work.
- Self-employed people register themselves, and employers register their employees, with the competent local bureau of the taxation and finance office and/or the competent social insurance organisations, as necessary.
- Employers and employees pay contributions.

WORK INSURANCE

Mandatory, paid by workers and employers.

The insurance covers all injuries and illnesses incurred in the course of work, that are work-related or happen on the way to or from work (accidents at work), and diseases and deterioration of a worker's health due to the hazards peculiar to the job (occupational diseases). Occupational diseases are those listed as such by the government. The insurance does not cover injury or illness exclusively occurring because of the victim's behaviour.

The compulsory health insurance contributions paid by workers and employers also entitle beneficiaries to healthcare benefits in the event of an accident. These are:

- benefits in kind in the form of healthcare;
- cash benefits such as accident benefits and an accident allowance.
 - E.g. work accident sickness benefit, work accident annuity.

DEFINITIONS

- **Accidents at work** - all injuries and illnesses incurred in the course of work, that are work-related or happen on **the way to or from work**,

OVERVIEW

There is no relevant legislation about internships and traineeships on open market.

The Act on Labour Code does not define traineeship as a specific form of employment. The more frequent compulsory traineeships that are part of education curricula are already regulated within the scope of educational law with a protection provided by labour law.

From a legal point of view there are three formalized and one informal way for employers to hire trainees as for whom it is not obligatory to complete a traineeship as part of their studies:

- Through a regular employment contract subject to the Labour Code – covered by labour law protection
- Through a school cooperative, which acts as a 'third party' connecting the employer with the trainee. In this case the trainee must maintain student status. This type of employment relationship is also subject to the Labour Code – also covered by labour law protection
- Through a personal services contract subject to the Civil Code
- An informal way of employing trainees is to employ them without any official contract.

If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility or civil contract – and there's lack of labour contract necessity, trainee or intern insurance is covered by general public healthcare.

Thus, only general healthcare is provided (without special benefits as a pension or lost of capacity, work accident sickness benefit)

- **For foreigners – if internship or traineeship is not consider as an employment, any other title of insurance must be applied (e.g. European Health Insurance Card for EU citizens)**
- **Work accident is also an accident while travelling to or from work**



	<ul style="list-style-type: none"> • occupational diseases - diseases and deterioration of a worker's health due to the hazards peculiar to the job <p>NOTE</p> <ul style="list-style-type: none"> • Public health insurance is mandatory, • Everyone is automatically affiliated to a health insurance scheme as soon as he or she begins to work, • The compulsory health insurance contributions paid by workers and employers covers also accidents at work and occupational diseases • Accident at work is also an accident that occurred on the way to or from work or is related to work duties. <p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, (insured by law)</p>	<p>MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO (lack of regulation) SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: N/A INCLUDES TRAVEL TO AND FROM WORK: YES</p>
IRELAND	<p>OVERVIEW PUBLIC HEALTHCARE</p> <p>Most employers and employees (over 16 years of age and under 66) pay social insurance (PRSI) contributions into the national Social Insurance Fund. In general, the payment of social insurance is compulsory. The term 'insurable employment' is used to describe employment that is liable for social insurance contributions. Some people who have unearned income are also liable for PRSI.</p> <p>The Irish Public Health System provides for two categories of eligibility for persons who are ordinarily resident in the country, i.e. full eligibility (individuals/families with full eligibility are awarded a medical card) and limited eligibility (all others).</p> <p>Full eligibility is determined mainly by reference to income limits. Determination of an individual's eligibility status is the responsibility of the Health Service Executive (HSE) and requires the completion of an application process.</p>	<p>LACK OF SPECIAL REGULATIONS ACCORDING TO WORK INSURANCE FOR TRAINEES</p> <ul style="list-style-type: none"> • If the contract of internship or traineeship is bounded within scope of labour law, the trainees have to be provided with health insurance and they are entitled to the minimum wage according to general rules • If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility – and there's lack of labour or employment contract necessity, trainee or intern insurance is covered by general public healthcare on general rules. • The only benefit then is to obtain access to medical treatment, without others benefits consequents from the Occupational Injuries Benefit scheme and general social care system. • According to general public healthcare insurance, necessity of treatment and medical service comes under the health insurance scheme, also as a result of accident at work. <ul style="list-style-type: none"> ○ For foreigners – if internship or traineeship is not considered as an employment, any other title of insurance must be



Individuals/families that are below a higher means threshold are eligible for GP services and are awarded a General Practitioner (GP) visit card.

The social insurance payments available include i.ae.:

- Illness Benefit
- Health and Safety Benefit
- Invalidity Pension
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- State Pension (Contributory)
- Treatment Benefit
- Occupational Injuries Benefit

INSURANCE AT WORK

In general, the insurance is covered by the basic mandatory insurance within social contributions system. It is paid by workers and employers.

The Occupational Injuries Scheme provides benefits for people injured or incapacitated by an accident at work or while travelling directly to or from work.

The scheme also covers people who have contracted a disease as a result of the type of work they do. There are a number of benefits available and there are different conditions attached to each benefit. The Medical Care Scheme allows worker to get a refund of the costs of medical care and attention that are not paid by the Health Service Executive (HSE) or covered by the Treatment Benefit Scheme.

The benefits are of Occupational Injuries Scheme are:

- Injury Benefit
- Disablement Benefit
- Incapacity Supplement
- Constant Attendance Allowance
- Medical Care Scheme.

applied (e.g. European Health Insurance Card for EU citizens)

- **Work accident is also an accident while travelling to or from work.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO (lack of specific regulation)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: N/A

INCLUDES TRAVEL TO AND FROM WORK: YES



	<ul style="list-style-type: none"> • There are also death benefits <p>DEFINITIONS</p> <ul style="list-style-type: none"> • Accidents at work - an accident at work or while travelling directly to or from work, • occupational diseases - a disease as a result of the type of work they do. <p>NOTE</p> <ul style="list-style-type: none"> • Public health insurance is mandatory, • Most employers and employees (over 16 years of age and under 66) pay social insurance (PRSI) contributions into the national Social Insurance Fund. • The compulsory health insurance contributions covers also accidents at work and occupational diseases, • Accident at work is also an accident that occurred on the way to or from work or is related to work duties. <p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law</p>	
ITALY	<p>OVERVIEW PUBLIC HEALTH INSURANCE SYSTEM</p> <p>The Italian social security system is funded by contributions paid by employed workers, employers, independent workers and self-employed workers, as well as through general taxation. All employers must enroll their employees in the National Insurance System in case of work accidents.</p> <p>The National Health Service (SSN) is funded by all residents of Italy through taxes.</p> <p>Persons statutory insured by the National Institute for Social Security (INPS):</p>	<p>LACK OF SPECIAL REGULATIONS ACCORDING TO WORK INSURANCE FOR TRAINEES</p> <ul style="list-style-type: none"> • If the contract of internship or traineeship is bounded within scope of labour law, the trainees have to be provided with health insurance and they are entitled to the minimum wage according to general rules • If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility – and there's lack of labour or employment contract necessity, trainee or intern insurance is covered by general public healthcare on general rules. • The only benefit then is to obtain access to medical treatment, without others benefits consequents from INAIL system/



- employees of the private sector signed up to the Employed Workers Pension Fund (FLPD), including agricultural workers, cooperative members and apprentices;
- employees in the public sector;
- independent workers (merchants, artisans, sharecroppers, farmers and tenant farmers) registered with the relevant special schemes;
- employed workers (coordinated and continuing workers, project workers and occasional workers, door-to-door salesmen, professionals without a pension, occasional independent workers) registered with a separate scheme.

The INPS also manages certain special social security schemes and funds for certain categories of workers such as: clergy, civil aviation flight staff, and miners.

Other Bodies under private law (Casse) can manage obligatory social security and support if obliged worker to obtain some special insurances. Especially persons that belong to a certain category of professionals, such as lawyers, doctors, engineers, architects, notaries, etc. registered with the specific pension Scheme or Fund.

The employer must comply with all necessary formalities for employed workers: the obligation to pay contributions derives directly from conclusion of an employment contract.

Social security contributions are calculated on a percentage basis relative to gross income..

For most categories of workers, the amount of contributions is based on actual pay; for others, on conventional remuneration.

The amount of your contributions is fixed by law and varies depending on the company's sector of activity (industry, business, artisanship, credit, insurance, etc.) and based on the number of employees, geographic location, your job title, etc.

INSURANCE AT WORK

However, some internships and traineeships are protected and insured on a contractual way between trainee or intern and a promoter. For those, the work insurance within the scope of INAIL system is provided.

The promoter insures the trainee against any accidents at work with the Italian National Institute for Insurance against Industrial Accidents - INAIL, and also against any third-party liability with insurance companies operating in the insurances sector. In the event of accident during the placement, the hosting organization undertakes to report the event - within the time established by current legislation - both to the insurance institutions (specifying the number of the policy signed by the promoter) and to the promoter.

It's lay under the contract of traineeship and internship.

NO GENERAL RULES ABOUT MANDATORY INSURANCE

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO (lack of specific regulation)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: N/A

INCLUDES TRAVEL TO AND FROM WORK: YES



The National Institute for Insurance against Accidents at Work (INAIL) manages the insurance system, funded through contributions paid by employers, which protects workers in case of:

- **accidents;**
- **death in the workplace;**
- **occupational disease.**

The INAIL provides:

- temporary benefits;
- annuities in the event of permanent disability;
- compensation in the event of death.

DEFINITIONS

Accidents at work – are traumatic events, caused by violence, in relation to a risk connected to work activity and which has resulted in the following consequences:

- total, but temporary, incapacity for work for a minimum duration of 3 days;
- permanent (partial or total) disability;
- death.

Accidents which occur on the journey to place of work and from work to home are included in INAIL insurance, subject to certain conditions – in general every accident connected to the work duties, as well as accident that happened on way to or from work is covered by the work insurance and is considered as accident at work.

Occupational diseases

- included on a specific list of occupational diseases recognised by law for the industry and agriculture sectors, as updated in 2009;
- contracted in relation to the activity a worker carries out, during performance of the same.

ENTITLEMENTS

General healthcare:



	<ul style="list-style-type: none"> health services, such as aids, prosthetics and assistance and rehabilitation aimed at ensuring the maximum possible recovery of independence and mental and physical resources, and therefore reintegration into daily life, family, social and working environments. <p>Monetary refunds:</p> <ul style="list-style-type: none"> temporary benefits; annuities in the event of permanent disability compensation in the event of death or payment of a capital lump-sum in case of permanent biological damage personal assistance allowance <p>NOTE</p> <ul style="list-style-type: none"> Public health insurance is mandatory, All employers must enroll their employees in the National Insurance System in case of work accidents. The employer must comply with all necessary formalities for employed workers: the obligation to pay contributions derives directly from conclusion of an employment contract. Accident at work is also an accident that occurred on the way to or from work or is related to work duties. <p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law</p>	
LATVIA	<p>OVERVIEW</p> <p>Social insurance contributions are legally mandated payments paid into a special budget account which give the right to socially insured persons to receive social insurance services stipulated by law, including unemployment, maternity, paternity, illness and parental benefits, disability, old-age and loss of breadwinner pensions, and compensation for workplace accidents and work-related illnesses.</p>	<p>LACK OF SPECIAL REGULATIONS ACCORING TO WORK INSURANCE FOR TRAINEES</p> <p>There is no formal definition of traineeship in Latvia.</p> <p>Traineeships that are a part of vocational education are defined as the “practical part of the vocational education programme”.</p> <ul style="list-style-type: none"> Traineeships are required by law to be part of the vocational/professional education programmes in the primary, secondary and higher education



Despite the fact, that generally the healthcare is funded by State, patients are obliged to pay some contributions for their treatment. These are generally small amounts as e.g.:

- For getting medical treatment in hospital, starting from a second day– 10,00 euro.
- For getting medical treatment in state agencies, health care hospitals and care departments of hospitals – 7,11 euro.
- For getting medical treatment for oncology and oncohematology diagnoses (in any hospital) – 7,11 euro.

The following have the right to receive state-funded healthcare services (i.a.):

- citizens and non-citizens of Latvia and their children;
- citizens of European Union Member States, European Economic Area countries and Switzerland (hereinafter Member States) who live in Latvia and work as employees or self-employed persons, and their family members;
- foreigners with permanent residence permits in Latvia and their children;

Persons with the right to receive state-funded healthcare services in Latvia also have the right in accordance with set procedures to receive healthcare in another Member State.

DEFINITIONS

Accident at work - harm caused to the health of the insured person or death of the insured person, if the cause of such is an extraordinary incident, which has occurred within one working day (shift) **during the performance of work duties**, as well as while acting to save any person or property and to prevent a threat of danger to such.

Occupational disease - disease characteristic to certain categories of employees caused by physical, chemical, hygienic, biological and psychological factors in the working environment

INSURANCE AT WORK

levels. Possibility of training in academic studies depends on the specific study programme.

- The place for the traineeship is provided by the institution of education either by itself or with a partner – a public or private company, organization or institution. Alternatively a student can negotiate a place of their preference by themselves if the place of their choice can provide the training described in the study programme.
- In all cases the organization of the training is regulated by the law and the internal rules of each educational institution. If the student is having the training outside the educational institution, a three-sided contract must be signed.
- Remuneration can be part of the agreement but is not mandatory for the company/organization.
- Traineeships in foreign countries are available in several institutions of higher education as part of the ERASMUS+ programme.

Training is also available as non-formal education or courses of professional development. They are provided by vocational education institutions, university continuing education departments and their local/distance learning centres, chambers of commerce, adult education centres, associations and private providers.

Eligibility for training as part of private non-formal education may vary based on conditions laid out by the provider of the education.

There is no national legislation that regulates traineeships outside formal education.

Open market traineeships outside professional development or education are not allowed by law in Latvia (they are considered as undeclared work).

Thus, in general the internship or traineeship can be only conducted within the scope of education or studies or as a regular employment contract.

So that, there are no special rules for interns or trainees in the term of insurance and social protection – there are protected and covered by insurance based on the title of being student or a employee .



A socially insured person is entitled to receive an insurance compensation if he/she due to an accident at work or an occupational disease.

Socially insured persons also have the right to claim compensation for medical treatment and rehabilitation expenses in relation to a workplace accident or work-related illness.

Types of insurance compensation:

- sickness benefit;
- compensation for the incapacity for work;
- compensation for additional expenses due to medical treatment and rehabilitation,

The following medical and rehabilitation expenses are compensated in relation to workplace accidents or work-related illnesses:

- medical treatment and purchase of medication;
- medical and social rehabilitation;
- technical aids and prosthetics;
- travel expenses while visiting a medical institution;
- companion's expenses;
- professional rehabilitation and retraining.

A breadwinner is a person with the obligation to provide for his or her dependents: his or her spouse, children, grandchildren, parents or grandparents.

A dependent is a non-work-capable person who is fully or partially supported by the breadwinner.

NOTE

- Public healthcare is funded by state to citizens and residents as well as to employed persons
- Public health insurance covers also accidents at work and occupational diseases
- Patients are obliged to pay some contributions for their treatment, however in general it's state-funded

Thus, the labour law does not applies to students and in that meaning accidents during performance educational internship or stage are not considered as “accidents at work”.

- **If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility or performance of internship within studies or learning –trainee or intern insurance is covered by general public healthcare on general rules.**
- **The only benefit then is to obtain access to medical treatment, without others benefits consequents from the labour law and general social care system.**
- **According to general public healthcare insurance, necessity of treatment and medical service comes under the health insurance scheme, also as a result of accident at work.**
 - **For foreigners – if internship or traineeship is not consider as an employment, any other title of insurance must be applied (e.g. European Health Insurance Card for EU citizens)**
- **Work accident are accidents that occurred during the performance of work duties.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: NO (lack of specific regulation)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: N/A

INCLUDES TRAVEL TO AND FROM WORK: N/A



LITHUANIA

- Accident at work are accidents that occur during the performance of work duties.

MANDATORY FOR EMPLOYEES: YES

INCLUDES TRAVEL TO AND FROM WORK: N/A, (“accidents that occur during the performance of work duties”)

HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law

OVERVIEW

Mandatory health insurance

Persons who pay compulsory health insurance contributions themselves or have their contributions paid for them in accordance with the Law on Health Insurance.

- All taxpayers must pay compulsory health contributions exclusively to the revenue collection accounts of Sodra (the State Social Insurance Fund Board under the Ministry of Social Security and Labour).

Persons who are insured by the state from public funds, i.a.:

- persons of working age registered with a labour exchange;
- women who have been granted statutory maternity leave;
- one of the parents with a child under 8;
- one of the parents with two or more children until they reach the age of majority;
- persons who receive a pension or any other social benefit according to law;
- persons under 18,
- day students;
- persons supported by the state receiving social benefits and other persons listed in law

INSURANCE AT WORK

DIFFERENT REGULATION FOR APPRENTICESHIPS AND TRAINEESHIPS

OVERVIEW

- In Lithuania there are two types of traineeships - educational and job traineeship. In educational traineeship there are also two categories - as a student and as a pupil- it depends on institution in which person is studying: school or university.
- Persons till 29 years old can participate in the traineeships. Volunteer traineeship agreement is made for no longer than 2 months in the certain company. Company which has made an agreement with trainee should inform State Social Insurance Fund Board.
 - During the traineeship person must be ensured at least 20 hours but not more than 40 hours per week of doing traineeship.
- Apprenticeship is included in Law on employment and is regulated in Labour Code, which came into force on the 1st July, 2017.
- Voluntary practice is open to any young persons (16-29) to perform an unpaid traineeship in a company or organisation by directly concluding a bilateral agreement.

INSURANCE- protection applies to trainees also as for employees.

In July 2014, the amendments for changes to the laws regarding employment support, social and health insurance premiums, aimed at encouraging young people between the age of 16 and 29 to find jobs in their home country, were signed. Following these changes, every young person who finds a traineeship



- Social insurance contributions for employees to cover accidents at work and occupational diseases are made by employers.
- The self-employed can insure themselves against accidents at work and occupational diseases on a voluntary basis.
- Students at Career School, on work experience or in the military and those serving terms of imprisonment are insured by the State.

DEFINITIONS

- **Accident at work** - an accident on workplace where an employee has suffered damage to their her health and is unable to work for one or more; **an accident on the way to or from work**

ENTITLEMENTS

Individuals covered by compulsory health insurance are entitled to the following free healthcare services at health institutions that have signed an agreement with the local health insurance funds:

- healthcare delivered by primary healthcare physicians (family doctors), specialists and in-patient health institutions;
- rehabilitation medicine;
- preventive medicine services;
- other services classified as personal healthcare.

Sickness benefit because of an accident at work, while on the way to or from work or because of an occupational disease is payable in the event of:

- an accident at work where an employee has suffered damage to their her health and is unable to work for one or more;
- an accident on the way to or from work;

Benefits that may be allocated in the event of an accident at work are as follows:

offer has the cost of insurance against accidents in the workplace as well as social and health insurance premiums covered from the national budget.

- **Trainees are covered by compulsory health insurance and social insurance against accidents at work and occupational diseases with state funds.**
- **According to general public healthcare insurance, necessity of treatment and medical service comes under the health insurance scheme, also as a result of accident at work.**
 - **For foreigners – if internship or traineeship is not consider as an employment, any other title of insurance must be applied (e.g. European Health Insurance Card for EU citizens)**
- **Work accident are accidents also on the way to or from work.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: YES
SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES
INCLUDES TRAVEL TO AND FROM WORK: YES



- sickness benefit because of an accident at work, while on the way to or from work or because of an occupational disease;
- lump-sum compensation for the loss of capacity to work;
- periodic compensation for the loss of capacity to work;
- where someone insured has died as a result of an accident at work, while on the way to or from work or from an acute recognised occupational disease, family members are paid a lump-sum benefit;
- where someone insured person has died as a result of an accident at work, while on the way to or from work or from a severe recognised occupational illness, family members or dependents receive periodic payments of benefit calculated according to a formula.

Sickness benefit amounts to 100% of earnings and is paid for the total duration of a person's illness.

MANDATORY FOR EMPLOYEES: **YES**
INCLUDES TRAVEL TO AND FROM WORK: **YES**
HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES**

OVERVIEW

Compulsory health insurance covers, amongst others, salaried employees, the self-employed, apprentices, mariners, young volunteers, young au pairs, as well as people receiving pensions, invalidity pension, unemployment benefits, parental leave or the guaranteed minimum wage.

As somebody covered by this insurance, you have the right to benefits to both yourself and members of your family (joint insured persons), including: spouses, partners, children under your legal guardianship under 30 years old, parents or direct relatives or relatives by marriage to the third degree where they take care of the household of the insured person instead of a spouse.

OVERVIEW

Students pursuing their studies in Luxembourg are subject to health insurance if they are not covered by social protection in their capacity as a family member.

Schoolchildren and students are also covered by the insurance against accidents at work, related to their educational activities during traineeship or apprenticeship.

There is no specific legal framework for the execution of traineeships. In general, it is necessary to sign a traineeship agreement. Regarding the traineeship agreement, a distinction is made whether the traineeship is a mandatory component of the studies (**convention de stage**) or whether it is a voluntary initiative (**contrat de stage**)

- **the paid traineeship** includes an employment contract and a salary. It is therefore compared to a job.

LUXEMBOURG



Students pursuing their studies in Luxembourg are subject to health insurance if they are not covered by social protection in their capacity as a family member.

INURANCE AT WORK

- Any person is covered against risks relating to workplace accidents and occupational illnesses if he or she carries out a salaried or self-employed professional activity.
- Schoolchildren and students are also covered.

The insurance covers:

- accidents sustained while at work;
- **accidents sustained while travelling to and from work;**
- occupational illnesses

Benefits in kind and in cash are awarded under the same conditions as those applicable to sickness benefits, in principle with no contribution to costs from an insured person.

DEFINITIONS

- **Accident at work -**
 - accidents sustained while at work;
 - **accidents sustained while travelling to and from work**

ENTITLEMENTS

Benefits in kind

Insured person has access to health insurance treatment and to nursing care benefits relating to an occupational illness or a workplace accident. These benefits are provided by the National Health Fund.

Benefits for non-financial damages

Traineeship agreement: work to be carried out within the framework of an essentially educational traineeship as part of school education.

- The apprenticeship is aimed at giving apprentices the opportunity to learn a trade or profession, which will be taught by an employer qualified to do so.
- The apprenticeship contract depends on the level of education and can be bounded by an employment contract.
- However, mostly the apprenticeship is consider as a part of education.

According to general regulations of insurance at work, schoolchildren and students are also covered.

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: YES
SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES
INCLUDES TRAVEL TO AND FROM WORK: YES



- physiological damage and loss of amenities of life in order to compensate for the loss of quality of life and the loss of value on the job market;
- to compensate for pain endured until healing;
- for aesthetic damage.

Cash benefits

- salary and your cash benefits may be maintained under the same conditions as when worker rendered unfit through illness;
- access to a partial accident benefit
- a full accident benefit
- a professional tide-over benefit equivalent to 85% of the full benefit
- **Survivors' benefits**
 - Orphan benefit for children;
 - Survivor's benefit for a spouse or partner;
 - Allowance for psychological damage.

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **YES**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES**

OVERVIEW

- Government provides free comprehensive health services to all residents, funded by public taxes.
- All residents have access to preventive, investigative, curative and rehabilitative services in Government Health Centres and Hospitals.
- Persons on a low income are 'means tested' by the Department of Social Security. If they qualify for assistance, they receive a card which entitles them to free medication.

The Ministry for Health is responsible for the financing and provision of State-funded healthcare services.

Patients are given access to specialists through a referral from a general practitioner. In Malta, there are also private hospitals, clinics and other facilities. Care in private facilities is funded by private

OVERVIEW

Traineeships are a dual system of occupational skill development, targeted at new labour market entrants, unemployed clients or employees involved in restructuring exercises. As per Employment and Training Services Act, Chapter 343, during traineeships, a trainee has to attend on-the-job training and may be required to attend a recognised educational establishment as part of the training. Given that the Employment and Training Corporation (ETC) is licensed as a Further Education Institution, courses are run by the Corporation.

As prescribed in the Act, it is within the remit of the Corporation to determine the training content, duration of traineeship, and the scheduling of the off-the-job training component.

When a person is enrolled in the Traineeship Scheme, Jobsplus issues an agreement which is signed by the employer, the trainee and a representative of

MALTA



insurance or paid for by the patients themselves. Practitioners and specialists in Malta are allowed to exercise their profession in both public and private healthcare services simultaneously. All private care facilities, apart from family practitioner clinics and the specialised consultancy offices, must have a licence from the Public Health Authorities. Public health care institutions provide a broad range of health care services, including care for acute conditions, chronic illnesses, ante-natal care, post-natal care, mental health care, rehabilitation and care for the elderly

DEFINITIONS

Accident at work- an accident happening to a person while he /she is travelling as a passenger to/from his/her place of work in any vehicle (including a ship, vessel, or aircraft) which is in any way provided or paid for directly by his/her employer, may receive Injury Benefit

INSURANCE AT WORK

Benefits payable to persons who suffer an injury on the place of work or who develop a medical condition which is related to the workplace.

- If a person has paid at least one contribution and sustains an injury or sickness/medical condition related to work, he/she is entitled to claim benefits for up to one year, starting from the fourth day after the date of injury. The first three days are paid by the employer.
- The applicant is entitled to the benefits from the fourth day of the date of the injury. The first three days are paid by the employer.
- The employer will pay the employee the basic salary and the applicant then reimburses the employer with the amount of the benefit he/she has received from the Department of Social Security.

the Corporation. **This agreement outlines the obligations of all parties (including the duration of the traineeship and the facilities and amenities that need to be provided by the employer to safeguard the health and safety of the trainee).**

Traineeships are administered by the Employment and Training Corporation, which is Malta's Public Employment Service. As highlighted above, the Employment and Training Services Act Chapter 343 serves as the legal framework for the administration of such scheme.

Following confirmation of selection by employers, the Corporation enters into a written agreement with both the employer and trainee.

Since a trainee taking part in a traineeship is not considered an employee, s/he is not entitled to any social security coverage.

Moreover throughout the traineeship, a trainee receives a training allowance, which is based on the National Minimum Wage, paid by Jobsplus. The trainee is paid for each hour attended.

APPRENTICESHIPS

Apprenticeship in Malta is distinct from other forms of work-based learning as: An apprentice is contractually linked to the employer and receives remuneration (wage or allowance), and the employer assumes the responsibility for the on-the-job training of the programme leading to a qualification.

The Employment Training Act defines an apprentice as "a person over the age of fifteen years who is bound by a written agreement to serve an employer for a determined period with a view to acquiring knowledge, including theory and practice, of a calling in which the employer is reciprocally bound to instruct that person". **The apprentice receives wage from the employer and an allowance from the State.**

INSURANCE

- If the contract of internship or traineeship is bounded within scope of labour law or the Employment Training Act, the trainees and apprentices have to be provided with health insurance on general rules as for employers.



- If the benefit is less than the employee's salary, the employer will pay the employee the difference. The benefits for the self-employed will be paid directly to them.

MANDATORY FOR EMPLOYEES: **YES**
INCLUDES TRAVEL TO AND FROM WORK: **YES**
HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES, insured by law**

- If the traineeship or internship is not regulated by labour law – as e.g. Erasmus mobility – and there's lack of labour or employment contract necessity, trainee or intern insurance is covered by general public healthcare on general rules.

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **PARTIALLY (depending on type of internship)**
SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **NO (full insurance only for paid and employed trainees)**
INCLUDES TRAVEL TO AND FROM WORK: **YES**

OVERVIEW

Public healthcare and insurance is mandatory. The basic insurance covers a minimum number of reimbursable expenses, determined annually by the Ministry of Health, Welfare and Sport.

Medical insurance is obligatory when a person lives and/or works in the Netherlands. General basic insurance for each family member aged 18 and above is **offered by private medical insurance companies**. The level of the monthly payment is determined annually in November for the following year and differs from one insurer to another.

Those on a low income have the right to a care allowance.

A mandatory excess (EUR 385, may be increased annually) also applies to each insured party. This is a total amount that has to be paid first (e.g. for medication or a visit to a specialist in hospital).

There is no charge for visiting a General Practitioner.

DEFINITIONS

Accidents at work - incidents at work or during working hours which directly cause harm to health. It can therefore also concern an

OVERVIEW

Since in the Netherlands **trainees are regarded as normal employees**, working conditions including working time rules are generally respected.

- **There is also a general health/accident insurance coverage to all trainees.**
- Further than that, only recommendations exist regarding the conclusion of a traineeship agreement, learning content and transparency requirements. However there is no particular rule or recommendation for the duration and the recognition of traineeships, neither for transparency of hiring practices.

Since traineeships are salaried positions within the work force of an organisation, all standard regulations that apply to employment also apply to traineeships.

INSURANCE – lack of specific regulations since trainees are regarded as normal employees.

According to general mandatory healthcare insurance, necessity of treatment and medical service comes under the health insurance scheme, also as a result of accident at work.

NETHERLANDS



accident within a company, in an institution, or at a (construction) location or during work on the road.

- Accidents which take place on a public road can also fall under accidents at work. As a rule, an accident at work has not taken place if the injury or damage arises during travel to and from work; however, if the employee has a one-car accident whilst travelling for the purpose of his or her work, an accident at work has occurred.
- Furthermore, an accident during a company outing, far from the permanent workplace, is an accident at work and can result in the right to compensation.

INSURANCE AT WORK

In the Netherlands, there are no separate schemes for industrial accidents and occupational diseases.

Thus, any worker is insured by the mandatory insurance which covers general healthcare.

The rules for sick pay in the event of illness and work incapacity benefits apply to all cases of illness or incapacity for work.

If a worker becomes ill and is in paid employment, an employer must continue to pay at least 70 % of salary. If worker is a temporary employee or is receiving unemployment benefit, is covered by the Sickness Benefits Act and will receive a benefit from the Employee Insurance Agency.

If a worker is self-employed, can take out insurance in case of becoming ill.

MANDATORY FOR EMPLOYEES: YES

INCLUDES TRAVEL TO AND FROM WORK: YES

HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law

- **For foreigners – if internship or traineeship is not considered as an employment, any other title of insurance must be applied (e.g. European Health Insurance Card for EU citizens)**

Accident at work:

- **As a rule, an accident at work has not taken place if the injury or damage arises during travel to and from work**
- **if the employee has a one-car accident whilst travelling for the purpose of his or her work, an accident at work has occurred.**
- **an accident during a company outing, far from the permanent workplace, is an accident at work and can result in the right to compensation.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: YES (same rules as for employees)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES

INCLUDES TRAVEL TO AND FROM WORK: YES



POLAND

OVERVIEW

In Poland, medical services provided by the public and non-public service providers.

The following people are eligible to health care services financed from public funds:

- People covered by the Polish universal (compulsory or voluntary) health insurance in the National Health Fund (NHF), hereinafter referred to as the “insured”.
- Both Polish citizens and EU/EFTA Member State nationals living in the territory of an EU/EFTA Member State can be insured.
- The insured are also family members of the above persons who live in the territory of Poland or an EU/EFTA Member State other than Poland if they are not persons subject to obligatory insurance in Poland and are not entitled to health care services on the basis of Community regulations on social security coordination.

Mandatory health insurance covers inter alia: employees, persons who work on the basis of an agency agreement or a mandate contract or another agreement for the provision of services, persons pursuing economic activity, with the exception of persons who have suspended economic activity, persons receiving retirement or disability pension, **pupils, students and PhD students**, the unemployed, persons receiving some social assistance benefits or some family benefits.

People who live in Poland can also take out voluntary insurance by concluding a voluntary health insurance agreement with a voivodeship branch of the NHF competent for the place of residence of that person in Poland.

Insured persons are obliged to register their family members for health insurance (their children, adopted children – up to 18 years old and if the children continue education – up to 26;

OVERVIEW

Current legislation on open market traineeships foresees a written agreement that should include the tasks of the trainee, the duration, weekly working time, financial benefits (if any). The legislation does not require the definition of learning objectives, and there is no obligation to appoint a mentor/supervisor. Traineeships are organised for both upper secondary school and higher education students, but each are governed by different regulations.

In general, traineeships and internships are not covered automatically by the social insurance and can be paid or unpaid.

The apprentice is covered by compulsory social insurance and receives a salary.

Graduate internships are intended to help graduates gain experience and practical skills necessary for work. The internship is completed under an agreement between the apprentice and the entity that takes the apprentice. The entity that takes a graduate internship may be a natural person, legal person or an organisational unit without legal personality. The term of the agreement cannot be longer than 3 months. The graduate internships may be offered to a person that completed at least lower secondary education who on the date of internships commencement was under 30 years of age. The internship may be paid or unpaid. The graduate internship is called also as **a non-compulsory work placements**

Graduate internship is not covered by the labour law code and by social insurance.

On the job training taking the form of practical classes or traineeships for upper secondary vocational school students is regulated under the regulation of the Minister of National Education. Its time, place and possible salary depend on the type of school and class. The training takes place on the basis of an agreement between the school and the workplace, which takes in the student. Training can take place at school workshops, practical training centres, and with employers. Compulsory work placements are based on a contract for compulsory student placement. The employer contracts directly with the higher education institution. The employer defines the curriculum, and undertakes to provide instructional and organisational supervision, as well as a specific position/workstation and tools for the work.



spouse; ascendants who live in the same household with the insured), unless they have their own health insurance.

DEFINITIONS

An **accident at work** is deemed to be a sudden event caused by an external factor, leading to injury or death, and which took place in connection to work.

An **occupational disease** is an illness featured in the list of occupational diseases if it was caused by elements in the workplace which were detrimental to health or by the action of performing work.

ENTITLEMENTS

Benefits are paid from compulsory work accident insurance, which covers the majority of workers. This insurance cannot be obtained on a voluntary basis.

In addition to the benefits for accidents at work or occupational diseases mentioned above, the following are also available:

- sickness allowance (*zasiłek chorobowy*);
 - rehabilitation benefit (*świadczenie rehabilitacyjne*);
 - compensation allowance (*zasiłek wyrównawczy*).
- Training pensions (*renta szkoleniowa*) for people who cannot carry out their current work because of an accident, but who will be able to work in a different occupation after retraining.
 - A survivor's pension (*renta rodzinna*) is paid out to family members of a deceased insured person or of a person covered by a disability pension who is entitled to the pension paid out for an accident at work or occupational disease.
 - A supplement to a survivor's pension is payable to an orphan (*dodatek do renty rodzinnej dla sieroty zupełnej*).
 - Medical care supplement (*dodatek pielęgnacyjny*)
 - Coverage of the costs related to dental treatment, preventive vaccinations and orthopaedic supplies (within the scope stipulated by law).

The apprentice is covered by compulsory social insurance and receives a salary. Hiring a minor as an apprentice is reimbursed to employers from public funds.

At present, study programmes with practical profiles must include work placements for students, which last three months at minimum.

For many bachelor's and master's degree programmes, the study programmes include compulsory work placements of a shorter duration.

INSURANCE

- **The graduated internship or internship and traineeship that is not mandatory during studies or education is not covered by the social insurance related to work accidents.** As it can be paid or unpaid, the employer does not have the duty to pay the compulsory work accident insurance. That obligation arises, if the salary is higher than two-minimal wage (monthly).
 - Otherwise, the only cost that employer has to pay is 18 % income tax.
 - All the entitlements that applies for the interns or trainees that aren't apprentices are covered by the general mandatory health insurance – if an intern or trainee obtains the title of insurance (as e.g. being student)
 - Thus, in the term of internship or traineeship there's lack of labour insurance benefits as sickness allowance.
 - Non-compulsory work placements are governed by individual arrangements between the employer and the student and it is not covered by the labour law code and by social insurance.
- **The apprentice is covered by compulsory social insurance and receives a salary. Thus, Benefits are paid from compulsory work accident insurance, which covers the majority of apprentices in the scope of accidents at work.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: PARTIALLY (depending on type of internship)



	<p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: YES HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law</p>	<p>SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: NO INCLUDES TRAVEL TO AND FROM WORK: YES</p>
PORTUGAL	<p>OVERVIEW</p> <p>The Portuguese health care system is based on the National Health Service (SNS), which was founded in 1979. The national network of healthcare covers SNS facilities, private institutions and independent professionals with whom contracts have been signed.</p> <p>The SNS is characterised by:</p> <ul style="list-style-type: none"> • providing universal coverage; • providing global health care in an integrated way or else guaranteeing its provision; • usually being free to its users, taking into account the social and financial position of citizens; • guaranteeing equal access to its users, with a view to mitigating the effect that economic, geographic or other inequalities have on access to health care; • Regionalised organisation and decentralised and participative management <p>The following persons are entitled to SNS coverage:</p> <ul style="list-style-type: none"> • all Portuguese nationals; • nationals of member states of the European Union, the European Economic Area and Switzerland in accordance with the EU regulations in place; • foreign nationals residing in Portugal, subject to reciprocity; • foreign nationals residing in Portugal within the framework of bilateral agreements; • Citizens requesting asylum and refugee status; • Stateless citizens residing in Portugal. <p>Both nationals and foreign nationals residing legally in Portugal must register with the healthcare centre at their place of residence,</p>	<ul style="list-style-type: none"> • In the context of active employment policies, trainee programs have been promoted for graduates and for young people holding vocational and technological courses and other qualifying courses at the secondary and post-secondary non-superior level. • There are several internship programs for different purposes: <ul style="list-style-type: none"> ◦ Curricular internships, for learning in work context, included in a study plan of a degree (1st, 2nd or 3rd cycle of higher education) or in a training; ◦ Extracurricular and professional internships, as first work experience, to facilitate the access to the labour market; ◦ Internships for access to professional orders and to obtain a professional certificate. ◦ These internships can be performed exclusively in the national territory, include a period of stay abroad or, in the context of international mobility programs, they are fully performed abroad. The internship location depends on the type and framework of the measure/programme applied to it. • The legislative framework and respective regulations vary according to the type and purpose of each internship • Non financed traineeships - an employer can always organize and promote traineeships without public funding. There is a set of rules to be complied, which focus in particular on the maximum length of the traineeships, the signing of a contract, the arrangements concerning the daily and weekly schedule, absences, safety and health at work and contributions to social security, training supervision designation, traineeship subsidy payment, meal and insurance, and suspension or termination conditions of the probationary contract. • Professional traineeships promoted by private for-profit or non-for-profit entities that consist in developing a practical experience in a work



specifically with the family health unit (USF) or the personalised healthcare unit (UCSP).

DEFINITIONS

Occupational Disease: a disease found on the List of Occupational Diseases and which affects a worker who, due to the nature of his or her occupation, working conditions or the techniques employed in his or her regular work, has been exposed to risk factors which are also indicated on the List. A bodily injury, a functional disorder or a disease not included on the List may also be deemed an occupational disease, provided that it is proven to be a **necessary and direct consequence of the worker's occupation**.

*LACK OF DEFINITION OF ACCIDENT AT WORK

INSURANCE

This benefit regarded to an occupational disease is granted to:

- Salaried employees, with the exception of public administration employees;
- Self-employed workers (self-employed persons or entrepreneurs operating on their own behalf) who contribute to social security; domestic workers providing that they are registered as salaried workers;
- Persons registered for voluntary social insurance, if they have contributed 0.5% for occupational health.

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A – lack of definition**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES, insured by law**

environment, with a view to promote the integration of youth into the labour market or the re-training of unemployed adults.

- Applications are submitted by the promoter entity that can propose the trainee we is interested, if not, job centre propose an eligible candidate.
- The trainee receive a monthly allowance, considering the qualification level, and also meals allowance and **accident work insurance, paid by the entity**.

INSURANCE

Internships are subject to taxation and social security contributions, under the scheme of dependent workers, employees.

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **YES**

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A**

ROMANIA

OVERVIEW

Social health insurance provides access for the insured persons to a package of basic services. Social health insurance is compulsory.

OVERVIEW

• Traineeships

In Romania, only the higher education graduates can apply for **traineeships**. The trainee is a debutant in his/her profession, employed with an individual work



The categories of persons who have compulsory insurance for employment risks are:

- persons who are employed under an individual contract of employment, including foreign nationals or stateless persons who work for Romanian employers while they live or are resident in Romania;
- persons who are elected to the positions that they hold and who work for an executive, legislative or judicial institution in Romania;
- public servants;
- unemployed during vocational training;
- **apprentices, pupils and students during vocational training;**
- Romanian nationals who work abroad for Romanian employers;
- foreign nationals or stateless persons who work in Romania for Romanian employers.
- Territorial pension authorities exercise special insurance powers for accidents at work and occupational diseases.

DEFINITIONS

- **Accident at work:** violent bodily injury or acute work-related intoxication which occurs during work or while carrying out work duties and which results in temporary incapacity to work for at least 3 calendar days, disability or death.
- **Occupational illness:** condition which results from the pursuit of a trade or profession and is caused by harmful physical, chemical or biological agents that are characteristic of the job, or from excessive strain on various bodily organs or systems during work.

INSURANCE

- Insurance contributions for accidents at work and occupational diseases are paid by employers or legal entities similar to an employer and are determined according to the risk tariffs and classes.

contract, except those persons proving they worked in the same field, before graduation. The legal framework is provided by the Law no.335/2013 on internship, the Government Decision no. 473/2014 for the approval of the methodological provisions to be applied when implementing the Law no.335/2013 and the Law no. 53/2003 - Labour Code.

Apprenticeships

According the Law 279/2005, **apprenticeship** represents the training on the job under a contract of apprentice. Apprenticeship contract must be concluded by the employer and signed by both parts, for a limited period, written in Romanian language and registered at Territorial Labour Inspection. The rights conferred by the apprentice contract are those of an employment contract. Apprenticeship contract should contain liabilities for both sides: for apprentice, to prepare professionally and to work for and under the authority of an employer and for employer to pay the wages and to assure the conditions necessary for training.

INSURANCE

Apprentices, pupils and students during vocational training are covered by the mandatory social insurance for occupational diseases and accidents at work

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **YES**

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A –lack of definition**



- Entitlements to benefits and insurance services for accidents at work and occupational diseases start on the date when the insurance relationship begins and end at the same time as this relationship.

To receive any of entitled benefits, a person must live or be resident in Romania and be insured against the risk of accidents at work or occupational diseases.

The categories of persons who have **compulsory insurance for these risks are:**

- persons who are employed under an individual contract of employment, including foreign nationals or stateless persons who work for Romanian employers while they live or are resident in Romania;
- persons who are elected to the positions that they hold and who work for an executive, legislative or judicial institution in Romania;
- public servants;
- unemployed during vocational training;
- **apprentices, pupils and students during vocational training;**
- Romanian nationals who work abroad for Romanian employers;
- foreign nationals or stateless persons who work in Romania for Romanian employers.
- Territorial pension authorities exercise special insurance powers for accidents at work and occupational diseases.

ENTITLEMENTS

- General public health services – medical treatment etc.
- Temporary working incapacity benefits are paid to people who are insured for accidents at work and occupational diseases if they become temporarily unable to work due to a work accident or an illness acquired as a result of working.



SLOVAKIA

- Allowances for temporary assignment to another work are paid to people who are insured for accidents at work and occupational diseases if they have to change their job temporarily due to a work accident or an illness acquired as a result of working.
- Allowances for reduction of working time are paid to people who are insured for accidents at work and occupational diseases if they can no longer work full-time due to an accident at work or an illness acquired as a result of working.

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A** – “accidents while carrying out work duties”

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES, insured by law**

INSURANCE AT WORK

Under the Health Insurance Act, **employees, self-employed persons, employers and the state are required to pay health insurance contributions**. A large part of costs for healthcare are paid from health insurance. Certain medicines and healthcare performances must be paid in full. Health insurance also covers part of the cost of dental care. Fees for medical treatment are charged in accordance with prescribed tariffs. Health insurance does not always cover the full cost of, for example, prescription glasses, certain medication or dental treatment.

An employer is required to register an employee for health insurance within eight days of the employment commencing, and likewise to remove the employee from the register when employment ends. Other changes in the health insurance payer's data must be reported to the health-insurance company by the policyholder; the same eight-day notification period applies

The employer is responsible for occupational health and safety. When, while performing or in direct connection with the performance

Traineeship

- There is no official definition for a word Traineeship in Slovakia.
- However in the Act of higher Education is one mention on traineeship: according to these Act traineeships is part of the educational activities of some study subjects.
- The Employment Services Act defines graduate practice which is one of the active labour market policy measures. But graduate practice is not traineeship in the literal sense.
 - During performance of graduate practice the labour office may provide the graduate with a regular monthly payment equal to 65% of the subsistence minimum for one adult to cover necessary personal costs connected with the performance of graduate work experience;
 - **the labour office shall reimburse the graduate for accident insurance premiums paid during the performance of graduate practice.**

Apprenticeship

- Act on VET Nr. 61/2015 Coll. establishes the general framework for VET system and dual education as one possible route for VET pupils. The starting age of VET pupil is usually 15 years until 18 years, but it is not



of work tasks, an accident at work results in an injury to health or the death of an employee, the employer with whom the employee was employed at the time of the work accident is liable.

An employee is obligated to immediately report any accident at work to the employer, if his/her health condition permits the same. The employer is obligated to investigate the causes and circumstances of any work accident requiring medical attention and/or resulting in incapacity for work and to submit the applicable documents demonstrating the occupational injury or disease to the Social Insurance Agency.

The aggrieved employee or survivors (in the event of the employee's death) may claim their entitlement to benefits covered by occupational injury insurance by submitting the corresponding benefit application to the Social Insurance Agency.

DEFINITIONS

Accident at work - is an injury to health inflicted upon an employee while performing work tasks or the death of an employee while performing work tasks;

Occupational disease - is a disease recognized by a competent healthcare facility (occupational medicine and clinical toxicology clinic), which was developed by an employee while performing work or service tasks and is included in the list of occupational diseases.

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A** – “**accident during performing work tasks**”

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES, insured by law**

limited by age due to the possibility to return to the formal education and acquire new qualification.

- Dual education can be provided for pupils in areas of crafts and industry or services.
- In Slovakia pupils can be in dual education at the secondary, upper secondary and higher VET level.
- **Lack of regulations about apprenticeships insurance, but as far as it is considered as a type of work, it is covered by benefits from labour law and accident's insurance**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **YES (if considered as a type of work or graduate practice)**

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **NO**

INCLUDES TRAVEL TO AND FROM WORK: **N/A** –lack of definition

SLOVENIA

OVERVIEW

Insured persons and members of their family are included in compulsory health insurance coverage.

Traineeship

In Slovenia traineeship is not compulsory except when a law or branch collective agreement says that a person who starts to carry out work appropriate to the type and level of his professional qualification for the first time, concludes an



The following persons are covered:

- **hired and self-employed workers,**
- farmers,
- persons receiving benefits, (pension, incapacity benefit, survivor's pension, unemployment benefit or permanent social assistance), etc.

The individuals liable for registration of the insured person are the legal or physical persons which are defined as liable for the payment of compulsory health insurance contributions.

Entitlement to compulsory health insurance is shown by a health insurance card.

Primary healthcare in Slovenia is provided by healthcare centres, private practitioners, specialists of various types, therapists, care providers and pharmacies.

Healthcare centres offer preventive care (for adults, children, young people), emergency medical services, home care, general medicine, healthcare for women, children and young people, and laboratory and other diagnostic services.

Compulsory health insurance does not fully cover all healthcare services. Children who are covered by compulsory insurance as family members do not require supplementary health insurance, as their compulsory health insurance covers the provision of all healthcare services.

The extent of coverage of health services and public healthcare providers is set annually by the Ministry of Health. In cases where full payment for the service is not provided (e.g. organ transplant, dental prosthesis, non-essential operations and fertility treatment), a certain percentage of the costs is covered. The patient is informed of this before the planned procedure is carried out.

Disabled persons and those on low incomes enjoy special relief when paying supplements for healthcare services

employment contract as a trainee in order to gain ability to carry out his job independently.

The traineeship is compulsory in education, state administration, health sector, finance (banks), legal professions, electro, chemical and rubber industry, hospitality, forestry, newspaper, publishing, and graphic sector and also in real estate and post.

The legal framework for (paid and not paid) traineeship is provided by the Employment Relationship Act.

- The monthly salary of the trainee is not less than 70% of the basic salary of the employee on the same job.
- **The monthly salary of the trainee cannot be lower than the minimum salary.**
- **By the Employment Relationship Act the trainee has the same rights as other employees/workers.**

INSURANCE

As by the Employment Relationship Act the trainee has the same rights as other employees/workers, they are covered by general labour rules and occupational injuries insurance.

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: YES

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES

INCLUDES TRAVEL TO AND FROM WORK: N/A –lack of definition



	<p>DEFINITIONS</p> <p>Occupational injuries - all injuries which occur as a result of work or whilst carrying out work. *LACK OF SPECIFIC DEFINITION OF ACCIDENT AT WORK</p> <p>INSURANCE AT WORK</p> <p>Compulsory and voluntary insured persons are included in two systems of insurance in the instance of occupational injury and occupational diseases.</p> <ul style="list-style-type: none"> • The system for compulsory health insurance covers risks regarding the inability to work, while the risk of disability or death of the insured person is covered by the compulsory pension and disability insurance system. <p>MANDATORY FOR EMPLOYEES: YES INCLUDES TRAVEL TO AND FROM WORK: N/A – only definition of occupational injuries HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law</p>	
SPAIN	<p>OVERVIEW</p> <p>The Spanish state covers the health and pharmaceutical needs of all its citizens by means of the National Health Service, which is financed through social security contributions and managed by the Autonomous Communities through their Consejerías de Sanidad [Health Departments] and Servicios Regionales de Salud [Regional Health Services]. More than 90% of the population use this system for their medical needs.</p>	<p>OVERVIEW</p> <p>Traineeships are defined as those limited periods of time in which practical work experience is acquired (either as an integral part of a curriculum or not) and which also have an educational/training component. They allow formal recognition of practical work experience to be obtained for inclusion in the individual CV or in a curriculum. They also facilitate the transition from the educational system or training activity to the job market. Their timeframe is usually short to medium term, lasting from a few weeks to six months, or in some cases up to one or two years. A distinction is made between three types:</p>



In Spain, people "insured" under the *Sistema Nacional de la Seguridad Social* (National Social Security System) and their beneficiaries are entitled to healthcare:

- Insured: person receives healthcare if works and is registered with Social Security, as well as is a pensioner or unemployed perceiving unemployment benefits or allowances and is resident in Spain.
- Beneficiaries: person can receive healthcare if you is a relative of an insured person, resident in Spain and fulfil certain requirements

Foreigners who are not legally resident in Spain may receive healthcare in cases of emergency, pregnancy, birth and postnatal care. Only foreign minors will receive the same healthcare as Spanish people.

DEFINITIONS

- **Accident at work:** one which causes physical damage to workers while carrying out their tasks or as a result of their work. The definition also covers illnesses that cannot be classified as occupational because they are not included in the official list of occupational diseases, but are a result of activities inherent in this job. **Accidents suffered on the way to or from work are also considered as occupational accidents.**
- **Occupational disease:** is caused by carrying out certain occupational activities. To be considered as such, it should appear on the official list of occupational diseases.

INSURANCE AT WORK

- All employed and self-employed persons must join the social security system and pay monthly social security contributions. They are given a social security card which must be applied for in the health centre corresponding to

- **University field academic traineeships (non-remunerated training): targeted at students.**
 - They may be curricular field traineeships: they are part of the curriculum of the degree (**Apprenticeships**) or
 - Extracurricular university [traineeships]: they are not part of the curriculum and are not mandatory, but are included in the Diploma Supplement.
 - They are governed by University-Company Agreements.
 - **Trainees also benefit from full Social Security coverage**
- **Non-remunerated, non-academic traineeships:** for unemployed young people registered in the employment office, between 18 and 25 years of age, with official university degrees; they consist of intermediate or higher vocational training or a certificate of professionalism. They should not have had an employment relationship or professional experience greater than three months in the same activity (excluding academic traineeships).
 - **Not covered by social insurance in the scope of labour protection**
- **Working traineeships: Traineeship work contract**, the objective being the employee obtaining adequate professional experience, related to the level of studies completed (university or intermediate- or higher-level vocational training or equivalent official qualification).
 - **They include social security registration and protection for subsequent unemployment.**
- **Public employment-training program**

INSURANCE

- For majority of types of internships and traineeships, social insurance is provided as a part of writing contract between an intern and employer (or other body).
- Once social security benefit is paid by the employer, an intern is insured for accidents at work and occupational diseases.

Accidents suffered on the way to or from work are also considered as occupational accidents.



their address. This is the health card. It entitles holders to obtain medical, pharmaceutical and hospital care.

- Other benefits on the basis of a result of injury at work are:
- Temporary incapacity resulting from an injury at work
- Permanent incapacity
- Non-invalidating permanent injuries
- Support is also available for surviving family members of the deceased employee:
 - Benefits for death
 - Compensation for death

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **YES**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES, insured by law**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **PARTIALLY (not if non-remunerated, non-academic traineeships)**
SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **NO**
INCLUDES TRAVEL TO AND FROM WORK: **YES**

SWEDEN

OVERVIEW

The majority of health and medical care in Sweden is publicly financed. In Sweden, there are 21 County Councils which have primary responsibility for health and medical care. The majority of health care institutions are under public management, but there is also publicly financed healthcare run under private management. In this case, the private healthcare providers have agreements with the relevant County Council.

- **Healthcare is primarily financed via taxes, but as a patient you also pay a fee. These fees vary between County Councils, but there is a national 'high-cost protection' for outpatient treatment as well as for medicines.**
- **Every person resident in Sweden is covered by the national health insurance system.**
- **Statutory insurance covers also work injury insurance and pension insurance.**

OVERVIEW

While there is no specific legislation regarding open market traineeships, **trainees are in general considered as employees and are protected in accordance with Swedish labour law, health and safety at work legislation** and collective agreements applicable at the workplace.

Traineeship/ internships

The definition of trainee program varies. In Sweden, a trainee program is usually targeting young professionals, with a college or university degree and none to a few years working experience. The program usually lasts at least 12 months, includes rotation within the company and guarantees full time employment in a junior management position decided at the end of the program. Jobseekers interested in a traineeship apply to the company directly.

Apprenticeships

- Apprenticeship as secondary education where students learn the profession at work. The school is responsible for documenting student learning according to the national course objectives.
- Apprenticeships also exist as post-secondary education in some industries to obtain professional certificates.



The health insurance system covers most of the costs of visits to doctors, hospitalisation and laboratory fees. Maternity care and paediatric care are free of charge.

Medical care and hospitalisation are covered by a patient fee. The size of this fee is set by county councils and may vary depending on the medical service being provided and from county to county..

DEFINITIONS

Occupational injury - work- and travel-related injuries and accidents, and occupational disease

INSURANCE AT WORK

- Statutory insurance covers also work injury insurance and pension insurance.
- **Occupational injury insurance covers injuries received at work or on the way to work.**
- Benefits from work insurance:
 - General medical treatment and healthcare protection as described above
 - sickness cash benefit;
 - healthcare;
 - rehabilitation;
 - compensation to prevent the accident or disease;
 - annuity;
 - death benefit

MANDATORY FOR EMPLOYEES: YES

INCLUDES TRAVEL TO AND FROM WORK: YES

HEALTH INSURANCE APPLIES TO DEPENDANTS: YES, insured by law

- Apprenticeships exist in the construction sector and in handcraft occupations.
- Finally, there are apprenticeships as a labour market measure for the unemployed. Within the labour market regulation, Ordinance (2013:1157) on support for integration into employment, there is on type of apprenticeship which is called: Vocational Introduction employment.

INSURANCE

- **According to general social insurance rules, basically if there is a contract similar to employment contract, the apprentice or intern is covered by the occupational injuries insurance**
- **Students are covered by the compulsory social insurance scheme, if their programme is one that presents a particular hazard.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: YES

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: YES

INCLUDES TRAVEL TO AND FROM WORK: YES

SWITZERLAND

OVERVIEW

Insurance for healthcare is mandatory for all persons residing in Switzerland.

LACK OF SPECIFIC REGULATIONS FOR INTERNS OR TRAINEES – insurance is mandatory also for those groups



- Insurance is individual. All persons taking up residence in Switzerland are required to arrange insurance within three months.
- **Employers are not responsible for arranging healthcare insurance.**
- The government may extend the obligation to take out insurance to persons with no residence in Switzerland and equally may exclude certain categories of persons from the mandatory insurance.

DEFINITIONS

Accident insurance covers accidents at work, occupational diseases, non-occupational accidents.

- **Accidents occurring during the travel between home and work are also covered.**
- **An occupational disease is any illness exclusively or predominantly due to harmful substances or certain tasks (which are listed) at work, and other illnesses which prove to have been caused exclusively or very predominantly by the exercise of an occupation (general clause).**

INSURANCE AT WORK

- **Accident insurance is compulsory for all employees and the unemployed.**
- **It is individual and private.**
- Claims can be made in the case of occupational accidents, occupational diseases and, under certain conditions, non-occupational accidents.
- For employees working more than 8 hours per week, accident insurance also covers non-occupational accidents.
- For other employees (those working less than 8 hours per week and those not insured), the benefits in case of non-occupational accident are covered by the sickness insurance
- Mandatory accident insurance for workers covers non-occupational accidents provided that the worker is in gainful

- Employees (including home workers, **apprentices, trainees, voluntary workers, and persons working in training schools** or sheltered workshops) are obliged to take out accident insurance.
- accident insurance is optional for self-employed persons and their assisting family members.
- as for other workers, trainees have a right to holidays as well as to paid sick leave (the latter only applies to work periods of over three months, or where an agreement has been concluded for a minimum period of three months).
- **Non-national workers who are gainfully employed in Switzerland must have a work permit. This obligation also applies to trainees. In the case of European Union nationals, authorisations for traineeships are granted on the basis of a written work contract.**

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: **YES (covered by individual an commercial insurance)**

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **YES**



employment at least eight hours a week for the same employer.

- **Self-employed workers and persons not in work are not obliged to take out accident insurance**, which means that in their case healthcare insurance covers the costs of treating non-occupational and occupational accidents.

ENTITLEMENTS

- Benefits in kind, i.e.:
 - the reimbursement of medical care and other costs incurred following the accident or occupational disease (medical treatment, medication and analyses, spa treatments, equipment to aid the healing process, rescue costs, auxiliary equipment such as prostheses or hearing aids, etc.).
- daily allowances
- invalidity pension:
- integrity allowance
- helplessness allowance
- survivor's pension

MANDATORY FOR EMPLOYEES: **YES – individual and commercial**

INCLUDES TRAVEL TO AND FROM WORK: **YES**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **N/A – depends on the insurance**

OVERVIEW

Health care in the United Kingdom is a devolved matter, with England, Northern Ireland, Scotland and Wales each having their own systems of publicly funded healthcare, funded by and accountable to separate governments and parliaments, together with smaller private sector and voluntary provision. As a result of each country having different policies and priorities, a variety of differences now exist between these systems.

An intern's rights depend on their employment status. If an intern is classed as a worker, then they're normally due the National Minimum Wage and labour insurance protection.

Internships are sometimes called work placements or work experience.
These terms have no legal status on their own.

The rights they have depend on their employment status and whether they're classed as:

- a worker

UNITED KINGDOM



Britain's public provider of health care is known as the National Health Services (NHS). Services provided by the NHS include hospitals, family doctors, specialists, dentists, chemists, opticians and the ambulance service.

Not all services provided by the NHS are free of charge. Unless exempt, patients pay (subsidised) fixed costs for prescriptions, sight tests, NHS glasses and dental treatment. Hospital treatment, the ambulance service and medical consultations remain free.

Many Britons in the higher income bracket purchase private health insurance and there is a growing number of employers providing private cover as standard to their employees.

The principal groups that the NHS provides free or subsidized medical treatment to are:

- Those with the right of abode in Britain and who are currently resident in Britain (this excludes British citizens who are resident abroad)
- Anyone who has been resident in the UK for the previous year
- EU nationals
- **Students (on courses longer than 6 months)**
- Anyone with a British work permit

DEFINITIONS

An accident is 'work-related' if any of the following played a significant role:

- the way the work was carried out
- any machinery, plant, substances or equipment used for the work or
- the condition of the site or premises where the accident happened

*LACK OF SPECIFIC DEFINITION – CASE LAW SYSTEM

INSURANCE AT WORK

- **a volunteer**
- **an employee**

If an intern does regular paid work for an employer, they may qualify as an employee and be eligible for employment rights.

Students required to do an internship for less than one year as part of a UK-based further or higher education course aren't entitled to the National Minimum Wage.

Voluntary workers aren't entitled to the minimum wage if both of the following apply:

- they're working for a charity, voluntary organisation, associated fund raising body or a statutory body
- they don't get paid, except for limited benefits (eg reasonable travel or lunch expenses)

A traineeship is an education and training programme focused on giving young people the skills and work experience needed to gain an apprenticeship or sustainable employment. It can last between 6 weeks and 6 months.

- Traineeships consist of a high quality work experience placement, work preparation training, and English and maths for those without a full level 2 in these subjects.
- Trainees aged 19-24 can also undertake a flexible element, such as technical and professional qualifications that will help the trainee move into work or remove a barrier to them entering work.

NOTE:

If the contract between an intern or trainee can be consider as an employment contract, that person is covered by labour law protection and also occupational and accidents at work insurance.

However, as for the case-law system, there's lack of specific written regulation according to internships and traineeships

MANDATORY WORK INSURANCE FOR INTERNS AND TRAINEES: PARTIALLY (if considered as an employment)

SIMILAR RULES FOR ALL TYPES OF TRAINEESHIPS: NO

INCLUDES TRAVEL TO AND FROM WORK: N/A – lack of definition



In general, insurance is covered by general healthcare system. Except the medical treatment the benefits from work insurance are i.a.:

- Industrial Injuries Disablement Benefit
- Reduced Earnings Allowance
- Diffuse Mesothelioma Payment

MANDATORY FOR EMPLOYEES: **YES**

INCLUDES TRAVEL TO AND FROM WORK: **N/A – lack of definition**

HEALTH INSURANCE APPLIES TO DEPENDANTS: **YES, partially (e.g. students)**

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