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The Cyprus Social Insurance Scheme



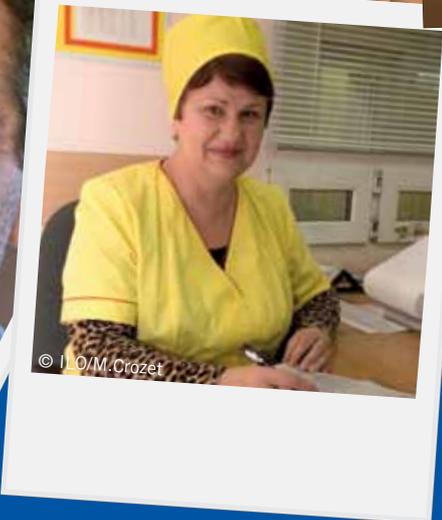


Welcome,

When you come to Cyprus you may be looking for work, or have a job waiting for you. For many of you this will be the first time living and working away from home in a different country.

This guide provides information as regards your rights and obligations under the Cyprus Social Insurance Scheme as well as information about the Social Pension and the Child Benefit. Furthermore, it provides general information about the EU Regulation 883/04 which coordinates the Social Security Systems of the EU member states.

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The Cyprus Social Insurance Scheme

If you already have a job in Cyprus

If you are already working in Cyprus you should be aware that there is only one Social Insurance Scheme (SIS) which covers all the employed and self-employed persons.

How much contribution you pay, and how you pay it depends on

- How much you earn and
- Whether you work for someone or for yourself.

Your contributions to the Social Insurance Fund

In case you work for someone you are an “employed person”. The person you work for is your “employer” and he is responsible for your registration under the SIS. Your employer will take from your gross wages 6,8% and pay it to the Social Insurance Fund. At the beginning of every contribution year you will receive from the Social Insurance Services a statement which indicates your total earnings and contributions for the previous contribution year.

The rate of your contribution is 17,9% on your wages and it is divided to contributions paid by your employer, yourself and the State in the proportion of 6,8%, 6,8% and 4,3% respectively.

In case you work for yourself you are “self-employed person” and you will be responsible to register yourself to the SIS and pay your contributions directly to us every three months.

The rate of your contribution is 16,9% on your notional income. Out of 16,9%, 12,6% is paid by you and 4,3% by the State. You are also have to pay extra 2% to the Social Cohesion Fund.

In addition, you should be aware that voluntary insurance is allowed to persons who wish to continue insurance after a one year period of compulsory insurance or to persons who work in a third country in the service of Cypriot employers. For voluntary contributors the contribution is 14,8% on the earnings amount declared.



Employment Certificate

When you start to work, your employer will give you an employment certificate which you must fill in and keep a copy of it with you at all times. This certificate includes your personal details as well as the date when you started working for your employer. Your employer is obliged by law to submit this certificate to our Services.

Benefits

The Scheme provides for the following benefits:

Kind of benefit		Beneficiaries and description
	Maternity Grant	Payable to women either employed, self-employed or voluntary contributor based on their or their husband's contributions.
	Funeral Grant	Payable for the death of employed, self-employed, voluntary contributors, pensioners and dependents of pensioners. Funeral grant is payable to the survived spouse or to the person undertaken the funeral expenses.
	Sickness Benefit	Payable to employed, self-employed and voluntary contributors working in non-EU member states in the service of Cypriot employers. The period for which sickness benefit is paid cannot exceed 156 days for each period of interruption of employment.
	Unemployment Benefit	Payable to employed and voluntary contributors working in non-EU member states in the service of Cypriot Employers. The period during which unemployment benefit is payable cannot exceed 156 days for each period of unemployment.
	Maternity Allowance	Payable to employed, self-employed and voluntary insured women working in non-EU member states in the service of Cypriot Employers. Maternity allowance is payable for a period of 18 weeks.
	Orphan's Benefit	Payable to employed, self-employed and voluntary contributors. In the case where the orphan is under the age of 15, or is incapable of acting regardless of age, the benefit is paid to the person who is financially provided for him/her. In all other cases the benefit is payable to the orphan. The benefit is paid until the orphan becomes an adult. Where the orphan is incapable of self-support, the benefit is paid for life.



Kind of benefit		Beneficiaries and description
	Old age Pension	Payable to employed, self-employed and voluntary contributors. An insured person is entitled to old age pension at the age of 65 provided that certain insurance conditions are satisfied. If the person satisfies certain stricter insurance conditions then he/she is entitled to old age pension at the age of 63.
	Widow's/Widower's Pension	Payable to employed, self-employed and voluntary contributors. Widow's pension is payable to the woman who was living with her husband at the time of his death, or was mainly or predominantly supported by him. Widower's pension is also payable to a man who is permanently incapable of self-support and was supported by her.
	Invalidity Pension	Payable to employed, self-employed and voluntary contributors working in non-EU member states in the service of Cypriot Employers. Invalidity pension is payable to persons who have been incapable for work for at least 156 days and are expected to remain permanently incapable for work.
Benefits for employment accidents		
	Employment Injury Benefit	Payable to employed persons from the 4 th day of interruption of employment due to employment accident or occupational disease up to 12 months.
	Disablement Benefit	Payable to employed persons due to employment accident or occupational disease. May take the form of either a grant or a pension, depending on the degree of disablement. Disablement pension is payable to employed persons whose degree of disability is 20% or more. It is payable for life except when the beneficiary recovers. Disablement grant is payable to employed persons whose degree of disability is between 10%-19%.
	Death Benefit	Payable to employed persons. Death benefit is paid to the survivors of an employed person, who dies as a result of employment accident or occupational disease. The benefit includes: (i) widow's/widower's pension, (ii) orphan's benefit, (iii) parent's allowance.



How to claim your benefits

Unemployment benefit

You are entitled to unemployment benefit provided that you are capable and available for employment and that you meet all the necessary contribution conditions of the Social Insurance Law. In order to claim this benefit you should visit the Labour Office of your District and register as unemployed. As soon as you complete your registration there you must go to the Social Insurance Office and register with us also. During this process you should have with you your National Identity Card.

All the other benefits

As it concerns the rest of the benefits of the Social Insurance Scheme the claim procedure is less complex and you should take the following steps:

- (a) Download from our web site the Form which corresponds to the benefit for which you wish to apply or alternatively you may obtain it from the Social Insurance Office of your District,
- (b) Fill in the Form (each Form includes the documents which you must attach with it) and
- (c) Submit your claim either at the Social Insurance Office or at the Customer Service Center of your District

Social Pension

If you have reached the age of 65 and you have been living legally in Cyprus for at least 20 years after the age of 40, or 35 years after the age of 18, you can claim from the Social Insurance Services to for Social Pension provided that you are not entitled to pension from any other source.

You should be aware that Social Pension is not exported abroad.

Child Benefit

The child benefit is granted to families who have their usual residence in Cyprus, in the territory under the effective control of the Republic of Cyprus.

Income and economic criteria are conditions for the child benefit provision.

Regardless of the amount of income, the child benefit will be granted, provided that the total value, in current prices, of the property assets (economic criteria) of the family including real estate, shares, bonds and securities, does not exceed €1.200.000.



The child benefit shall be granted to the family only for the number of unmarried dependent children who live with it under the same roof and “dependent children” shall be defined the children which are:

- (a) up to 18 years old,
- (b) up to 19 years old, provided they attend a school of Secondary Education,
- (c) up to 21 years old, provided they are serving in the National Guard,
- (d) regardless of age, children which are permanently deprived of the ability to maintain themselves.

In calculating the family income, the gross income earned in one year before the year in which the payment of the benefit falls due, by all the family members, from work, employment, pensions, rents, dividends, interest on deposits/bonds/securities in Cyprus or/and abroad shall be taken into account. Any public allowance provided by the Social Welfare Services or any other grant provided by any other Government Service shall also be taken into account

Certificates / Documents

The certificates/documents must be in GREEK or ENGLISH. Where these are issued in another language, they must be accompanied by an official certified translation into Greek.

Residence in Cyprus

For non-nationals having their usual residence in Cyprus:

- (a) a copy of the Certificate of Registration, Temporary Residence Permit or Immigration Permit from the Civic Register and Immigration Department for the applicant and their family members,
- (b) for children who are students: certificates of attendance for the first and second semester of the school year,
- (c) for children under age who do not attend school or nursery: certificate by the community chairman of residing under the same roof with their parents.

Annual gross income:

The applicants shall be obliged to submit together with their application the following documentary evidence of their income:

- (a) for salaried employees: a copy of the payment slip by the employer showing the total gross income earned in the previous year,
- (b) in case of income earned abroad, relevant certificates from the competent overseas officers in the previous year,
- (c) court order for alimony (where applicable).



EU Social Security Coordination

The EU provisions on Social Security coordinate the Social Security Schemes of the EU Member States and establish common rules and principles which have to be observed by all national authorities and social security institutions when applying national laws.

In which Member State are you covered?

As a general rule you are subject to the Social Security Legislation of only one Member State at a time – the State where you are working. Therefore, if you are working in Cyprus you are subject to the Cypriot Social Security Legislation.

Nevertheless, the aforementioned rule has certain exceptions. The most frequent derogation is the case of posting where the posted workers remain subject to the Legislation of the State where they are posted from. Therefore, if you are posted from your Cypriot employer to another EU Member State for a period which does not exceed two years then you should make sure you get the A1 document which verifies that you are covered by the Cypriot Legislation.

To get the A1 document you should contact the Social Insurance Office of your District in order to fill an application which is also available on the Social Insurance Services Website.

How the coordination rules apply as regards your cash benefits?

Sickness benefit, maternity allowance and maternity grant

As a matter of principle, these benefits are always paid by the State where you are last insured, regardless of which state you are residing.

In case that you do not meet the necessary contribution conditions for these benefits then periods of insurance which you have completed in another Member State will be taken into account.

So if you are working in Cyprus and you apply for one of the above benefits and you do not satisfy the necessary contribution conditions of the Cypriot Social insurance Legislation, then, contributions in any other EU Member State will be taken into account.

Unemployment Benefit

If you become unemployed in Cyprus and you claim for unemployment benefit the Social Insurance Services will take into account your periods of insurance in any other EU Member State in case that is necessary to acquire entitlement to this benefit.

If you are registered as unemployed for at least four weeks and you want to look for a job in another Member State you should ask from the Social Insurance Services the U2 document which allows you to export unemployment benefit for three months.

Furthermore, you should be aware that within seven days upon your departure



from Cyprus you should register as unemployed at the employment services of the country in which you are looking for a job.

If you become unemployed in Cyprus and you wish to return to your country of residence to look for a job and claim for unemployment benefits there, then, you should contact the Cyprus Social Insurance Services and ask for the U1 document.

If you are employed in the tourist industry and your employment is temporarily suspended during the winter period you may apply for unemployment benefit only in Cyprus.

Old age Pension, invalidity pension, widows' pension and orphans' benefit

According to the EU Regulations you can receive pension from each Member State in which you have been insured for more than a year. All pensions are exported to the country of your residence.

The amount of the pension you will receive from each one of the member states depends on the length of your insurance in each state. If the period during which you have been insured in a member state is not long enough to qualify for a pension there, any periods of insurance which you completed in other member states will be taken into account.

If you reside in Cyprus and wish to apply for the above mentioned benefits, you may contact the Social Insurance Office of your District in order to fill in the necessary application forms. The Social Insurance Services will forward your application to the Member State/s where you have worked and been insured.

Social Pension

If you reside in Cyprus and you do not meet the residence criteria for the payment of Social Pension, then the periods of residence which you have completed in any other EU Member State will be aggregated.

Please, have in mind that this benefit will not be exported if you transfer your residence abroad.

Family Benefits

Members of the family residing in another Member State.

A person shall be entitled to family benefits in accordance with the legislation of the competent Member State, including for his family members residing in another Member State, as if they were residing in the former Member State. However, a pensioner shall be entitled to family benefits in accordance with the legislation of the Member State competent for his pension.

Priority rules in the event of overlapping.

Where, during the same period and for the same family members, benefits are provided for under the legislation of more than one Member State priority rules apply.



In the case of overlapping entitlements, family benefits shall be provided in accordance with the legislation designated as having priority. Entitlements to family benefits by virtue of other conflicting legislation or legislations shall be suspended up to the amount provided for by the first legislation and a differential supplement shall be provided, if necessary, for the sum which exceeds this amount. However, such a differential supplement does not need to be provided for children residing in another Member State when entitlement to the benefit in question is based on residence only.

Below you will find useful contact details, as regards the Social Insurance Offices, the Labour Offices the Customer Service Centers as well as the grants and benefits service:

Social Insurance Offices	
<p>Nicosia Social Insurance Office 56 Athalassas Avenue 1466, Strovolos Nicosia Information: 22409710 Email: nicosia@sid.mlsi.gov.cy</p>	<p>Paphos Social Insurance Office 1 Filikis Etairias Street 8047, Paphos Information: 26821225 Email: paphos@sid.mlsi.gov.cy</p>
<p>Limassol Social Insurance Office 80 Franklin Roosevelt Avenue 3012, Limassol Information: 25804319 Email: limassol@sid.mlsi.gov.cy</p>	<p>Free Famagusta Area Social Insurance Office 82 Eleftherias Street 5385, Derinea Information: 23820118 Email: famagusta@sid.mlsi.gov.cy</p>
<p>Larnaca Social Insurance Office 1 Filiou Tsigaridi Street 6023, Larnaca Information: 24805223 Email: larnaca@sid.mlsi.gov.cy</p>	<p>Polis Chrysochous Social Insurance Office 2 Agias Kiriakis Street Information: 26321532</p>
<p>Hotline for Illegal and undeclared employment: 77778577 Social Insurance Services Website: www.mlsi.gov.cy/sid</p>	





Labour Offices

Nicosia District Labour Office

Postal Address:
District Labour Office
CY-1464 Nicosia

Street address:
3 Mousiou str.
Nicosia

Tel.: 22403000 - Fax: 22873170
Email: dlonic@dl.mlsi.gov.cy

Agros Local Labour Office

30, Agros str.
4860 Agros
Tel.: 25874074
Fax.: 25521061

Aglangia Local Labour Office

22 Larnacos Ave,
2101 Aglangia

Tel.: 22874800 - Fax: 22874824

Participation at the Citizen Service Centre of Pelendri

(Every Monday and Thursday)

Tel.: 25813400 - Fax.: 25813410

Lakatamia Local Labour Office

Corner Makariou III Ave. and 16 Apostolou
Varnava str.
2312 Lakatamia
Tel.: 22443717
Fax: 22443718

Paphos District Labour Office

Postal Address:
P. O. Box 60067
CY-8100 Paphos

Street address:
1, Ayiou Spyridonos str, 8021 Paphos

Tel.: 26821658 - Fax: 26821670
Email: dlopaphos@dl.mlsi.gov.cy

Latsia Local Labour Office

5A&B Demetri Stavrou Ave.
2224 Latsia

Tel.: 22815848
Fax: 22815868

Polis (Chrysokhou) Local Labour Office

Postal Address:
P.O. Box 66155
8820 Polis Chrysokhou

Street address:
Corner 1 Arsinoes Ave and Timohari str.
CY-8820 Polis Chrysokhou

Tel.: 26322409
Tel.: 26821841 - Fax: 26821850



Labour Offices	
<p>Kakopetria Local Labour Office</p> <p>16 Ayiou Georgiou Str. 2800 Kakopetria</p> <p>Tel.: 22463702 Fax.: 22922260</p>	<p>Larnaca (and Famagusta) District Labour Office</p> <p>Postal address: P. O. Box 40136 CY-6301 Larnaca</p> <p>Street address: Philiou Tsigarides Street Social Insurance Building Larnaca</p> <p>Tel.: 24805312 - Fax: 24304532 Email: dlolca@dl.mlsi.gov.cy</p>
<p>Limassol District Labour Office</p> <p>Postal Address: P. O. Box 71036 CY-3840 Limassol</p> <p>Street address: 80 Franklin Roosevelt Avenue Social Insurance Building, 2nd floor Limassol</p> <p>Tel.: 25827350 Fax: 25306526 Email: dlolim@dl.mlsi.gov.cy</p> <p>Employment Services of Limassol District Labour Office</p> <p>67 Franklin Roosevelt Avenue 3012 Limassol</p> <p>tel.: 25827320 - Fax: 25306563</p>	<p>Free Famagusta Area Local Labour Office</p> <p>Postal address: P. O. Box 36166 CY-5386 Dherynia</p> <p>Street address: 49 Acropoleos Street 5380 Dherynia</p> <p>Tel.: 23812052 Fax: 23730465 Email: dlpar@dl.mlsi.gov.cy</p>
<p>Ypsonas Local Labour Office</p> <p>2, Oresti str. 4186 Ypsonas</p> <p>Tel.: 25826900 Fax: 25305796</p>	<p>Aradippou Local Labour Office</p> <p>20 Acropoleos str. Aradippou</p> <p>Tel.: 24813295 Fax: 24813302</p>
<p>Eastern Limassol Local Labour Office</p> <p>78, Griva Digeni avenue 3101 Limassol</p> <p>Tel.: 25814914 Fax: 25814923</p>	





Citizen Service Centers

Nicosia CSC

29 Katsonis Street
Ayioi Omoloyites
Nicosia

Tel.: 22446686
E-mail: kep@papd.mof.gov.cy

Pelendri CSC

70 Arch. Makarios the 3rd Street
4878
Pelendri

Tel.: 25813400
E-mail: keppelendri@papd.mof.gov.cy

Larnaka CSC

27 Gregori Afxentiou Avenue
6021
Larnaca

Tel.: 24815555
E-mail: keplarnaca@papd.mof.gov.cy

Paphos CSC

62, Eleftheriou Venizelos Avenue
8021

Tel.: 26822400
Fax: 26948686
E-mail: keppafos@papd.mof.gov.cy

Limassol CSC

21 Spyrou Araouzou Street
3036
Limassol

Tel.: 25829129
E-mail: keplimassol@papd.mof.gov.cy

Polis Chrysochous CSC

1 Evagoras Pallikarides Street
8820
Polis Chrysochous

Tel.: 26821888
E-mail: keppolis@papd.mof.gov.cy

Grants and benefits service

- (a) Grants and Benefits Service, Tefkrou 6, Nicosia – Tel.: 22 804000,
(b) Service Counter, Ministry of Finance, Nicosia – Tel.: 22 601623,

