



# Moving within Europe



Your Rights to Social Security in **Malta**



European Commission



# **Moving within Europe**

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and Switzerland)

## **Your Rights to Social Security in Malta**

as at 23 May 2006

**Commissione europea**

Direzione generale per l'Occupazione, gli affari sociali e le pari opportunità  
Unità E.3

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Cataloguing data can be found at the end of this publication.

Luxembourg: Office for Official Publications of the European Communities, 2008

ISBN 92-79-04436-2

*Printed in Luxembourg*

PRINTED ON WHITE CHLORINE-FREE PAPER



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# Introduction

The Social Security Act (Cap. 318 of the Laws of Malta) provides for two basic schemes, namely the Contributory Scheme and the Non-Contributory Scheme. The basic requirement for entitlement under the Contributory Scheme is that specific contribution conditions are met. In the Non-Contributory Scheme, the basic requirement is that the conditions of the means test are met.

The Non-Contributory Scheme, originally intended to meet the needs of persons living beneath the “poverty line”, has evolved over the years into a comprehensive scheme with a number of provisions that are interconnected in such a way that one type of benefit supplements another. These benefits are mainly aimed at providing social and medical assistance (the latter, both in cash and in kind) to heads of household who are unemployed and either in search of employment or unable to work because of some specific illness, provided their family’s financial resources fall below a certain level. Persons suffering from certain chronic illnesses can also receive free healthcare, irrespective of their family’s financial resources. Any persons who qualify for social assistance will also receive rent allowance, if the head of household pays rent for his place of residence, and is also entitled to a supplementary allowance.

The Contributory Scheme may be said to cater for the other side of the coin. This scheme is universal, since it covers practically all strata of society. The contributory scheme in Malta is a system where employed and self-employed workers (persons earning more than MTL 390), or persons not in receipt of a salary (those under the age of 65 who are neither employed nor self-employed and whose income does not come from economic activity but from other sources such as rents, dividends, etc.), pay contributions on a weekly basis, in accordance with the provisions of the Social Security Act. In official jargon the Maltese system is termed a ‘pay as you go’ system. This is due to the fact that persons contribute during periods of gainful activity in order to provide for themselves when a later contingency such as sickness, unemployment or retirement occurs.

All employed and self-employed persons, as well as the unemployed, may be insured. It is for precisely this reason that the scheme provides for the payment of differ-

ent classes and categories of contributions, as shall be explained later on. Moreover, under certain conditions, the scheme acknowledges the non-payment (crediting) of contributions in exceptional cases, and provides for contributions not paid to be credited to the insured person.

All benefits, pensions and allowances payable under the contributory scheme in accordance with the Social Security Act are subject to different contributions, depending on the type of benefit being claimed. There are two classes of contributions: Class 1 contributions, for employed persons, and Class 2 contributions, for self-employed persons and those not in receipt of a salary.

Generally speaking, any person between the age of 16 and retirement age (from age 61 for men and 60 for women to age 65) is required to pay contributions. This depends entirely on the date on which the person chooses to stop working on an employed or self-employed basis, in accordance with the Social Security Act, and claims a retirement pension.

## 1.1. Class 1 Contributions

For each person who is considered to be in insurable employment, three different contributions are payable: one by the employed person, one by his employer and one by the State. In accordance with the provisions of the Act, whenever a person is employed in Malta under a contract of service, he is said to be in insurable employment – accordingly, a Class 1 contribution is due. Since 1 January 2001, the rate for contributions by the employee and the employer is equivalent to 10% of the basic pay, subject to a minimum contribution of Lm5.96 per week and to a maximum contribution of Lm13.55 per week. Since 1 January 2007, persons over the age of 18 whose weekly wage is lower than Lm59.63 can choose to pay 10 % of their basic weekly wage instead of the minimum contribution of Lm5.96.

The state contribution is equivalent to 50% of the total amount paid by the employer and the employee. Persons under the age of 18 pay a “young person’s” contribution of Lm2.84 if their basic wage does not exceed the

minimum wage (Lm59.63). Where the basic wage exceeds the minimum wage, the contribution rate applicable is 10% of the basic wage. There are special contribution rates for students.

All employed persons between the ages of 16 and 65 pay contributions. Persons over the age of 65 years are not required to pay a contribution even if they remain in employment. However, persons between retirement age (61 for men, 60 for women) and age 65, whose earnings, if any, do not exceed the minimum wage, are automatically exempt from the payment of any contribution.

## 1.2. Class 2 Contributions

These contributions are payable by persons between the age of 16 and 65 who work on a self-employed basis. Persons who are neither employed nor 'gainfully occupied' are also considered to be self-employed workers, and are therefore required to pay a Class 2 contribution. Contribution rates are shown in the table below:

Contributions for the self-employed		Payable on the annual net earnings
SA Rate:	For persons earning less than Lm3 626	Lm10.46 per week
SB Rate:	Earnings exceed Lm3 626 but are lower than the maximum amount on which a contribution is due (Currently Lm7 048)	15% of their annual net earnings
SC Rate:	Earnings exceeds the maximum amount on which a contribution is due (currently Lm7 048)	Lm20.34 per week

SA = self-employed category A

SB = self-employed category B

SC = self-employed category C

## 1.3. Exemption from contributions

The following are exempt from the payment of Class 2 contributions:

- persons in full-time education or training;
- married persons who are not gainfully employed;
- persons receiving a pension in respect of widowhood, invalidity or retirement, or persons in receipt of a Parent's Pension;

- persons receiving non-contributory social assistance benefits or a non-contributory pension.

Persons not in gainful employment whose total annual income does not exceed Lm430, for unmarried persons, or Lm630 for married persons, as well as self-employed persons whose annual income does not exceed Lm390, may apply for a certificate of exemption from the payment of contributions.

## 1.4. Crediting of Contributions

The Social Security Act also provides for the obligation to pay contributions to be waived in certain exceptional cases. To ensure that the period during which contributions are not paid does not appear as a gap in the contributions record of the insured party, a credited contribution is granted. For contribution condition purposes, these credits are counted in the same way as paid contributions. These credits may be granted in the following exceptional cases:

- to persons entering the insurance scheme for the first time (i.e. pre-entry credits up to a maximum of 104 contribution weeks, depending on the date of first entry into the scheme);
- to widows, provided they are not gainfully employed;
- to ex-members of the Malta Police Force or of the Armed Forces of Malta who retire from the service on a full pension from Government;
- to any Maltese citizens who go abroad as voluntary workers;
- any person who, during any calendar week, is entitled to sickness benefit, injury benefit, a benefit in respect of unemployment or a pension in respect of invalidity for the whole of the week in question (from Monday to Friday). An employee whose benefits have been exhausted may still receive these credited contributions provided that he is still unfit for work or unemployed (depending on the benefit being claimed). The same provisions apply to self-employed persons, but only for sickness benefits.

As of 1 January 2007, contributions are also credited to parents raising a child. A maximum of two years of contributions per child can be credited in this case. This period can be extended to four years if the child is suffering from a serious disability. The period of credited contributions can be shared between the two parents, but the total of the periods granted to the two parents cannot exceed two or four years depending on the circumstances.





## Types of social security

### 2.1. Sickness, maternity and equivalent paternity benefits

#### 2.1.1. Sickness benefits (in cash)

Cash sickness benefits are paid to employed and self-employed workers. In order to qualify for these benefits, an insured person needs 50 weeks of paid contributions and 20 weeks of paid or credited contributions during the two contribution years prior to the year in which the claim for benefits is made.

Cash sickness benefits are paid to the value of:

- Lm7.00/day for a single parent or a married person with a dependent spouse who is not in full-time employment;
- Lm4.53 for all other persons.

Benefits are payable from the fourth day of incapacity and for up to 156 benefit days per year, or up to a maximum of 312 benefit days per year if person undergoes major surgery or suffers severe injury (not work-related), or is affected by a serious illness that requires a long period of treatment before the person may resume work. The total number of benefit days granted over two years cannot exceed 468. Under no circumstances may the total number of days on which this benefit is received exceed the total number of contributions paid since the person's first entry into the scheme.

The employer pays the difference between the wage and the benefit, if the latter is lower. The declaration of inability to work is certified by the insured person's General Practitioner. When the number of sickness benefit days exceeds 60, the case is examined by the Department's medical panel.

#### → Maternity benefits

These are paid to Maltese citizens who are ordinarily resident in Malta or, if the woman in question is not a resident, provided that the last country of insurance was Malta.

If the woman in question was previously or is currently in employment, she must not be entitled to maternity leave under the Employment and Industrial Relations Act (EIRA). (The said Act provides for payment by the employer of 100% of earnings for 13 weeks' maternity leave, plus one additional unpaid week). Maternity benefits are paid for 14 weeks: 13 weeks at Lm25.75 per week, and one additional unpaid week. Of the 14 weeks of entitlement, 6 weeks must be taken after confinement and the other 8 weeks are taken as needed.

#### → Paternity benefits

Not applicable. There are no statutory paternity benefits.

#### 2.1.2. Sickness benefits (in kind)

#### → Health care organisation and funding

The public health care system in Malta is funded through taxation and national insurance. It operates through public hospitals and health care centres. There are also private hospitals, clinics and other facilities. Care in these private facilities is funded by private insurance or paid for by the patients themselves. Practitioners in Malta are allowed to exercise their profession in both public and private health care services simultaneously.

#### → Private medical care

The government of Malta is not responsible in any way for any treatment or care given to EU citizens in private hospitals or health centres or by practitioners in their private capacity. All private practice in Malta is carried out exclusively in private facilities, and there are no private beds or facilities in public hospitals or health centres.

All private care facilities, apart from GP's surgeries and specialist consulting offices, must be licensed by the Public Health Authorities.

#### → Publicly-funded health care services

The Ministry of Health is responsible for the financing and provision of publicly-funded health care services.

Health care in public services is generally free at the point of use. Persons living in Malta and covered by Maltese social security legislation may receive public health care services in accordance with the entitlements determined by the Ministry of Health. EU citizens resident in Malta are entitled to equivalent consideration. Their entitlement must be confirmed with and certified by the Entitlements Unit within the Ministry of Health. This official certification, together with a personal identification document, will be enough to receive health care in public health care services.

Temporary visitors from EU Member States have direct access to health care provided by publicly-funded health care services upon presentation of the European Health Insurance Card (EHIC).

→ Emergency care

For emergency health care that requires admission to public hospitals to receive services such as in-patient care, day care services, diagnostic services or out-patient consultations, patients will not be charged if they present a valid EHIC. The cost of all prostheses and medication prescribed for follow-up care after hospital in-patient treatment (except medication for the first three days after discharge) or as part of day care or out-patient care shall be borne in full by the person concerned.

→ Dental services

Only acute emergency dental care is offered free of charge in hospital outpatient and health centres, but there are not many of these. Most dental care is paid for by patients themselves in private dental clinics, all of which are duly licensed by the Public Health Authorities.

→ Medicines and medical devices

All medicines used during in-patient treatment and for the first three days after discharge are free of charge for the patient. If an illness requires the use of medicines or medical devices at primary care level or at out-patient level, or following discharge from a day care or in-patient care facility (except the first three days for medicines), a prescription from a licensed medical practitioner is required. Medicines and medical devices can be purchased in any of the retail pharmacies in Malta (there are more than 200), and the costs are met in full by the patient, who pays for them directly. There are only two exceptions to this rule and these apply to persons living in Malta who are covered by Maltese social security legislation. In the case of these two exceptions, medicines and medical devices are exclusively dispensed by Government pharmacies or facilities:

- persons who are in the low-income group, as determined by a means test, are entitled to free medicines from a restricted list of essential medicines and to

certain medical devices (subject to certain conditions and the payment of a refundable deposit);

- persons who suffer from chronic illnesses included in a specific schedule incorporated in the Social Security Act are entitled to free medicines strictly related to the chronic illness in question. This benefit is independent of financial means.

## 2.2. Benefits in respect of accidents at work and occupational diseases

### 2.2.1. Occupational Injury Benefit

Benefits are paid to employed and self-employed persons who have paid at least one week of contributions. Benefit is paid at Lm10.51 per day for a single parent or married person with a dependent spouse not in full-time employment, and at Lm7.91 per day for other persons. It is payable from the fourth day and for a maximum of 12 months. The employer pays the difference between the wage and the benefit (if the latter is lower). The work-related injury or disease is certified by the general practitioner, is usually accepted as such by the employer and is corroborated by witnesses. When inability to work exceeds 10 days, the case is assessed by the Social Security Department's medical panel.

### 2.2.2. Permanent Disablement Pension

For work-related disabilities of 90% or more, a full Invalidity Pension is paid, regardless of the number of contributions paid or credited. For disabilities between 20% and 89%, the pension paid ranges from Lm5.56 to Lm24.74 per week. For disabilities between 1% and 19%, a lump sum benefit ranging from Lm85.84 to Lm1 630.79 is paid.

### 2.2.3. Work-related deaths

A survivor's pension – treated as if the deceased had paid the maximum amount of contributions – is paid to the widow/er and children of the deceased. A Parent's Pension of Lm47.80 for married persons and Lm39.92 for single persons is paid to dependent parents.

## 2.3. Death grants

Not applicable. There are no statutory death grants under Maltese law.

## 2.4. Invalidity benefits

### 2.4.1. Invalidity pension

This is paid to any insured person (who was employed or self-employed immediately before the claim was submit-

ted) who is certified by the Social Security Department's medical panel as being permanently incapable for suitable full-time or regular part-time work, or incapable for work for a period of at least 3 years. To qualify for this pension, the insured person needs to have paid 250 weeks of contributions as an employed or self-employed worker, with an annual average of 50 weeks of paid or credited contributions. The pension is paid at a reduced rate if the contribution average is between 20-49 weeks per annum.

The rates paid also vary depending upon whether a service pension is payable and whether the insured person (if male) is married and supporting his spouse. Malta does not pay any supplements to married women who are supporting their husbands. However, this issue is due to be addressed in the near future in the context of Malta's policy to eliminate gender discrimination. The rates paid range from Lm21.17 to Lm49.86 per week. Rates are adjusted each year in accordance with changes in the cost of living and, in some cases, in wages.

## 2.5. Old-age and survivors' pensions

### 2.5.1. Retirement pension

The new provisions on pension reform provide for a gradual increase in pensionable age:

- for persons born on or before 31 December 1951 the pensionable age will remain the same as it is today, i.e. 61 for men and 60 for women. (Women in this age group have the option of retiring at age 61, and their employer may not dismiss them in this case);
- for persons born from 1952 to 1955 inclusive, the pensionable age will be 62;
- for persons born from 1956 to 1958 inclusive, the pensionable age will be 63;
- for persons born from 1959 to 1961 inclusive, the pensionable age will be 64;
- for persons born on or before 1 January 1962, the pensionable age will be 65.

The contribution conditions are 156 weeks of paid contributions, with an annual average of 50 weeks paid or credited over the insured person's insurable life. The pension is paid at a reduced rate if the annual contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the two-thirds earnings-related scheme.

Persons receiving a Retirement Pension may not earn income in excess of the national minimum wage (Lm59.60 per week) through employment or self-employment until age 65.

The rates paid depend upon whether:

- contributions were paid before or after January 22, 1979, when an earnings-related pension was introduced;
- a service pension is payable by the employer, which reduces the social security pension payable;
- the person (if male) is married and supporting his wife.

Earnings-related pension is equivalent to two-thirds of the annual average of:

- for employees, the three best consecutive years out of the ten years preceding retirement, or
- for self-employed workers, the last ten consecutive years preceding retirement.

The rates of Retirement Pension paid range from Lm22.91 to Lm90.54 per week. Rates are adjusted each year in accordance with changes in wages and the cost of living.

The Pension Reform Act (2006), which came into effect on 1 January 2007, introduced significant changes to the existing national system of social security pensions. These changes will be implemented gradually to enable a smooth transition without causing social or economic disruption. For further information, see Section 3.

### 2.5.2. Survivor's pension

Widow(er)s: the conditions are 156 weeks of contributions paid by deceased, with an annual average of 50 weeks paid or credited. The pension is paid at a reduced rate if the contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the two-thirds earnings-related scheme.

Earned income for persons in receipt of a survivor's pension must not exceed the minimum wage. Widows/ers under the age of 60 with children below a certain age and in full-time education qualify for their pension regardless of their income.

The pension rates vary depending upon whether a service pension is payable by the spouse's employer and/or whether contributions were paid before or after January 22, 1979 (date of introduction of the pensions system). The pension system introduces the concept of earnings-related contributions and, consequently, of earnings-related pensions.

Earnings-related pension is equivalent to five-ninths of the annual average of:

- for employees, the three best consecutive years out of the ten years preceding the death or retirement on grounds of age or for medical reasons of the spouse, or

- for self-employed workers, the last ten consecutive years preceding the death or retirement of the spouse.

Rates of survivor's pension paid range from Lm25.36 to Lm75.45 per week. Rates are adjusted each year in accordance with changes in wages and the cost of living.

### 2.5.3. Remarriage of a widow/er

Before 1 January 2007, widow(er)s who re-married forfeited their survivor's pension and received a lump-sum equal to 52 weeks of the applicable National Minimum Pension.

With effect from 1 January 2007, widow(er)s are now entitled to keep their pension, but at the national minimum rate applicable. This rate ranges from Lm24.19 to Lm34.32. Widow(er)s who remarried before 1 January 2007 and already received the sum referred to during the first year are entitled to another four years of pension.

### 2.5.4. Orphans

Both parents deceased: One parent must have been an insured person and have paid at least one week of contributions at the time of death. The rate paid is Lm15.36 per week for each orphan under the age of 16 and Lm34.85 for each orphan between the ages of 16 and 21, provided they are not gainfully employed. If the orphan is gainfully employed, but his gross earnings are less than the National Minimum Wage (Lm59.36 per week), the allowance is reduced so that the total of such allowance and the gross earnings do not exceed the National Minimum Wage. Rates are adjusted each year in accordance with changes in the cost of living.

No specific benefit is provided for in the event of the death of one parent, as in this case the spouse is entitled to claim a survivor's pension.

## 2.6. Unemployment benefits

Unemployment Benefits are paid under both the Contributory and Non-Contributory scheme.

### 2.6.1. Unemployment Benefit

This is paid to any unemployed person with 50 weeks of paid contributions and 20 weeks of paid or credited contributions during the year preceding the one in which the claim is submitted. The claimant must be registered as unemployed, capable, and readily available for work. This benefit is paid at Lm4.25 per day for a single parent or for a married person with a dependent spouse who is not in full-time employment, and Lm2.78 per day for other persons. It is payable from the first day of unemployment, and for up to 156 benefit days. After that, the

person no longer qualifies for this benefit unless he takes up employment again for at least 13 weeks.

### 2.6.2. Special Unemployment Benefit

This is paid to the head of household in lieu of unemployment benefit, subject to a means test. This benefit is paid at Lm7.13 per day for a single parent or for a married person with a dependent spouse who is not in full-time employment, and Lm4.66 per day for other persons. It is payable from the first day of unemployment, and for up to 156 benefit days. After that, the person no longer qualifies for this benefit unless he takes up employment again for at least 13 weeks. Under no circumstances may the total number of benefit days exceed the total number of contributions paid by the individual since his entry into the social security scheme.

### 2.6.3. Unemployment Assistance

This is payable to the head of household, subject to a means test. The rate paid can vary in accordance with the means test. However a base-rate of Lm34.30 per week is payable, plus an extra Lm3.50 per week for each economically inactive member of the household.

## 2.7. Pre-retirement benefits

The Pension Reform Act includes a clause allowing workers to take early retirement. This clause states that a person who has reached the age of 61 but has not reached retirement age can take retirement at the age of 61 provided that he has accumulated the following since age 18:

- 2 080 paid or credited contributions if the person was born on or after 1 January 1962, or
- 1 820 paid or credited contributions if the person was born between 1952 and 1961 inclusive.

Persons who take early retirement may not engage in gainful activity. After the age of 65, gainful activity no longer affects entitlements.

## 2.8. Family benefits

Children's Allowance, Disabled Children's Allowance, and Foster Care Allowance are classified as family benefits. The first two benefits are paid to residents of Malta, subject to a means test. The third benefit is paid for a child who is certified by a recognised welfare institution as being fostered.

### 2.8.1. Children's Allowance

This is paid to all households with children under the age of 21, if the income of both parents did not exceed

Lm10 270 in the year before the submission of the claim (or Lm13 270 for a household of four or more children). Children aged 16 and over must either be in full-time education and not receiving income for their studies or be registered as unemployed. In all cases, they may not be gainfully employed or entitled to receive any other social benefits. The rate of this benefit is calculated as follows: the difference between the Lm10 270 ceiling and the couple's annual income multiplied by a percentage starting from 6% for one child, and increasing in accordance with the number of children (9% for two children, 12% for three children, 15% for four children, 3% for each additional child).

### **2.8.2. Disabled Children's Allowance**

This is paid to all households with a physically or mentally disabled child and that are not receiving any other social security pension for this disability. The income of one of the parents must not exceed Lm13 270. The maximum rate of this benefit is Lm5.00 per week when the higher income of one of the parents does not exceed

Lm9 270. The rate varies when income exceeds this amount.

### **2.8.3. Foster Care Allowance**

This is paid for children who are certified by a recognised welfare institution as being fostered. The rate is Lm12.00 per week. See also Section 4.1.

## **2.9. Special non-contributory cash benefits**

Social Assistance is payable to the head of household, subject to a means test. The amount paid varies according to the means test. However a base-rate of Lm35.47 per week is payable, plus an extra Lm3.50 per week for each economically inactive member of the household.

Other means-tested benefits are paid under social assistance, according to the different social needs. See also Sections 1 and 2.5.





## Useful Addresses and Websites

The Ministry for the Family and Social Solidarity is responsible for the supervision of the benefits paid by the Department of Social Security, while the Ministry of Health, the Elderly and Community Care is responsible for the provision of health care services and the necessary monitoring and control mechanism through the Health Division.

→ **Ministry for the Family and Social Solidarity**

Palazzo Ferreria,  
Republic Street, Valletta  
Tel.: (356) 25 90 31 00  
Fax: (356) 25 90 31 21  
<http://www.welfare.gov.mt>

→ **Directorate-General for Social Security**

International Relations Unit  
38, Ordnance Street, Valletta  
Tel.: (356) 25 90 34 20  
Fax: (356) 25 90 32 82  
E-mail: [iru.dss@gov.mt](mailto:iru.dss@gov.mt)

→ **Ministry of Health, the Elderly and Community Care**

Palazzo Castellania,  
15, Merchants Street, Valletta  
Tel.: (356) 21 22 40 71  
Fax: (356) 21 24 61 68  
<http://www.health.gov.mt>

→ **Health Entitlement Unit**

15, Merchants Street, Valletta  
Tel.: (356) 21 22 40 71  
Fax: (356) 21 24 61 68  
E-mail: [entitlement.moh@gov.mt](mailto:entitlement.moh@gov.mt)

### **List of District Offices of the Department of Social Security in Malta and Gozo.**

#### **MALTA**

##### **Balzan**

153, Triq il-Kbira  
Tel.: (356) 25 90 36 00  
Fax: (356) 25 90 36 01

##### **B'Kara**

Centru Civiku  
Tel.: (356) 25 90 36 10  
Fax: (356) 25 90 36 11

##### **Fgura**

Triq il-Kampanella  
Tel.: (356) 25 90 36 30  
Fax: (356) 25 90 36 31

##### **Hamrun**

1, Triq l-Iskola  
Tel.: (356) 25 90 36 40  
Fax: (356) 25 90 36 41

##### **Luqa**

89, Triq Pawlu Magri  
Tel.: (356) 25 90 36 50  
Fax: (356) 25 90 36 51

##### **Marsa**

84, Triq is-Salib  
Tel.: (356) 25 90 36 60  
Fax: (356) 25 90 36 61

##### **Mosta**

Centru Civiku  
Tel.: (356) 25 90 36 70  
Fax: (356) 25 90 36 71

##### **Msidea**

33, Triq D'Argens  
Tel.: (356) 25 90 36 80  
Fax: (356) 25 90 36 81

##### **Naxxar**

Centru Civiku  
Tel.: (356) 25 90 37 00  
Fax: (356) 25 90 37 01

**Paola**

5, Centru Civiku  
Tel.: (356) 25 90 37 10  
Fax: (356) 25 90 37 11

**Qormi**

229, Triq il-Vitorja  
Tel.: (356) 25 90 37 20  
Fax: (356) 25 90 37 21

**Rabat**

Centru Civiku  
Tel.: (356) 25 90 37 30  
Fax: (356) 25 90 37 31

**San Gwann**

c/o Ghassa tal-Pulizija, Triq in-Naxxar  
Tel.: (356) 25 90 37 40  
Fax: (356) 25 90 37 41

**San Pawl il-Bahar**

24, Triq San Pawl  
Tel.: (356) 25 90 37 50  
Fax: (356) 25 90 37 51

**Siggiewi**

Pjazza San Nikola  
Tel.: (356) 25 90 37 60  
Fax: (356) 25 90 37 61

**Sliema**

101, Triq Dingli  
Tel.: (356) 25 90 37 70  
Fax: (356) 25 90 37 71

**Valletta**

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## Additional information

### **4.1. Contributions credited for parents raising children**

See Section 1.4

The basic conditions for entitlement are that the parents must:

- be responsible for and have legal custody of a child under the age of 6 (or under the age of 10 if the child is suffering a serious disability) and
- have been gainfully employed for a minimum number of years equivalent to the period credited.

These measures also apply to adoptive parents.

### **4.2. The review of the pensions system**

A legal provision has been laid down whereby the Minister responsible for the Department of Social Security will submit to the Parliament, at intervals no longer than five years, a report containing a review of the Pensions System.

The first of these reports is to be submitted not later than the end of 2010, and will be discussed in the Social Affairs Committee of Parliament.

European Commission

**Moving within Europe (the European Union, the European Economic Area and Switzerland)  
Your Rights to Social Security in Malta – as at 23 May 2006**

Luxembourg: Office for Official Publications of the European Communities

2008 — 15 pp. — 21 × 29.7 cm

ISBN 92-79-04436-2

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## Il-Mobilità Ewropea



Id-drittijiet tiegħek tas-sigurtà f'**Malta**



Il-Kummissjoni Ewropea



# **Il-Mobilità Ewropea**

(fl-Unjoni Ewropea, fiż-Żona Ekonomika Ewropea u fl-Iżvizzera)

## **Id-drittijiet tiegħek tas-sigurtà f'Malta**

Is-sitwazzjoni fit-23 ta' Mejju 2006

**Il-Kummissjoni Ewropea**

Direttorat-Ġenerali għall-Impjiegi, l-Affarijiet Soċjali u l-Opportunitajiet Indaq  
Taqsim E.3

La l-Kummissjoni Ewropea u lanqas kwalunkwe persuna oħra li tagixxi f'isem il-Kummissjoni m'huma responsabbli mill-użu li jista' jsir mill-informazzjoni li tinsab f'dan id-dokument.

Avviż:

Dan il-fuljett gie ppreparat skond l-informazzjoni kkomunikata minn Malta fit-23 ta' Mejju 2006. Jeħtieġ li wiehed jassigura li ma jkun hemm l-ebda modifika fil-liġi nazzjonali minn dan iż-żmien u li din l-informazzjoni għadha valida llum. Għalhekk, irrikorri għand l-organizzazzjonijiet u l-istituzzjonijiet kompetenti li d-dettalji tagħhom jidhru fil-punt "3. Id-dettalji tal-istituzzjonijiet u s-siti tal-internet utli".

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Ir-riproduzzjoni hija awtorizzata kemm-il darba jissema s-sors oriġinali.

Informazzjoni dwar il-katalogar tinsab fit-tmiem ta' din il-pubblikazzjoni.  
Il-Lussemburgu: l-Uffiċċju għall-Pubblikazzjonijiet Uffiċjali tal-Komunitajiet Ewropej, 2009  
ISBN 92-79-04445-1





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## Punti ġenerali

L-Att dwar is-Sigurtà Soċjali (Kap.318 tal-Liġijiet ta' Malta) jipprovdi għal żewġ skemi bażiċi. Skema waħda hija magħrufa bħala l-Iskema Kontributorja, u l-oħra bħala l-Iskema Mhux Kontributorja. Fl-Iskema Kontributorja, il-ħtieġa bażika sabiex wieħed ikun intitolat hija li jiġu ssodisfatti l-kondizzjonijiet speċifiċi għall-kontribuzzjonijiet. Fl-Iskema Mhux Kontributorja, il-ħtieġa bażika hija li jiġu ssodisfatti l-kondizzjonijiet tat-test tal-mezzi tal-persuna.

**L-Iskema Mhux Kontributorja** li oriġinarjament kienet intiża sabiex tipprovdi għal dawk li kienu 'l isfel mill-“linja tal-povertà” evolviet fuq perjodu ta' snin fi skema komprensiva b'numru ta' dispożizzjonijiet li huma marbutin flimkien b'mod li tip wieħed ta' benefiċċju jikkomplementalill-ieħor. Dawn il-benefiċċjiumammiratiprincipalment għall-għoti ta' għajna soċjali u medika (din ta' l-aħħar, kemm fi flus kif ukoll mhux fi flus) lil kapijiet tal-familja li ma jkollhomx xogħol u jew ikunu qegħdin ifittxu impjieg jew ma jkunux jistgħu jaħdmu minħabba f'xi marda speċifika, sakemm ir-riżorsi finanzjarji tal-familja tagħhom ikunu jaqgħu taħt ċertu livell. Dawk li jbatu minn ċerti mardiet kroniċi jingħataw għotja għall-għajna medika bla ħlas ukoll, ikunu xi jkun r-riżorsi finanzjarji tal-familja. Kull min jikkwalifika għal għajna soċjali jithallas ukoll *allowance* tal-kera jekk il-kap tal-familja jkun qed iħallas il-kera għall-post tar-residenza tiegħu, u jkun intitolat ukoll għal *allowance* supplementari.

**L-Iskema Kontributorja** jista' jingħad li tipprovdi għannaħa l-oħra tal-munita. Din l-iskema hija universali billi tkopri prattikament il-livelli kollha tas-soċjetà tagħna. L-iskema kontributorja f'Malta hija sistema fejn persuna impjegata, persuna li taħdem għaliha nnifisha (persuna li tinsab okkupata f'xi attività ekonomika li permezz tagħha l-qligħ jaqbeż Lm 390) jew persuna li timpjega lilha nnifisha (persuna li tkun għadha ma laħqitx l'età ta' ħamsa u sittin sena, li mhix persuna impjegata jew li taħdem għaliha nnifisha, u li d-dħul tagħha ma jiġix minn attività ekonomika, iżda minn għejun oħrajn bħal kera, dividendi, eċċ) thallas kontribuzzjoni fil-ġimgħa kif stabbilit fl-Att dwar is-Sigurtà Soċjali. Fi kliem tekniku uffiċjali s-sistema Maltija tissejjaħ sistema ta' ħlasijiet regolari ('*pay as you go*'). Dan huwa dovut għall-fatt li wieħed jikkontribwixxi matul dak il-perjodu li fih ikun attiv u jagħmel qligħ sabiex jipprovdi għalih innifsu għal meta tinqala' xi kontinġenza aktar tard bħal mard, qgħad jew irtirar.

Il-persuni impjegati, li jaħdmu għal rashom jew li huma qiegħda kollha jistgħu jkun assigurati. Din hija preċiżament ir-raġuni għala l-iskema tipprovdi għall-ħlas ta' klassijiet u kategoriji differenti ta' kontribuzzjonijiet, kif se nispejgaw 'il quddiem. Barra minn hekk, skond ċerti kondizzjonijiet, l-iskema tirrikonoxxi n-nuqqas ta' ħlas (kreditu) ta' kontribuzzjonijiet matul perjodu ta' kontinġenza speċifika, u tipprovdi għall-kreditu minflok il-ħlas tal-kontribuzzjonijiet.

Il-benefiċċji, pensjonijiet u *allowances* kollha li jithallsu skond l-iskema kontributorja kif stabbilit fl-Att dwar is-Sigurtà Soċjali huma soġġetti għal xi forma ta' test tal-kontribuzzjoni li jiddependi fuq it-tip ta' benefiċċju mitlub. Hemm żewġ klassijiet ta' kontribuzzjonijiet: il-kontribuzzjoni ta' l-Ewwel Klassi li tithallas fir-rigward ta' Persuni Impjegati u l-kontribuzzjoni tat-Tieni Klassi li tithallas minn Persuni li jaħdmu għal rashom.

B'mod ġenerali, il-kontribuzzjonijiet jithallsu mill-persuni kollha bejn l-età ta' 16-il sena u l-età meta jirtiraw li tista tkun kull età bejn dik ta' 61 sena (60 fil-każ tan-nisa) u l-età ta' 65 sena. Din tiddependi kompletament fuq id-data li fiha l-persuna tagħżel li tieqaf mill-impjieg jew tieqaf taħdem għal rasha fis-sens ta' l-Att dwar is-Sigurtà Soċjali u titlob pensjoni fir-rigward ta' l-irtirar.

### 1.1. Il-Kontribuzzjonijiet ta' l-Ewwel Klassi

Għal kull persuna li titqies li hija f'impjieg assigurabbli, għandhom jithallsu tliet kontribuzzjonijiet differenti: waħda mill-persuna impjegata, waħda minn min jimpjegaha u waħda mill-Istat. Skond id-dispożizzjonijiet ta' l-Att, kull meta persuna tkun impjegata f'Malta fuq kuntratt ta' servizz, hija titqies li tkun f'impjieg assigurabbli – għalhekk tkun dovuta kontribuzzjoni ta' l-ewwel klassi. Ir-rata ta' din il-kontribuzzjoni mill-impjegat u minn dak li jimpjegah mill-1 ta' Jannar, 2001 hija ekwivalenti għal 10% tal-paga bażika suġġetta għal kontribuzzjoni minima ta' Lm5.96c fil-ġimgħa u għal kontribuzzjoni massima ta' Lm13.55c fil-ġimgħa.

B'effett mill-1 ta' Jannar 2007, il-persuni li għandhom iktar minn 18-il sena li l-paga fil-ġimgħa bażika tagħhom

jew l-ammont fil-ġimgħa ekwivalenti għas-salarju fix-xahar bażiku tagħhom ma jaqbzux Lm59.63c jistgħu jagħzlu li jhallsu 10% tal-paga fil-ġimgħa bażika tagħhom minflok il-kontribuzzjoni minima ta' Lm5.96c. Il-kontribuzzjoni ta' l-istat hija ekwivalenti għal 50% ta' l-ammont imħallas minn min jimpjega u dak imħallas mill-impjegat miżjudin flimkien. Il-persuni taħt it-tmin-tax-il sena jhallsu rata ta' kontribuzzjoni għall-minuri ta' Lm2.84c jekk il-paga bażika tagħhom ma taqbiżx il-paga minima (Lm59.63c). Fejn il-paga bażika taqbeż l-paga minima ir-rata pagabbli fil-preżent hija ta' 10% tas-salarju bażiku tagħhom. Hemm rati speċjali ta' kontribuzzjoni għall-istudenti.

Il-persuni impjegati bejn l-età ta' 16-il sena u 65 sena jhallsu kontribuzzjonijiet. Persuni ta' iktar minn 65 sena mhumiex responsabbli għall-ħlas ta' kontribuzzjoni anki jekk ikunu impjegati. Madankollu, l-persuni bejn l-età tal-pensjoni (61 sena għall-irġiel, 60 għan-nisa) u l-età ta' 65 sena, li l-qligħ tagħhom, jekk ikollhom, ma jaqbiżx il-paga minima, huma eżentati b'mod awtomatiku mill-ħlas ta' kwalunkwe kontribuzzjoni.

## 1.2. Il-Kontribuzzjonijiet tat-Tieni Klassi

Dawn il-kontribuzzjonijiet huma pagabbli minn persuni bejn l-età ta' 16 u 65 sena li jaħdmu għal rashom. Persuni, li la huma impjegati u lanqas 'jaħdmu bi qligħ' jitqiesu wkoll bħala persuni li jaħdmu għal rashom u għalhekk huma responsabbli għall-ħlas ta' kontribuzzjoni tat-Tieni Klassi. Ir-rati tal-kontribuzzjoni huma stabbiliti fit-tabella hawn taħt:

Kontribuzzjonijiet ta' Persuni li Jaħdmu Għal Rashom	Pagabbli fuq il-qligħ nett annwali
Rata SA: Għal Persuni li l-qligħ tagħhom huwa ta' inqas minn Lm3626	Lm10.46 fil-ġimgħa
Rata SB: Jaqbeż Lm3626 iżda inqas mill-ammont Massimu li fuqu hija dovuta kontribuzzjoni (Lm7048 fil-preżent)	15% tal-qligħ nett annwali tagħhom
Rata SC: Jaqbeż l-ammont Massimu li fuqu hija dovuta kontribuzzjoni (Lm7048 fil-preżent)	Lm20.34 fil-ġimgħa

SA = Jaħdmu għal rashomKlassi A

SB = Jaħdmu għal rashomKlassi B

SC = Jaħdmu għal rashomKlassi C

## 1.3. L-eżenzjoni mill-ħlas ta' kontribuzzjonijiet

Il-kategoriji ta' persuni li ġejjin huma eżentati bil-liġi mill-ħlas ta' kontribuzzjoni tat-Tieni Klassi:

- Persuni li qegħdin jirċievu edukazzjoni jew taħriġ fuq bażi *full-time*.
- Persuni miżżewġin li ma jaħdmux bi qligħ.
- Persuni li jirċievu pensjoni tar-romol, ta' l-invalidità jew ta' l-irtirar jew persuni li jirċievu Pensjoni ta' Ġenitur;
- Persuni li jirċievu Għajjuna Soċjali mhux kontributorja jew pensjoni mhux kontributorja.

Persuni li ma jaħdmux bi qligħ u li l-mezzi totali tagħhom ma jaqbzux Lm430 fis-sena fil-każ ta' persuni weħidhom u Lm630 fis-sena fil-każ ta' rġiel miżżewġin, kif ukoll persuni li jaħdmu għal rashom u 'li jaħdmu bi qligħ' li l-qligħ tagħhom ma jaqbiżx Lm390 fis-sena jistgħu japplikaw għal ċertifikat ta' eżenzjoni mill-ħlas ta' kontribuzzjonijiet.

## 1.4. Il-Kontribuzzjonijiet Akkreditati

L-Att dwar is-Sigurtà Soċjali jstabbilixxi wkoll illi fil-każ ta' ċerti kontinġenzi, l-obbligu li wieħed iħallas kontribuzzjoni jitneħħa, u sabiex jiġi żgurat li dan il-perjodu ta' nuqqas ta' ħlas ta' kontribuzzjonijiet ma jirrizultax f'distakk fir-rekord tal-kontribuzzjonijiet tal-persuna assigurata, tingħata kontribuzzjoni akkreditata. Għall-finijiet ta' kondizzjonijiet tal-kontribuzzjoni dawn il-kreditu huma validi daqs li kieku kienu kontribuzzjonijiet imħallsin. Il-kontinġenzi li ġejjin jinvolvu l-għoti ta' krediti:

- li tidhol għall-assigurazzjoni għall-ewwel darba (jiġifieri krediti ta' qabel id-dħul sa massimu ta' 104 ġimgħat ta' kontribuzzjoni, skond id-data ta' l-ewwel dħul fl-iskema);
- Armla sakemm ma tkunx taħdem bi qligħ;
- Wieħed li kien membru tal-Korp tal-Pulizija ta' Malta jew tal-Forzi Armati ta' Malta li jirtira mis-servizz b'pensjoni sħiħa mill-Gvern;
- Kull ċittadin ta' Malta li jsiefer bħala haddiem volontier;
- Persuna illi matul kwalunkwe ġimgħa kalendarja tkun intitolata għal benefiċċju għal mard, jew benefiċċju għal korrimment, jew benefiċċju fir-rigward ta' disimpjegat jew pensjoni fir-rigward ta' invalidità għal dik il-ġimgħa kollha (mit-Tnejn sal-Ġimgħa). Persuna impjegata li tkun eżawriet il-benefiċċju tagħha (jiġifieri użat in-numru ta' granet ta' benefiċċju disponibbli kollha), xorta tkun intitolata għal dawn il-kontribuzzjonijiet akkreditati sakemm hu/hi tkun għadha

mhix kapaċi taħdem jew tkun għadha mingħajr impjeg (skond il-benefiċċju mitlub). L-istess japplika għal persuna li taħdem għal rasha iżda biss fil-każ tal-benefiċċju għal mard.

Mill-1 ta' Jannar 2007, jingħataw ukoll krediti ta' kontribuzzjonijiet tas-sigurtà soċjali lil ġenituri għat-trobbija tat-tfal. In-numru massimu ta' krediti li jistgħu jingħataw

f'dan il-każ huwa ta' sentejn għal kull iben jew bint jew fil-każ ta' iben jew bint li jbatu minn diżabilità serja l-perjodu ta' sentejn jiġi estiż għal 4 snin. Il-perjodu għal krediti applikabbli jista' jinqasam bejn iż-żewġ ġenituri iżda m'għandu f'ebda każ jaqbeż total bejn iż-żewġ ġenituri ta' sentejn jew 4 snin skond liema huwa applikabbli f'dak il-każ.





## Il-Fergħat tas-Sigurtà Soċjali

### 2.1. Benefiċċji marbutin mal-mard, benefiċċji ta' maternità u benefiċċji ekwivalenti ta' paternità

#### 2.1.1. Benefiċċji għal Mard (fi flus)

Il-benefiċċji għal mard (fi flus) jithallsu lil impjegati u persuni li jaħdmu għal rashom. Sabiex tikkwalifika għal dawn il-benefiċċji, persuna assigurata teħtiegħ 50 ġimgħa ta' kontribuzzjonijiet imħallsin u 20 ġimgħa mħallsin jew akkreditati matul l-aħħar sentejn ta' kontribuzzjoni qabel is-sena ta' benefiċċju li fih tiġi pprezentata t-talba.

Il-benefiċċju għal mard jithallas b'

- Lm7.00c kuljum għal ġenitur waħdu jew għal persuna miżżewwġa li tmantni lil konjuġi li mhux/mhix impjegat/a fuq bażi *full-time*;
- Lm4.53c għal persuni oħra.

Il-benefiċċju jithallas mir-4 ġurnata ta' inkapaċità għal massimu ta' 156 ġurnata ta' benefiċċju fis-sena jew sa massimu ta' 312-il ġurnata ta' benefiċċju fis-sena jekk il-persuna tgħaddi minn intervent kirurgiku serju jew iġġarrab korriment serju (mhux relatat max-xogħol) jew tkun qed tbatni minn marda serja li teħtiegħ kura fit-tul qabel ma l-persuna tkun tista' terġa' tibda taħdem; in-numru totali ta' ġranet ta' benefiċċju matul perjodu ta' sentejn ma jistgħax jaqbeż l-468 ġurnata. In-numru totali ta' dawn il-ġranet ta' benefiċċju ma jista' f'ebda każ jaqbeż n-numru totali ta' kontribuzzjonijiet imħallsin minn meta l-persuna daħlet fl-iskema għall-ewwel darba. Min jimpjega jhallas id-differenza bejn il-paga u l-benefiċċju (jekk dan ta' l-aħħar ikun inqas). L-inkapaċità għax-xogħol tiġi ċċertifikata mit-Tabib Ġenerali tal-persuna. Meta l-marda taqbeż 60 ġurnata ta' benefiċċju, il-każ jiġi vvalutat mill-panel mediku tad-Dipartiment.

➔ Benefiċċji tal-Maternità

Dawn jithallsu lil ċittadini nisa' assigurati f'Malta u, jekk ma tkunx residenti f'Malta

, jeħtiegħ li hija tkun assigurata l-aħħar f'Malta. Il-benefiċċju dwar il-maternità jithallas bil-kondizzjoni li jekk kienet impjegata precedentement jew jekk tkun impjegata fil-preżent, il-persuna ma tkunx intitolata għal *ġranet frank* għall-maternità skond l-Att dwar l-Impjegi u r-Relazzjonijiet Industrijali (EIRA). (Dan ta' l-aħħar jipprovdi għall-ħlas ta' 100% tal-qligħ għal 13-il ġimgħa f'*ġranet frank* għall-maternità minn dak li jimpjega kif ukoll ġimgħa oħra mhux imħallsa). Il-benefiċċju dwar il-maternità jingħata għal 14-il ġimgħa, li minnhom 13-il ġimgħa huma mħallsin b' Lm25.75c fil-ġimgħa u l-oħra hija bla ħlas. Mill-jedd ta' 14-il ġimgħa, 6 ġimgħat għandhom jittieħdu wara l-ħlas u t-8 ġimgħat l-oħra jistgħu jittieħdu skond kif meħtiegħ.

➔ Benefiċċji dwar il-paternità

Mhux applikabbli. Malta ma tħallasx benefiċċji dwar il-paternità.

#### 2.1.2. Kura Medika mhux fi flus

➔ L-organizzazzjoni u l-finanzjament tal-kura medika

Is-sistema pubblika għall-kura tas-saħħa f'Malta hija ffinanzjata permezz tat-tassazzjoni u s-sigurtà nazzjonali. Hija topera permezz ta' spatarijiet pubbliċi u ċentri għall-kura tas-saħħa. Numru ta' spatarijiet privati, kliniki u faċilitajiet oħra jipprovdu kura privata tas-saħħa. Il-kura f'dawn il-faċilitajiet privati hija ffinanzjata permezz ta' assigurazzjoni privata jew permezz ta' ħlasijiet mill-but. It-tobba f'Malta għandhom il-permess jeżerċitaw il-professjoni tagħhom kemm f'servizzi pubbliċi għall-kura tas-saħħa kif ukoll f'dawk privati.

➔ Kura medika privata

Il-gvern m'huwa responsabbli b'ebda mod għal xi trattament jew kura mogħtija lil ċittadini ta' l-UE fi spatarijiet jew ċentri tas-saħħa privati jew minn tobbja ta' kwalunkwe tip fil-kapaċità privata tagħhom. Il-prattika privata kollha f'Malta hija mwettqa esklussivament minn faċilitajiet privati u m'hemmx sodod jew faċilitajiet privati fi spatarijiet jew ċentri tas-saħħa pubbliċi. Il-faċilitajiet kollha privati għall-kura minbarra l-uffiċċji tal-GP u tal-

konsulenti speċjalisti huma debitament liċenzjati mill-Awtoritajiet tas-Saħħa Pubblika

➔ **Servizzi tal-kura tas-saħħa ffinanzjati mill-Istat**

Il-Ministeru tas-Saħħa huwa responsabbli għall-finanzjament u l-provvista ta' servizzi ffinanzjati pubblika għall-kura tas-saħħa. Il-kura tas-saħħa fis-servizzi pubbliċi hija generalment bla ħlas fil-punt ta' l-użu. Il-persuni li jgħixu f'Malta u li huma koperti mill-leġiżlazzjoni Maltija dwar is-sigurtà soċjali huma intitolati li jirċievu servizzi pubbliċi għall-kura tas-saħħa skond il-jeddijiet li jiġu ddeterminati minn żmien għal żmien mill-Ministeru tas-Saħħa. Iċ-ċittadini ta' l-UE residenti f'Malta huma intitolati li jirċievu konsiderazzjoni ekwivalenti. Il-jedd tagħhom għandu jiġi kkonfermat u ċċertifikat mill-Unità għall-Intitolamenti ġewwa l-Ministeru tas-Saħħa. Din iċ-ċertifikazzjoni uffiċjali flimkien ma' dokument ta' identifikazzjoni personali tkun biżżejjed sabiex wieħed jirċievi kura tas-saħħa mis-servizzi pubbliċi għall-kura tas-saħħa.

Persuni fuq żjara temporanja minn stati membri ta' l-UE għandhom aċċess dirett għall-kura tas-saħħa minn servizzi għall-kura tas-saħħa ffinanzjati mill-Istat fuq preżentazzjoni tal-Karta Ewropea għall-Assigurazzjoni fuq is-Saħħa (EHIC).

➔ **Kura b'Emerġenza**

Għal kura ta' emerġenza medika li teħtieġ id-dhul fi sptar jiet tal-gvern għal servizzi, bħal kura ta' pazjenti ġewwa l-isptar, servizzi ta' kura matul il-ġurnata, servizzi dijanjostiċi jew żjarjet ta' pazjenti li ma jibqgħux l-isptar, il-pazjenti ma jntalbox jħallsu jekk jipprezentaw prova li huma ta' nazzjonalità ta' l-UE u EHIC valida. L-ispejjeż għall-proteżi u l-medikazzjoni kollha preskritti għall-kontinwazzjoni tal-kura wara t-trattament tal-pazjent ġewwa l-isptar (minbarra l-medikazzjoni għall-ewwel tliet ijiem minn meta jintbagħat) jew bħala parti minn kura matul il-ġurnata jew ta' pazjenti li ma jibqgħux l-isptar jithallsu kompletament mill-persuna kkonċernata.

➔ **Il-kura dentali**

-kura dentali ta' emerġenza akuta tingħata biss bla ħlas fiċ-ċentri ta' l-isptarijiet għal pazjenti li ma jibqgħux l-isptar u fiċ-ċentri tas-saħħa, izda din m'għandhiex ambitu wiesgħa ħafna. Il-biċċa l-kbira tal-kura dentali tithallas mill-but fi kliniki dentali privati li huma kollha debitament liċenzjati mill-Awtoritajiet għas-Saħħa Pubblika.

➔ **Il-mediċini u l-Apparat Mediku**

Il-mediċini kollha użati fit-trattament ta' pazjenti ġewwa l-isptar u għall-ewwel tliet ijiem wara l-ħruġ mill-isptar huma bla ħlas għall-pazjent. Jekk marda tkun teħtieġ l-użu ta' mediċini jew l-użu ta' apparat mediku f'livell ta'

kura primarja jew fil-livell ta' pazjenti li ma jibqgħux l-isptar jew wara t-tluq mill-kura matul il-ġurnata jew ġewwa l-isptar (minbarra l-ewwel 3 ijiem għal mediċini), hija meħtieġa preskrizzjoni mingħand tabib mediku liċenzjat. Il-mediċini u l-apparat mediku jistgħu jinxtrow minn kwalunkwe waħda mill-ispiżeriji li jbiegħu bl-imnut f'Malta (hemm aktar minn 200) u l-ispejjeż huma mħallsa kompletament mill-pazjent bi ħlas mill-but. Hemm biss żewġ eċċezzjonijiet għal din ir-regola u dawn japplikaw għal persuni li jgħixu f'Malta li huma koperti mill-leġiżlazzjoni Maltija dwar is-sigurtà soċjali. Fil-każ ta' dawn iż-żewġ eċċezzjonijiet, il-mediċini u l-apparat mediku jingħataw esklussivament mill-ispiżeriji u l-faċilitajiet tal-Gvern:

il-persuni li qegħdin fil-grupp ta' dħul baxx, kif determinat permezz ta' test tal-mezzi, huma intitolati għal mediċini bla ħlas minn lista ristretta ta' mediċini essenzjali u xi apparat mediku (soġġett għal ċerti kondizzjonijiet u l-ħlas ta' depożitu li jithallas lura) ; u

il-persuni li jbatu minn mard kroniku inkluż fi skeda speċifika inkorporata fl-Att dwar is-Sigurtà Soċjali, huma intitolati għal mediċini bla ħlas li jkunu relatati stretta-ment mal-marda kronika partikolari u dan il-benefiċċju huwa indipendenti mill-mezzi finanzjarji.

## **2.2. Benefiċċji marbutin ma' incidenti fuq il-post tax-xogħol u ma' mard marbut max-xogħol**

### **2.2.1. Benefiċċju għal Korriment fuq ix-Xogħol**

Dan jithallas lil persuna impjegata jew li timpjega lilha nnifisha li għandha mill-inqas ġimgħa ta' kontribuzzjonijiet imħallsin. Il-benefiċċju jithallas b'Lm10.51c kuljum għal ġenitur waħdu jew persuna miżżewwġa li tmantni konjuġi li mhux impjegat fuq bażi *full-time* u b'Lm7.91c kuljum għal persuni oħrajn. Huwa pagabbli mir-4 ġurnata mill-korriment għal massimu ta' 12-il xahar. Min jimpjega jħallas differenza bejn il-paga u l-benefiċċju (jekk dan ta' l-aħħar ikun aktar baxx). Il-korriment jew mard relatat max-xogħol jiġi ċertifikat minn Tabib Ġenerali, normalment aċċettat bħala tali minn dak li timpjega, u kkorroborati minn xhieda. Meta l-inkapaċità għax-xogħol taqbeż l-10t ijiem, il-każ jiġi vvalutat mill-bord mediku tad-Dipartiment.

### **2.2.2. Pensjoni għal Diżabilità Permanenti**

Għal diżabilitajiet ta' 90% jew iktar, relatati max-xogħol, tithallas Pensjoni għal Invalidità sħiħa, mingħajr ma jitqies in-numru ta' kontribuzzjonijiet imħallsa u/jew akkreditati. Għal diżabilitajiet ta' bejn 20% u 89%, il-



pensjoni tvarja minn Lm5.56c sa Lm24.74c fil-ġimgħa. Għal diżabilitajiet ta' bejn 1% u 19%, jithallas kumpens f'somma waħda, li jvarja minn Lm85.84c sa Lm1630.79c

### 2.2.3. Mewt relatat max-xogħol

Il-Pensjoni ta' Superstiti tithallas lill-armla/armel u lit-tfal iltiema, u titqies daqs li kieku l-mejjet ħallas l-ammont massimu ta' kontribuzzjonijiet. Pensjoni ta' ġenitur ta' Lm47.80c għal persuni miżżewwġin u ta' Lm39.92c għal persuni weħidhom tithallas lil ġenituri dipendenti.

## 2.3. Għotjiet marbutin ma' mewt

Mhux applikabbli. Il-liġi Maltija ma tistipulax għotjiet relatati mal-mewt.

## 2.4. Benefiċċji marbutin ma' l-invalidità

### 2.4.1. Pensjoni għal invalidità

Din tithallas lil persuna assicurata (impjegata jew li timpjega lilha nnifisha immedjatament qabel is-sottomissjoni tat-talba) li tiġi ċċertifikata mill-bord mediku tad-Dipartiment bħala inkapaċi b'mod permanenti għal xogħol xieraq fuq bażi *full-time* jew *part-time* regolari, jew inkapaċi għax-xogħol għal perjodu ta' mill-inqas 3 snin. Sabiex tikkwalifika, persuna teħtieġ li jkollha 250 ġimgħa f'kontribuzzjonijiet imħallsin bħala impjegata jew li timpjega lilha nnifisha, b'medja annwali ta' 50 ġimgħa f'kontribuzzjonijiet imħallsin jew akkreditati. Tithallas rata ta' pensjoni mnaqqsa jekk il-medja tal-kontribuzzjoni tkun bejn 20-49 ġimgħa fis-sena.

Ir-rati mħallsin ivarjaw ukoll, skond jekk tithallasx pensjoni tas-servizz u jekk l-aasigurat (jekk raġel) ikun miżżewwēg u jmantni lill-mara tiegħu. Malta ma tħallasx żieda lil nisà li jmantnu lir-raġel tagħhom. Madankollu din il-kwistjoni waslet biex tiġi indirizzata fil-futur qrib skond il-politika ta' Malta għall-eliminazzjoni ta' diskriminazzjoni bbażata fuq is-sess. Ir-rati li jithallsu jvarjaw minn Lm21.17c sa Lm49.86c fil-ġimgħa. Ir-rati jiġu adattati kull sena skond iż-żieda fl-għoli tal-ħajja, u f'ċerti każijiet, skond iż-żieda fil-pagi.

## 2.5. Benefiċċji ta' l-età u tas-superstiti

### 2.5.1. Pensjoni ta' l-Irtirar

Id-dispożizzjonijiet ġodda dwar ir-riforma fil-pensjonijiet jipprevedu żieda gradwali fl-età tal-pensjoni:

- għal persuna li twieldet qabel il-31 ta' Diċembru 1951, l-età tal-pensjoni tibqa' kif inhi fil-prezent, jiġifieri 61 sena għall-irġiel u 60 sena għan-nisa. (In-nisa f'din l-kategorija ta' età jistgħu jiddeċiedu li jieħdu l-pensjoni ta' 61 sena u min iħaddem ma jistax ikkeċċihom);
- għal persuna li twieldet bejn l-1952 u l-1955 inklużi, l-età tal-pensjoni se tkun ta' 62 sena;
- għal persuna li twieldet bejn l-1956 u l-1958 inklużi, l-età tal-pensjoni se tkun ta' 63 sena;
- għal persuna li twieldet bejn l-1959 u l-1961 inklużi, l-età tal-pensjoni se tkun ta' 64 sena;
- għal persuna li twieldet wara l-1 ta' Jannar 1962, l-età tal-pensjoni se tkun ta' 65 sena.

Il-kundizzjonijiet marbuta mal-kontribuzzjonijiet huma ta' 156 ġimgħa ta' kontribuzzjonijiet imħallsa, b'medja annwali ta' 50 ġimgħa mħallsa jew akkreditati matul il-ħajja assicurabbli tal-persuna assicurata. Pensjoni b'rata aktar baxxa tingħata jekk il-medja annwali tal-kontribuzzjonijiet hija bejn 20 u 49 ġimgħa taħt ir-regim tal-pensjoni b'rata fissa, jew bejn 15 u 49 ġimgħa skond l-iskema marbut ma' żewġ terzi tad-dħul.

Għal dak li għandu x'jaqsam mal-persuni li jircievu pensjoni ta' l-irtirar, id-dħul tagħhom sew jekk permezz ta' impjeg u sew jekk billi l-persuna timpjega lilha nnifisha, m'għandux jaqbez l-paga minima nazzjonali (Lm59.60c fil-ġimgħa) sa l-età ta' 65.

Ir-rati mħallsin jiddependu fuq jekk:

- tħallsux kontribuzzjonijiet qabel jew wara t-22 ta' Jannar, 1979, meta ġiet introdotta pensjoni relatata mal-qligħ;
- tithallasx pensjoni tas-servizz minn min jimpjega, li tnaqqas il-pensjoni tas-sigurtà soċjali li tithallas; u
- il-persuna (jekk raġel) hux miżżewwēg u jmantni lill-mara tiegħu.

Il-pensjoni relatata mal-qligħ li jithallas hija ta' 2/3 tal-medja annwali ta' :

- l-aħjar 3 snin konsekuttivi fl-aħħar 10 snin qabel ma jirtiraw għal dawk li huma impjegati, u
- l-aħħar 10 snin konsekuttivi qabel ma jirtiraw għall-persuni li jaħdmu għal rashom.

Ir-rati tal-pensjoni għal min jirtira mħallsa jvarjaw minn Lm22.91c sa Lm90.54c fil-ġimgħa. Ir-rati jiġu adattati kull sena skond iż-żidiet fil-pagi u fl-għoli tal-ħajja.

L-Att dwar ir-Riforma tal-Pensjonijiet (2006) li daħal fis-seħħ fl-1 ta' Jannar 2007 jinkludi bidliet sinifikanti fis-sistema nazzjonali korrenti ta' pensjonijiet tas-sigurtà soċjali li għandhom jiġu introdotti b'mod gradwali li jippermetti tranżizzjoni bla xkiel mingħajr ma jinħoloq tfixkil soċjali u ekonomiku. Aktar informazzjoni dwar il-bidliet introdotti hija spjegata fit-Taqsima 3 hawn isfel.

### 2.5.2. Pensjoni għas-superstiti

Romol: 156 ġimgħa f'kontribuzzjonijiet imħallsin mill-mejjet, b'medja annwali ta' 50 ġimgħa mħallsin jew akkreditati. Tithallas rata ta' pensjoni mnaqqsa jekk il-medja tal-kontribuzzjonijiet tkun bejn 20-49 ġimgħa fis-sena skond l-iskema ta' pensjoni b'rata fissa jew 15-49 ġimgħa skond l-iskema ta' żewġ terzi relatata mal-qligħ.

Id-dħul tal-benefiċjarji m'għandux jaqbeż l-paga minima għal persuni li jirċievu l-Pensjoni għas-Superstiti minbarra għal romol li għandhom tfal taħt ċerta età u li għandhom isegwu edukazzjoni *full-time*. F'dan il-każ irromol jikkwalifikaw għall-pensjoni tagħhom ikun xi jkun id-dħul tagħhom.

Ir-rati li jithallsu jvarjaw, skond jekk tithallasx pensjoni tas-servizz minn min jimpjega lill-konjuġi u/jew jekk thallsux kontribuzzjonijiet qabel jew wara t-22 ta' Jannar, 1979 (id-data li fiha giet introdotta l-iskema tal-pensjoni għas-superstiti). Din l-iskema introduċiet il-kunċett ta' kontribuzzjonijiet relatati mad-dħul u bħala konsegwenza rriformat il-pensjonijiet għal skema relatata mad-dħul.

Il-pensjoni li tithallas relatata mal-qligħ hija ta' 5/9 tal-medja annwali ta':

- l-aħjar 3 snin konsekuttivi fl-aħħar 10 snin qabel il-mewt tal-konjuġi jew l-irtirar minħabba l-età jew raġunijiet mediċi għal dawk li huma impjegati
- l-aħħar 10 snin konsekuttivi qabel il-mewt tal-konjuġi jew l-irtirar għal persuni li jaħdmu għal rashom.

Ir-rati tal-Pensjoni għas-Superstiti li jithallsu jvarjaw minn Lm25.36c sa Lm75.45c fil-ġimgħa. Ir-rati jiġu adattati kull sena skond iż-żidiet fil-pagi u fl-għoli tal-ħajja.

### 2.5.3. Żwieġ mill-ġdid ta' Armla/Armel

Qabel l-1 ta' Jannar 2007, biż-żwieġ mill-ġdid, armla/armel kienu jitilfu l-jedd li jirċievu pensjoni tas-superstiti u kienu jirċievu somma komplessiva ekwivalenti għal 52 ġimgħa tal-Pensjoni Minima Nazzjonali applikabbli.

B'effett mill-1 ta' Jannar 2007, biż-żwieġ mill-ġdid irromol issa huma intitolati li jzommu l-jedd tagħhom li jirċievu pensjoni għalkemm bir-Rata Minima Nazzjonali applikabbli. Din ir-rata tvarja minn minimu ta' Lm24.19c sa massimu ta' Lm34.32c. Ir-romol li reġġu żżewwġu qabel l-1 ta' Jannar 2007 u li digà ngħataw is-somma msemmija l-ewwel sena, jkunu intitolati għal pensjoni għal 4 snin oħra.

### 2.5.4. Tfal ltiema

Iż-żewġ ġenituri mejtin: wieħed mill-ġenituri jeħtieġ li kien persuna assigurata u kellu mill-inqas ġimgħa waħda f'kontribuzzjoni fiż-żmien tal-mewt. Ir-rata li tithallas hija ta' Lm15.36c fil-ġimgħa għal kull tifel jew tifla ltiema taħt l-età ta' 16-il sena; Lm34.85c għal kull tifel jew tifla ltiema

bejn l-età ta' 16 u 21 sena, sakemm it-tifel jew tifla ltiema ma jaħdmux bi qligħ. Jekk it-tifel jew tifla ltiema jaħdmu bi qligħ, iżda l-qligħ totali tagħhom huwa ta' inqas mill-Paga Minima Nazzjonali (Lm59.36c fil-ġimgħa), l-allowance titnaqqas sabiex it-total ta' dik l-allowance u l-qligħ totali tagħhom ma jaqbeż il-Paga Minima Nazzjonali. Ir-rati jiġu adattati kull sena, skond iż-żidiet fl-għoli tal-ħajja.

M'hemm ebda benefiċċju speċifiku mal-mewt ta' ġenitur wieħed biss billi l-konjuġi mbagħad ikun intitolat li jitlob is-sehem tiegħu/tagħha tal-pensjoni tas-Superstiti.

## 2.6. Benefiċċji mogħtija lil persuni li ma jkunux impjegati

Il-Benefiċċji tal-Qgħad jithallsu kemm skond l-iskema Kontributorja kif ukoll skond dik mhux Kontributorja.

### 2.6.1. Benefiċċju tal-Qgħad

Dan jithallas lil persuna mingħajr impjeg li jkollha 50 ġimgħa f'kontribuzzjonijiet imħallsin u 20 ġimgħa mħallsin jew akkreditati matul is-sena ta' kontribuzzjoni ta' qabel is-sena tal-benefiċċju li fiha ssir it-talba. Il-persuna għandha tkun irregistrata bħala mingħajr impjeg, kapaci, u disponibbli biex taħdem. Dan il-benefiċċju jithallas b'Lm4.25c kuljum għal ġenitur waħdu jew għal persuna miżżewwġa li tkun qed tmantni konjuġi li ma jkunux impjegat fuq bażi *full-time*, u Lm2.78c kuljum għal persuni oħrajn. Jithallas mill-ewwel ġurnata mingħajr impjeg għal massimu ta' 156 ġurnata ta' benefiċċju. Wara, l-persuna ma terġax tikkwalifika għal dawn il-benefiċċji sakemm ma terġax taħdem għal mill-inqas 13-il ġimgħa.

### 2.6.2. Benefiċċju Speċjali tal-Qgħad

Dan jithallas lill-kap tal-familja minflok il-benefiċċju tal-Qgħad, sakemm il-kap tal-familja jissodisfa test tal-mezzi. Huwa jithallas Lm7.13c kuljum għal ġenitur waħdu jew għal persuni miżżewwġin li jmantnu konjuġi li mhux impjegat fuq bażi *full-time*, u Lm4.66c kuljum għal persuni oħrajn. Huwa jithallas mill-ewwel ġurnata mingħajr impjeg sa massimu ta' 156 ġurnata ta' benefiċċju. Wara, il-persuna ma terġax tikkwalifika għal dawn il-benefiċċji sakemm ma terġax taħdem għal mill-inqas 13-il ġimgħa. In-numru totali ta' dawn il-ġranet ta' benefiċċju ma jista' f'ebda każ jaqbeż n-numru totali ta' kontribuzzjonijiet imħallsin mill-ewwel dħul tal-persuna fl-iskema.

### 2.6.3. Għajjnuna tal-Qgħad

Din tithallas lill-kap tal-familja sakemm hu/hi jissodisfaw it-test tal-mezzi. Ir-rata mħallsa tista' tvarja skond it-test tal-mezzi. Madankollu tithallas rata bażika ta' Lm35.47c fil-ġimgħa u Lm3.50c iżjed fil-ġimgħa għal membri addizzjonali tal-familja li mhumiex ekonomikament attivi.

## 2.7. Benefiċċji mogħtija lil persuni li ma jkunux impjegati

Ir-Riforma tal-Pensjonijiet tipprovdi klawżola li tagħti l-għażla li wieħed jirtira kmieni mix-xogħol. Din il-klawżola ta' għażla tagħti lil persuna li tkun laħqet l-età ta' 61 sena, iżda li tkun għadha ma laħqitx l-età applikabbli għall-pensjoni, il-possibbiltà li tirtira wara li tilhaq 61 sena sakemm dik il-persuna tkun akkumulat minn għeluq it-18-il sena, total ta':

- 2,080 kontribuzzjoni mħallsa jew akkreditata jekk twieldet fil- jew qabel l-1 ta' Jannar 1962 **jew**
- 1,820 kontribuzzjoni mħallsa jew akkreditata fil-każ ta' persuna li twieldet matul is-snin kalendarji 1952 sa 1961.

Kwalunkwe persuna li tirtira skond din il-klawżola ta' għażla ma tkunx tista' twettaq attività bi qligħ wara li tirtira. Wara li l-persuna tilhaq il-65 sena, l-attività bi qligħ ma taffettwax il-jedd tal-pensjonant.

## 2.8. Benefiċċji marbutin mal-familja

L-*Allowance* tat-Tfal, l-*Allowance* tat-Tfal b'Diżabilità, u l-*Allowance* tat-Tfal f'*Affidament* huma kklassifikati bħala benefiċċji tal-familja. Fil-każ ta' l-ewwel żewġ benefiċċji, dawn jithallsu lil residenti ta' Malta li jissoddisfaw test tal-mezzi. Fil-każ tal-benefiċċju ta' l-aħħar, dan jithallas lil tifel li jiġi ċċertifikat minn istituzzjoni soċjali rikonoxxuta bħala li qiegħed f'*affidament*.

### 2.8.1. Allowance tat-Tfal

Din se tithallas lil kull dar li għandha tfal li għandhom inqas minn 21 sena, meta d-dhul taż-żewġ ġenituri ma jaqbiżx l-10 270 MTL fis-sena qabel dik li fiha saret it-talba (jew 13 270 mtl għal dar li fiha erbat itfal jew aktar). Rigward it-tfal li għandhom 16-il sena jew aktar, dawn għandhom ikunu studenti *full-time* mingħajr l-ebda dhul għall-istudji tagħhom, jew inkella jkunu rreġistrati bħala

ħaddiema qiegħda. Fi kwalunkwe każ, ma jistgħu jkolhom la impjeg imħallas u lanqas jibbenefikaw minn vantaġġi soċjali minn x'imkien ieħor. Ir-rata ta' din l-allowance hi stabbilita mill-kalkolu li ġej: differenza bejn il-limitu ta' 10 270 MTL u d-dhul annwali tal-koppja, multiplikat b'percentwal li jibda minn 6 % għal wil wieħed u li jiżdied skond l-għadd ta' tfal (9 % għal żewġ itfal, 12 % għal 3 itfal, 15 % għal 4 itfal, 3 % għal kull wild supplementari).

### 2.8.2. Allowance għat-Tfal b'Diżabilità

Din tithallas lill-familji kollha li għandhom tifel jew tifla b'diżabilità fiżika jew mentali u li ma jirċievu ebda pensjoni oħra tas-sigurtà soċjali għal din id-diżabilità. Id-dhul ta' wieħed mill-ġenituri m'għandux jaqbeż Lm13,270. Ir-rata massima ta' dan il-benefiċċju hija ta' Lm5.00 fil-ġimgħa meta l-ogħla dhul ta' wieħed mill-ġenituri ma jaqbiżx Lm 9,270. Ir-rata tvarja meta d-dhul jaqbeż dan l-ammont.

### 2.8.3. Allowance għal-Foster Care

Din tithallas lil tifel jew tifla ċċertifikati minn istituzzjoni rikonoxxuta tal-*welfare* bħala li qegħdin f'familja tar-rispett. Ir-rata hija ta' Lm12.00 fil-ġimgħa. Ara wkoll il-punt 4.1.

## 2.9. Benefiċċji speċjali li mhumiex kontributorji u li jingħataw fi flus

L-għajjnuna soċjali tithallas lill-kap tal-familja sakemm hu/hi jissodisfaw it-test tal-mezzi. Ir-rata mħallsa tvarja skond it-test tal-mezzi. Madankollu tithallas rata bażika ta' Lm35.47c fil-ġimgħa, u Lm3.50c iżjed fil-ġimgħa għal membri addizzjonali tal-familja li mhumiex attivi ekonomikament.

Benefiċċji oħra jithallsu skond it-test tal-mezzi bħala għajjnuna soċjali skond il-ħtiġijiet soċjali differenti. Ara wkoll il-punti 1 u 2.5.





## Id-dettalji tal-istituzzjonijiet u s-siti tal-internet utli

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Websajt: <http://www.welfare.gov.mt>

→ Id-Direttorat Ġenerali tas-Sigurtà Soċjali

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→ Ministeru tas-Saħħa, ta' l-Anzjani u tal-Kura fil-Komunità

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Centru Amministrattiv,  
Pjazza San Frangisk  
Tel.: (356) 25 90 37 90



## Aktar informazzjoni

### **4.1. Il-kontribuzzjonijiet akkreditati għall-ġenituri li qed irabbu t-tfal**

Ara l-punt 1.4

Il-kondizzjonijiet bażiċi għall-jedd huma li l-ġenituri:

- ikollhom il-kura u l-kustodja legali ta' tifel/tifla li jkollu/ikollha età ta' inqas minn 6 snin (jew 10 snin fil-każ ta' tifel/tifla li jbati minn diżabilità serja); u
- minn dak iż-żmien 'l hawn ikunu rritornaw għal attivitajiet bi qligħ għal numru minimu ta' snin ekwivalenti għall-perjodu akkreditat.

Dak li ingħad hawn fuq japplika wkoll għal ġenituri adottivi.

### **4.2. Ir-Revizjoni tas-Sistema tal-Pensjonijiet**

Ġiet introdotta dispożizzjoni legali li permezz tagħha l-Ministru responsabbli għad-Dipartiment tas-Sigurtà Soċjali għandu minn żmien għal żmien, f'intervalli li ma jaqbzux il-ħames snin, jippreżenta rapport lill-Parlament, li fih titwettaq revizjoni tas-Sistema tal-Pensjonijiet.

L-ewwel wieħed minn dawn ir-rapporti għandu jigi ppreżentat sa mhux aktar tard mill-aħħar tas-sena 2010, u għandu jigi diskuss mill-Kumitat dwar l-Affarijiet Soċjali tal-Parlament





Il-Kummissjoni Ewropea

**Il-Mobilità Ewropea (fl-Unjoni Ewropea, fiż-Żona Ekonomika Ewropea u fl-Iżvizzera)  
Id-drittijiet tiegħek tas-sigurtà f'Malta – Is-sitwazzjoni fit-23 ta' Mejju 2006**

Il-Lussemburgu: l-Uffiċċju għall-Pubblikazzjonijiet Uffiċjali tal-Komunitajiet Ewropej

2009 — 17 pġ — 21 x 29.7 ċm

ISBN 92-79-04445-1



## **Kif tista' tikseb il-pubblikazzjonijiet ta' l-UE?**

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ISBN 92-79-04445-1



9 789279 044458