



# Summary of Trends and Developments in Social Security

2016





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# Introduction

The National Insurance Institute (NII) is the backbone of Israel's social security system. The NII plays a central role in reducing poverty, decreasing inequality and protecting individuals from economic and social uncertainty. It also helps to shape Israel's welfare policy.

The purpose of national insurance is to prevent social and economic distress and to strengthen social unity and solidarity. Its principal tools are payments (benefits and pensions), some of which are universal for all the country's residents (such as child allowances and Old age pensions), while others are selective for those who meet certain criteria. The effectiveness of these payments is measured by their ability to reduce economic uncertainty and prevent temporary or extended income risks.

## The National Insurance Vision

The NII is the leading professional body in the field of social security in Israel.

**Policy** – the NII acts according to the law to implement Israel's welfare policy, and is an influential partner in forming and maintaining the principles of this policy: mutual guarantees, reduction of social gaps, reducing poverty and ensuring the ongoing existence of the social security system.

**Service** – the NII will operate proactively and effectively, with sensitivity and respect for the individual, so that every insured person can exercise all their rights. Its activity will be based on constant striving for excellence, while adapting to the changing needs of service-users by maintaining contact with the insured public and the community.

**Quality** – the NII will be the focus for a skilled, high quality and ethical workforce, with a sense of mission, responsibility and belonging. It will develop human resources and work for constant improvement of the tools at its disposal.

## The National Insurance Institute in Numbers

The NII serves Israel's population of some 8.5 million residents. In 2016, the NII paid benefits amounting to about 77 billion shekels.

In 2016 the NII operated 32 social programs, covering some 130 types of payments and services, including Old age pensions, child allowances, long-term care benefits, income support and various types of disability benefits.

The NII employs about 4,000 people, who conduct about 23 million interactions with insured residents in 80 local branches and service centers, by telephone and online, reception of the public and self-service terminals.

## **Legislative Changes in 2016 – Summary**

- ✓ Study grant until age 18.
- ✓ Organizing benefits payment to foster families.
- ✓ Extension of the scope of section 2a (residency).
- ✓ Payment of disability pension as from day 31.
- ✓ Payment of long-term care benefit as from day 7.
- ✓ Maternity allowance to self-employed mothers.
- ✓ Calculation of maternity allowance to salaried mothers.
- ✓ Death grant for a disabled child.
- ✓ Employing guards as salaried workers.
- ✓ Birth grant to for home births.
- ✓ Change of the expression “old-age pension” to “senior citizen pension”.
- ✓ Reduction of offset from single-parent family on income support and alimonies.
- ✓ Additional grant to orphans who have lost both parents due to hostile actions.
- ✓ Change of the expression “abandoned child”.
- ✓ Change of the expression “maternity leave”.
- ✓ Transfer to “service units” in long-term care.
- ✓ Restriction of fees that a legal representative may charge.



# **Legislative Changes in 2016**

## **Study grant - Amendment No. 169**

In the context of the amendment, entitlement to a child's study grant has been extended up to age 18 (instead of age 14), and its rate has been unified and fixed at 11.6% of the basic sum, i.e. NIS 1,003.

## **Organizing benefits payment to foster families - Amendment No. 170**

This is an indirect amendment in the context of the Foster Care for Children Law, by which the Law prescribes the manner of benefits payment for children living within foster families, including eligibility to an orphan child benefit, when one of his parents or both of them were injured in hostile actions.

## **Payment of maternity allowance for silent births since week 22 - Amendment No. 172**

This Law amendment widens the definition of "birth" (section 39 of the Law) and prescribes that a "silent birth", too, as of week 22, instead of week 26 so far, will entitle to maternity allowance and birth grant.

## **Extension of the scope of section 2a (residency) - Amendment No. 173**

The amendment adds to the list of visas listed under section 2a of the Law, an additional visa (by virtue of Regulation 5a of Entry Regulations), so that anyone who entered the country by means of this visa will not be considered "resident" under National Insurance Law and Health Insurance Law. This mainly concerns the population of investors and specialists working on their behalf (including their relatives), who are citizens of the United States of America.

## **Payment of disability pension as from day 31 - Amendment No. 174**

In the context of this amendment, entitlement to the general disability benefit has been, on a number of conditions, brought forward from day 90 to day 31.

## **Payment of long-term care benefit as from day 7 - Amendment No. 175**

In the context of this amendment, entitlement to long-term care benefit was brought forward to the end of a 7 days period since the day of claim submission to the Institute (instead of the first of the month following to the submission of the claim to the Institute, as currently prescribed by the Law).

## **Maternity allowance to self-employed mothers - Amendment No. 176**

The amendment stipulates that, in the calculation of a self-employed mother's income, is to be taken into account the income earned either in the quarter year in which she gave birth, or in the quarter year preceding the birth, whichever is higher.

## **Death grant for a disabled child - Amendment No. 177**

According to the amendment, it is stipulated that the insured person, to whom a disabled child benefit has been paid, will be entitled to a death grant (amounting to about NIS 8,600) for the death of a disabled child, and for purposes of adapting to the change and covering the expenses related to the death.

## **Secondary legislation**

- ✓ Amendment to the List of examinations: mouth and jaw, hematology, neurologic and cardiologic syndromes.
- ✓ Appeal committees.
- ✓ Extra hours in long-term care benefit above age 90.
- ✓ Burial expenses for saturated burial.
- ✓ Rates of burial expenses in local councils and small settlements.
- ✓ Disabled child allowance for juvenile diabetes up to age 18.
- ✓ Amendment to disabled child regulations - disabled child allowance for children requiring permanent medical treatment.
- ✓ Social workers' visits to recipients of long-term care benefit.
- ✓ Amendment 25 to the Mobility Agreement.
- ✓ Equalization between the terms of those volunteering and the terms of those serving in the National Citizen Service.
- ✓ Foster Care Law for children whose both parents were injured in hostile actions.
- ✓ Long-term care benefit in kind or in cash.

### **Amendment to the List of examinations: Cardiology**

The amendment mainly involves details regarding various heart diseases, whereby a percentage of disability is determined for each disease depending on its impact on functioning.

### **Appeal committees**

The regulations amendment allows, on a number of prerequisites, the appointment of those who are not employees of the Institute as “secretaries” of appeal committees. Taking part to a training program organized by the Institute, avoiding conflict of interests and not being convicted to a crime which, in light of either its circumstances or gravity, makes the candidate unsuitable to serve as secretary of the Committee, are among above mentioned prerequisites.

### **Extra hours in long-term care benefit**

An insured person older than 90 years old will be entitled to 18 hours of care (instead of 16 hours).

### **Disabled child allowance for juvenile diabetes up to age 18**

Extension of entitlement period for children ill with juvenile diabetes from age 12 to 18.

### **Amendment to disabled child regulations - disabled child allowance for children requiring permanent medical treatment**

Parents of children receiving prolonged medical treatment, such as: oncological treatments, dialysis, intravenous feeding or children hospitalized for a period of three months or more, and who were entitled to a benefit rate of 100%, will be entitled, by virtue of the Law amendment, to a benefit rate of 188% (NIS 4,488 - as of October, 2016).

### **Burial expenses for saturated burial**

Extension of temporary order concerning the calculation of burial expenses rate in saturated burial.

### **Social workers' visits to recipients of long-term care benefit**

The amendment involves two sections:

The reduction of the number of visits at the insured's home from 3 to 2 for those receiving long-term care benefit in cash.

The amendment extends the period of time at the disposition of the local professional Committee for the examination of the insured's request to convert the benefit in kind to a benefit in cash, and stipulates the Institute's obligation to transfer the request to the Committee within three days since its reception.

### **Amendment 25 to the Mobility Agreement**

The amendment involves:

The enlargement of the notion of "authorized driver" to the brother-in-law and the sister-in-law, in addition to the existing notion of close relative.

The modification of eligibility whilst travelling abroad - as long as the exit of the mobility disabled abroad is on behalf of the country (as an emissary or as family member of an emissary), entitlement to mobility pension will be granted, notwithstanding the mobility disabled's stay abroad, **without any time limit**.

As regard to an exit abroad on behalf of an Israeli employer or for medical reasons, the Institute has the power to extend the payment of the benefit at its discretion, but not beyond the **maximum period of 24 months**.

Moreover, it is stipulated that, insofar as the departure abroad was not motivated by above mentioned reasons, payment of mobility pension will end after 3 months (instead of 6 months, so far).

### **Equalization between the terms of those volunteering and the terms of those serving in the National Citizen Service**

Volunteers serving in the National Citizen Service are entitled to the same terms as those received by persons serving in National Citizen Service in unemployment insurance.

### **Long-term care benefit in kind or in cash**

The temporary order concerning the right to choose between a long-term care benefit in cash or in kind has turned into a permanent order.

## Client Service

Under the NII service strategy, clients and full exercise of their rights is of utmost importance, highlighting the need to strengthen existing avenues of client service and to initiate new ones.

2016 was characterized by extensive activity in this field: call centers' telephone system was replaced, a new call center was built for inquiries on the matter of "savings program for every child", work plans were prepared, a management routine that intensifies service awareness on the part of the staff and their knowledge was assimilated, around 60 new service representatives were authorized in branches and contacts between the public and the NII employees who handle their cases were increased by means of initiated telephone calls.

The National Insurance Institute has made great strides in the provision of services by digital means: transmitting claims and documents by means of internet, a personal service website that doubled the number of visits in 2016 to about 5 million visits, option to order a PIN code on the NII website directly to one's email, transparency on the handling status of claims submitted, promotion of the green revolution by organizing marketing lectures at branches.

In 2016, the Call Center handled over 6 million calls, while the number of personal callers in local branches declined steadily.

Use of online services for submitting claims, sending required documents and receiving communications by email rose in 2016, as part of the green revolution.

### Inquiries by Service Channel, 2015-2016

	2015	2016	% change
Total	3,196,003	3,182,962	-0.4
Reception in branches	5,134,824	5,331,151	3.8
Call centers	10,073,098	12,258,315	21.7
Internet	2,097,411	2,239,595	6.8
Automated service stands	20,501,336	23,012,023	12.2

# Old Age and Survivors

## Old Age

Since 2015, recipients of Old age pension who are entitled to income supplement under the Income Support Law receive the supplement automatically.

In 2016, the number of Old age and survivors' pension recipients was 933,371, about 3.6% higher than in 2015.

In 2016, the number of Old age pension recipients was 836,220, about 4% higher than in 2015.

### Basic Old Age Pension\* (NIS)

	Without children	With one child	With two children
Adult	1,531	2,015	2,499
Couple	2,301	2,785	3,269

\* The rates in this and all other tables are per month, unless stated otherwise.

Pensioners reaching the age of 80 receive an additional NIS 86.

### Old Age Pension plus Income Supplement

#### Increased Rate – for those under age 70 (NIS)

	Without children	With one child	With two children
Adult	3,112	5,240	6,174
Couple	4,918	5,852	6,786

#### Increased Rate – for those who have reached age 70-79 (NIS)

	Without children	With one child	With two children
Adult	3,140	5,284	6,218
Couple	4,962	5,896	6,831

**Increased Rate – for those who have reached age 80+ (NIS)**

	Without children	With one child	With two children
Adult	3,211	5,398	6,332
Couple	5,075	6,010	6,944

**Giving information to adult children of the deceased regarding their rights to compensation from Germany**

In certain cases, if the deceased had submitted a claim in Israel for compensation from Germany and has not left a will, his adult children may be eligible for a survivors' benefit from Germany in the framework of the Ghettos Law. In these circumstances only, adult children of the deceased can be given an authorization of the deceased parent's pension in order to exercise their rights to a survivors' pension.

**Rights of an insured person whose pension is ceased due to lack of co-operation**

If an insured person is sent notice of cessation of benefits, the clerk must search the NII database for documents or other claims that could help to renew the pension and grant the individual full rights to Old age and survivors' benefits, and try to contact the individual.

## Survivors

The amount of the survivors' pension paid by the NII depends on the insured's family status. In this matter, the insured's "child" is defined in Section 238 of the National Insurance Law, taking into account his studies or military service.

In 2016, the number of survivors' pension recipients was 97,151, about 1% less than in 2015.

### Survivors' Pension (NIS)

Young Widow	Single adult	Single adult + 1 child	Single adult + 2 children	One orphan	Two orphans	Age 80+ supplement
1,150	1,531	2,249	2,967	951	1,902	86

### Survivors' Pension plus Income Supplement age under 70 (NIS)

Single adult	Single adult + 1 child	Single adult + 2 children	One orphan	Two orphans	Supplement for a child
3,112	5,240	5,962	2,022	2,963	865

### Survivors' Pension plus Income Supplement age 70-79 (NIS)

Young widow/er	Single adult + 1 child	Single adult + 2 children	One orphan	Two orphans
3,140	5,284	6,218	2,022	2,963

### Survivors' Pension plus Income Supplement age 80+ (NIS)

Young widow/er	Single adult + 1 child	Single adult + 2 children	One orphan	Two orphans
3,211	5,398	6,332	2,022	2,963



# Long-Term Care

## **Long-Term Care Benefit in Cash (from temporary to permanent provision)**

As a rule, the long-term care benefit is given as a service in kind. The amount is transferred to manpower companies providing the service, according to the eligibility level determined by the NII.

Since October 2015, eligible recipients may in certain circumstances choose to receive their benefit in cash, and may revert to receiving the service in kind at any time. The change was preceded by a pilot that indicated high levels of satisfaction among recipients who received cash, so the temporary provision became a permanent one, and was approved as an amendment to the Law.

## **Extra hours in long-term care benefit**

An insured person older than 90 years old will be entitled to 18 hours of care (instead of 16 hours).

## **Long-term care benefit payment since day 7**

In the context of this amendment, entitlement to long-term care benefit **was brought forward to the end of a 7 days period** since the day of claim submission to the Institute (instead of the first of the month following to the submission of the claim to the Institute, as currently prescribed by the Law).

## **Social workers' visits to long-term care benefit recipients**

The amendment involves two sections:

The reduction of the number of visits at the insured's home from 3 to 2 for those receiving long-term care benefit in cash.

The amendment extends the period of time at the disposition of the local professional Committee for the examination of the insured's request to convert the benefit in kind to a benefit in cash, and stipulates the Institute's obligation to transfer the request to the Committee within three days since its reception.

In 2016, the number of long-term care benefit recipients was 164,111, about 2.3% higher than in 2015.

**Long-Term Care Benefit (NIS)**

	Benefit in kind	Benefit in cash
Fairly dependent	1,992	1,858
Very dependent	3,284	3,050
Completely dependent	3,678	3,432

# **General Disability**

## **Increasing the attendance allowance and the benefit for disabled child following the rise in minimum wage**

Under the Minimum Wage Law, the minimum wage was raised in three stages (on April 1, 2015, July 1, 2016, and January 1, 2017) to NIS 5,000.

Because of the additional expense borne by those disabled who employ helpers in their home (sometimes more than one person) as well as by parents of disabled children needing daily assistance, it was decided to raise the attendance and the benefits for disabled children.

Although amendments to the Minimum Wage Law create a mechanism for temporary increase (followed by a slow erosion, with no regular updates of the minimum wage), the above supplements will be paid permanently, and the entire benefit will continue to be regularly updated according to the CoL Index.

## **Amendment to the List of examinations: Cardiology**

The amendment mainly involves details regarding various heart diseases, whereby a percentage of disability is determined for each disease depending on its impact on functioning.

## **Payment of disability pension as from day 31**

As of March 1, 2016, the disability pension will be paid as from day 31 since determination of the degree of incapacity, to those meeting the following conditions:

- He or she were determined a medical disability rate of at least 70%, or at least 40% in for a mental [pursuant to sections 33 or 32a(1)] or intellectual disability (pursuant to section 91).
- He or she were determined a 100% degree of incapacity, for a period of at least six months.

For the period between the 31st and 90th day, a claimant will receive a disability pension of NIS 2,342. Those entitled to that increment will start receiving it as from the 91st day.

In 2016, the number of general disability pension recipients was 233,945, 1.8% higher than in 2015.

### General disability benefit– 100% disability (NIS)

Individual disabled	Disabled person with spouse			Dependents' supplement	
	No children	One child	2 children	Spouse	Child
2,342	3,514	4,451	5,388	1,172	937

### Additional Monthly Benefit

An additional monthly benefit is paid to a disabled person, besides the sums already paid to him, provided that he or she were determined a full degree of incapacity and a medical disability of at least 75%, and who does not reside in an institution.

The rate of the monthly pension depends on the percentage of medical disability determined to the disabled person:

- Medical disability rate of at least 80% - the supplement amounts to NIS 451.
- Medical disability between 50% to 79% - the supplement amounts to NIS 350.
- Medical disability between 40% to 49% - the supplement amounts to NIS 151.

Those who were determined a mental [pursuant to sections 33 or 32a(1) of the List of examinations] and/or intellectual disability (pursuant to section 91 of the List of examinations) between 40% to 49%, will also receive a supplement amounting to NIS 350.

Following the update of the minimum wage, attendance allowances for the severely disabled and benefits to disabled children were increased, and, in 2015, a new allowance was added for disabled persons on ventilation living in the community. This increase is intended to enable the severely disabled who are dependent on assistance from others to continue employing helpers so that they can remain in the community and in their family environment.

### Disabled child allowance for juvenile diabetes up to age 18

Extension of entitlement period for children ill with juvenile diabetes from age 12 (until amendment entered into force) to 18.

## **Amendment to disabled child regulations - disabled child allowance for children requiring permanent medical treatment**

Parents of children receiving prolonged medical treatment, such as: oncological treatments, dialysis, intravenous feeding or children hospitalized for a period of three months or more, and who were entitled to a benefit rate of 100%, will be entitled, by virtue of the Law amendment, to a benefit rate of 188% (NIS 4,488 - as of October, 2016).

## **Death grant for a disabled child**

According to the amendment, it is stipulated that the insured person, to whom a disabled child benefit has been paid, will be entitled to a death grant (amounting to about NIS 8,600) for the death of a disabled child, and for purposes of adapting to the change and covering the expenses related to the death.

## **Attendance Allowance**

An allowance equal to 50%, 111.9% or 188% of the full single benefit, is paid depending on the degree of dependence on others.

The number of recipients in 2016 was 54,986 – an increase of about 8% compared to 2015.

## **Benefit for Disabled Child**

A benefit equal to 50% up to 188% of the full single disability pension, is paid depending on the grounds for eligibility. In a family with two or more disabled children, each child is entitled to an additional 50% of the benefit for which he is eligible.

The number of recipients in 2016 was 49,616 – an increase of 11% compared to 2015.

# Mobility

The mobility allowance provides various benefits to people with impairments that limit their mobility, with the aim of helping them to integrate into the community and develop an independent life. Although most benefits are granted to car owners, there are also some benefits for those who do not own a vehicle.

The benefits are paid for by state funds under a Mobility Agreement signed between the Ministry of Finance and the National Insurance Institute.

## Amendment 25 to the Mobility Agreement

The amendment involves:

The enlargement the notion of “authorized driver” to the brother-in-law and the sister-in-law, in addition to the existing notion of close relative.

The modification of eligibility whilst travelling abroad - as long as the exit of the mobility disabled abroad is on behalf of the country (as an emissary or as family member of an emissary), entitlement to mobility pension will be granted, notwithstanding the mobility disabled’s stay abroad, **without any time limit**.

As regard to an exit abroad on behalf of an Israeli employer or for medical reasons, the Institute has the power to extend the payment of the benefit at its discretion, but not beyond the **maximum period of 24 months**.

Moreover, it is stipulated that, insofar as the departure abroad was not motivated by above mentioned reasons, payment of mobility pension will end after 3 months (instead of 6 months, so far).

### Mobility allowance for those with 80%-100% disability and earning (NIS)

	Small car	Medium car	Large car	Huge car
Driver	1,544	2,103	2,610	1,540
Non-driver	1,540	2,099		

In 2016, the number of mobility allowance recipients was 39,372 - 3.8% higher than in 2015.

# Income support

## Requesting documents

As part of service improvement, the issue of requesting documents was reviewed and it was decided from September 1<sup>st</sup> 2015, to make the process more efficient, as follows: requests for documents should take into account the individual, and NII clerks must use their judgment and not ask for too many; ensure the documents are not already available in the NII database, and explain which documents are necessary in the case of complex requirements.

In 2016, there were 90,935 recipients of income support - a decrease of 7% compared to 2015.

### Income Support Rates for Persons under the Age of 55 (NIS)

Individual adult	Single parent		Other		Couple		
	One child	Two children	One child	Two children	No children	One child	Two children
1,730	2,897	3,373	2,594	2,897	2,378	2,594	2,897

### Income Support Rates for Persons Aged 55 and Over (NIS)

Individual adult	Single parent		Other		Couple		
	One child	Two children	One child	Two children	No children	One child	Two children
2,162	3,535	4,400	3,103	3,622	3,243	3,762	4,281

## Maintenance

The Maintenance-Guarantee of Payment Law, which came into effect in 1972, aims at guaranteeing means of subsistence to a woman who possesses a judgment for maintenance, and to her children, regardless of her capacity to enforce this judgment.

When the husband obligated does not voluntarily comply with the judgment and does not pay the woman the maintenance to which she is entitled according to the judgment, the law enables the woman to turn to the National Insurance Institute in order that the Institute enforce the judgment; that is, pay a maintenance benefit to the woman and in parallel, collect this money from the person obligated by means of enforcement procedures.

The payment is granted to the woman for as long as the husband is obligated to pay her maintenance. The rate of the payment is as determined in the judgment or under the regulations (of the Maintenance-Guarantee of Payment Law) – whichever is the lower rate. With the NII guaranteeing to pay the woman and her children the maintenance to which she is entitled, it also takes upon itself all that is involved in collecting the amount specified in the judgment. Therefore, only a woman who does not take steps to enforce the judgment on her own or who ceases enforcement procedures before she applies to the NII is entitled to payments.

The NII pays maintenance for every child up to the age of 18.

In 2016, there were 16,254 recipients of maintenance under Maintenance Law - a decrease of 4.6% compared to 2015.

### Maintenance Rates for Women under the Age of 55 (NIS)

Unmarried woman or woman married to the person owing alimony			Remarried woman or children only			
Without children		One child	Two children	One child	Two children	Each additional child
New	Existing					
1,730	1,946	2,897	3,373	2,022	2,963	865

### Maintenance Rates for Women Aged 55 and Over (NIS)

Unmarried woman or woman married to the person owing alimony			Remarried woman or children only		
Single	One child	Two children	One child	Two children	Each additional child
2,162	3,535	4,400	2,022	2,963	865



# Maternity

## **Maternity and paternity leave in cases of surrogacy**

Although the law on maternity leave in cases of surrogacy uses feminine terms (**intended mother**), the NII allows couples to choose who will take the leave, including split periods, as in the case of adoption.

## **Payment of maternity allowance for “silent births”**

This Law amendment widens the definition of “birth” (section 39 of the Law) and prescribes that a “silent birth”, too, as of week 22, instead of week 26 so far, will entitle to maternity allowance and birth grant.

## **Maternity allowance to self-employed mothers**

The amendment stipulates that, in the calculation of a self-employed mother’s income, is to be taken into account the income earned either in the quarter year in which she gave birth, or in the quarter year preceding the birth, whichever is higher.

Recipients of a **maternity grant** in 2016 – 179,121; about 1% more than in 2015.

Recipients of a **maternity allowance** in 2016 – 126,266; about 2% more than in 2015.

### Hospitalization Grant (NIS)

Regular grant	In the case of premature birth
13,186	209,184

### Maternity Grant for One Birth (NIS)

One infant			Two infants	Three infants	Each extra infant
1 <sup>st</sup> child	2 <sup>nd</sup> child	3 <sup>rd</sup> or more child			
1,751	788	525	8,757	13,136	4,379

### Maternity Benefit (NIS)

	1-3 months	4-6 months	7-9 months	10-12 months	13-20 months
Three children	11,209	8,757	7,006	5,254	3,065
Four children	14,887	11,822	9,633	6,568	3,853
Five children	21,893	17,514	13,136	8,757	4,991

**Maximum maternity benefit for salaried and self-employed women:**

NIS 1,459.50 per day and NIS 43,785 per month.

# Children

## Higher child allowances and opening savings plans for children

### Study grant

In the context of the amendment, entitlement to a child's study grant has been extended up to age 18 (instead of age 14), and its rate has been unified and fixed at 11.6% of the basic sum, i.e. NIS 1,003.

#### Allowance for Child Born after June 2003

First child	150 NIS
Second child	188 NIS
Third child	188 NIS
Fourth child	188 NIS
Fifth and subsequent child	150 NIS

#### Allowance for Child Born before June 2003

First child	150 NIS
Second child	188 NIS
Third child	188 NIS
Fourth child	336 NIS
Fifth and subsequent child	354 NIS

There is no change in the rate of the additional allowance paid to recipients of subsistence benefits, for those with 3 or more children, or to recipients of income support or Old age pensions with income supplement – NIS 98 for the third and fourth children only.

### Full take-up of rights to child allowances

An option has been developed for the computerized child allowance system to send alerts to clerks in the following cases: a family with additional children for whom they are not receiving child allowances; a divorced couple whose file has not yet been split and their child may be eligible for a study grant; a family returning from abroad whose eligibility for child allowance has not be renewed.

The clerk must look at each case individually, according to instructions from the head office on full take-up of rights for benefit recipients.

### **Full take-up of rights for divorced women (2014-2015)**

On receiving information from the Interior Ministry regarding divorce, the wife is sent a letter with a claims form to split the couple's file, plus a claims form for a study grant. She must complete these forms and attach the required documents. Due to the many cases of divorced women who have not fully taken up their right to the grant although the NII has contacted them, a decision has been taken to locate them in a centralized file on the database. Clerks have been instructed to contact the women who are located so that they can claim the study grant.

### **Submitting an online claim to split a file and receive study grant**

As of January 1, 2016, a study grant of NIS 1,003 per child is paid for children between 6 to 18 years of age.

It is possible to submit claims to split a file and receive a study grant without a personal code or password. The claim is automatically forwarded to a clerk, and the client does not have to come to the branch in person.

### **Immediate issue of payment confirmations**

Mothers wishing to obtain annual confirmation of child allowance payments or deductions from the allowance can do so through the website and obtain confirmation immediately.

In 2016, the number of families receiving child allowances was 1,148,523 – an increase of 1.8% compared to 2015.

Widening the range of children receiving study grant, to between 6-18 years of age, has caused a significant increase in the number of entitled to the grant.

In 2016, the **number of children** who received a study grant was 281,450, compared to 136,454 in 2015, or an increase of 206%.

In 2016, the **number of families** who received a study grant was 119,326, compared to 77,764 in 2015, or an increase of 153%.

# Work Injury

Under the National Insurance (Work Injuries) Law, all workers are insured against the risk of work accidents and occupational diseases.

It is compulsory for all employers to insure their employees (except for policemen, jailers, and defense employees) against the above risks. Such employees include those regularly or temporarily employed, for daily or monthly wages, full-time and part-time workers.

All employees working in Israel – as well as the self-employed – are insured, regardless of the age or nationality of the workers.

Work injury insurance is designed to compensate insured persons who are injured at work for the loss of income for the period of time after the injury, during which they are unable to work. The National Insurance Institute therefore pays them an injury allowance for a period of up to three months. If the injured person remains disabled as a result of the injury, he is entitled to a pension or grant as decided by the medical committee before which he must appear. The injured person is also entitled to receive medical treatment for his injury, free of charge.

If an insured person dies as results of a work injury, a pension or a grant will be paid to his family members.

There were no legislative changes in 2016.

## Benefits to Work Injury Victims (NIS)

	Maximum daily benefit	Maximum monthly work disability & dependents' benefit
Salaried worker injured before December 31, 1994	656.78	19,703
Self-employed, or salaried worker injured after January 1, 1995.	1,094.63	32,839

In 2016, the number of **work disability pension** recipients was 48,573, about 5.6% higher than in 2015.

In 2016, the number of **injury allowance** recipients was 64,344, about 36% lower than in 2015.

# Reserve Service

## **A new process for ensuring full take-up of rights by insured persons doing reserve duty and their employers**

In order to increase uptake of rights in reserve duty, the NII, together with the Ministry of Defense, has developed a computerized process for locating reservists and their employers who have not yet submitted claims for a reserve service benefit. Every insured person will receive detailed instructions for submitting a claim online according to his or her status – salaried or not. At the same time, a survey was carried out to ascertain the reasons why people failed to make claims.

### **Maximum and Minimum Reserve Duty Benefit (NIS)**

	Per month	Per day
Maximum for salaried employee	43,240	1,441.33
Maximum for self-employed	43,240	1,441.33
Minimum benefit	5,881	196.02
Minimum grant for Gadna (youth brigades)	2,315	77.17

# Unemployment

The NII provides the unemployed person with a source of subsistence for the duration of the entitled period. The unemployment benefits are paid to persons who were salaried employees, who are registered with the Employment Service (labor exchange) as non-employed and who report to the Employment Service to look for work.

The insured should report to the Employment Service immediately upon termination of employment, and then report on regular days as instructed by the Service. Every month, the Employment Service transfers to the NII the information on the number of unemployment days registered, and the NII pays the insured its unemployment benefits based on that information.

## **Equalization between the terms of those volunteering and the terms of those serving in the National Citizen Service**

Volunteers serving in the National Citizen Service are entitled to the same terms as those received by persons serving in National Citizen Service in unemployment insurance.

In 2016, the number of recipients of unemployment benefit was 66,589, a decrease of about 4% compared to 2014.

### **Unemployment Benefits, 2016 (NIS)**

Daily basic amount	346
Daily average pay for discharged soldier	173
Maximum daily unemployment pay for a soldier who has not worked since discharge	114.60
Unemployment pay for a soldier on vocational training	80.22
Daily ceiling for calculating supplement for a soldier sent to unsuitable work	129.80
Full grant for discharged soldier who did "preferred work"	9,550
Maximum daily amount	1,730
Maximum daily unemployment pay for first period	386.92
Maximum daily unemployment pay for second period	257.95

# **Prisoners of Zion**

Under the Law of Benefits for Prisoners of Zion and their Families-1992, a resident citizen of Israel, recognized as a Prisoner of Zion by the competent authority in the Ministry of Absorption, is entitled to benefit from the National Insurance Institute.

Non-disabled Prisoners of Zion are also eligible for benefit, conditional on an income test. Furthermore, disabled Prisoners of Zion are eligible for an additional income-based benefit, in addition to their regular, basic benefit.

Disabled Prisoners of Zion are also entitled to in-kind benefits including medical care and vocational rehabilitation.

Relatives of Prisoners of Zion who are in jail or who have passed away may be entitled to various benefits.

There were no legislative changes in 2016.



# Vocational Rehabilitation

Under the National Insurance Law (1968) and Amendment 13 to this law (1974), the right to vocational rehabilitation is bestowed to the following groups:

- work-related injured people;
- people with disabilities (disability caused at birth, by an accident or illness) or when they are unsuitable for rehabilitation, their spouses;
- widows and widowers.

Under the Benefits to Hostile Action Casualties Law (1974), various services, benefits and rights – including the right to vocational rehabilitation – are granted to injured victims of hostile or terrorist act and to bereaved families as results of such acts.

The vocational rehabilitation services are provided by the means of the rehabilitation departments located in all local branches of the NII throughout the country. These departments are staffed by professional social workers who implement rehabilitation policies.

Vocational rehabilitation services include assessment, career counseling, individual tailored rehabilitation plans, professional training, academic education, and placement services. Most services are purchased by the NII at the open market, while services from segregative frameworks (such as rehabilitation centers) may be acquired for those in need. The process begins with self-referral, with referral by community agencies, or with out-reach activities of the NII.

## Consulting service for the disabled

- At local branches, volunteers help insured persons to fill out claim forms, provide explanation on medical committees and help in taking-up rights within the Institute or elsewhere.

The service is in place for about seven years by means of 100 volunteers.

- At Meir Hospital, in Kfar Saba, volunteers come twice a week and help the hospitalized to fill out claim forms for general disability, work disability and long-term care.

## Rehabilitation for terror acts victims

Another trend, notable since 2000, as a result of the increase in terror acts against the civilian population, includes the development of special interventions. During this period, there were over 2000 such acts, injuring over 20,000 people and killing more than a thousand. The high number of injured includes victims of continued incidents in the area surrounding Gaza in the aftermath of the **Cast Lead operation**, as well as

late claims submitted after isolated terror acts in the course of the year.

The Rehabilitation Bureau has set up a special community service for these victims, in which about 300 volunteers work in all areas of the country. In addition, victims are accompanied by a social worker (rehabilitation officer) who visits them in the hospital or at the home in a condolence call, and provides continuous support to meet various needs in all areas of their lives and throughout their lives.

Since 2008, lessons learned from the Second Lebanon War were implemented, and in order to prevent the development of post-traumatic disorders, the NII funds emotional treatments as early as possible, including to victims who did not submitted a claim to be recognized as hostile action victims.

Despite the great burden on the Rehabilitation Bureau as a result of the numerous terror acts, the Bureau continued in 2015 to care for the other entitled population groups as well, by means of vocational rehabilitation plans and take-up of welfare rights, with special emphasis on early intervention and work integration.

There were no legislative changes in 2016.

# **Workers' Rights after Bankruptcy and Corporate Liquidation**

The law of insuring employee rights in case of bankruptcy and corporate liquidation was enacted in 1975, to protect employees whose rights were severely impaired as a result of difficulties faced by their place of work, consequent to which liquidation or bankruptcy decrees had been filed.

Under the law, an employee whose employer went bankrupt or whose company underwent liquidation is entitled to receive a benefit from the National Insurance Institute that includes payments, owed by the employer, up to the maximum amount set by the law:

- 1.** Wages
- 2.** Severance pay
- 3.** Provident fund payment

There were no legislative changes in 2016.

## **Hostile Action Casualties**

Persons injured as a result of a hostile actions, and their relatives, are entitled under the Law to cash benefits as well as to various benefits in kind designed to assist them and support their convalescence - such as monthly allowances, rehabilitation, annual grants and one-time grants. Eligibility is prescribed by Law under the Benefits for Victims of Hostilities Law of 5730 - 1970. Cash benefits are prescribed by the Disabled Law (Benefits and Rehabilitation) of 5719 - 1959, and are generally calculated based on the wage of state employees in the administrative classification and updated according to new economic data (work agreements or increased cost-of-living).

Relatives of persons who died as a result of a hostile action receive a monthly dependents' benefit (equivalent to the benefit rate paid under the Families of Soldiers Killed in Action Law) as well as vocational rehabilitation and special benefits.

### **Organizing benefits payment to foster families**

This is an indirect amendment in the context of the Foster Care for Children Law, by which the Law prescribes the manner of benefits payment for children living within foster families, including eligibility to an orphan child benefit, when one of his parents or both of them were injured in hostile actions.

### **Benefits related to the payment of electricity consumption for hostile actions casualties**

Terror victims were added to those eligible for discounts on electricity consumption; this group includes people with at least 50% disability. The amendment, which came into force on December 1, 2015, also requires secondary electricity suppliers to grant discounts.

### **Amendment to Benefits for Victims of Hostilities Law**

Disabled persons with 100% disability or more will also be eligible for medical treatment for injuries and illnesses that are not connected to their injury from terrorism.

# Payment of Insurance Contributions

## Online reporting of salaries from employers every six months

Under the Economy Arrangements Law of July 2015, employers are obliged to send an online report once every six months instead of once a year (by July 18th and the January 18th each year) and a yearly report (by April 30th for the preceding year). Receiving reports twice a year helps the NII to promote full take-up of rights and prevent the buildup of credit or debit balances in personal benefit and payment accounts due to late reports.

## Increasing the employer's NII contribution

As part of the program to maintain the NII's financial stability in 2015, the third stage of raising employers' contributions by 0.5% was implemented (from 6.75% to 7.25%).

## Increasing Treasury participation in collection for the Children Branch

Child allowance rates were increased retroactively from May 2015. As a result, the Ministry of Finance allocation for the Children Branch was recalculated, because when allowances were reduced in 2013, the full amount thus saved was transferred to the Treasury. Consequently, since December 2015 the Treasury is funding the restoration of the allowances to their previous levels.

### NII Contributions from Employers and Employees by Branch (% of wage)

Since 1.1.15	Reduced rate	Full rate
<b>Total</b>	6.95	19.25
<b>To National Insurance Branches</b>	3.85	14.25
Old age and survivors	1.52	5.89
Long term care	0.05	0.31
General disability	0.37	2.28
Accident	0.02	0.12
Work injury	0.37	1.80
Maternity	0.15	1.36
Child	1.32	2.08
Unemployment	0.04	0.36
Bankruptcy	0.01	0.05
<b>Under Other Laws</b>	3.10	5.00
Health tax	3.10	5.00

# Counseling for the Elderly

The Counseling Service for the Elderly was set up in 1972 as a demonstration project of the National Insurance Institute, at the initiative of Mr. Leo Blumensohn. His idea was to have volunteer pensioners support other elderly persons and help them take up their rights at the NII and at other organizations. The Service began modestly with a handful of volunteers working in three local branches. Over the years it expanded considerably, and today includes thousands of volunteers in all local branches throughout the country.

The Service is a professional one, managed by social workers whose expertise is in the fields of gerontology and volunteerism. Its aim is to provide support and assistance to the elderly living in the community, by means of existing resources. The basic perception underlying its work is that there should be a direct link between the elderly person and the volunteer – elderly to elderly – in order that the volunteer be able to understand the elderly person's inner feelings stemming from problems related to old age.

The volunteers are required to undergo a four-month training course, during which they learn about the perception of the NII, the special needs of the elderly, the changes that occur at this age, and the skills needed in work with the elderly.

The work of the Service includes:

- **Preliminary home visits** – Hundreds of visits are conducted throughout the country to predefined population groups, in accordance with information from NII data banks. Groups targeted for these visits include: recipients of long-term care benefits, persons whose claim for this benefit was deferred, elderly widows, the very old (over 88), etc. In the course of the visits, conducted by specially-trained volunteers, questionnaires are filled out by means of which we may ascertain whether or not the elderly receive proper treatment, and then act accordingly.
- **Regular home visits** – a continued link to elderly persons in need. The=89175volunteers assigned to these elderly become their main intermediaries and defendants.
- **Counseling** – Elderly persons and members of their families visit the offices of the Service and are provided with counseling on all their problems, mediating services (both with the NII and other organizations), and above all, a listening ear.
- **Support groups for widows/widowers** – aimed at lifting the widows and

widowers out of their loneliness and depression, and helping them get back to daily functioning and social involvement.

- **Support groups for spouses of ill or handicapped elderly** – aimed at easing the burden of intensive care.
- **Joint projects in the community** – in accordance with the specific needs of the town or community. The aim is to strengthen the elderly who live in the community, providing them assistance in a wide range of fields.
- **Information days for new pensioners** – during which lectures on free-time culture are given, and information is provided on a variety of topics, such as community services and activities and rights in social security.
- **Information days for widows who have recently become widowed** - informing them of their rights in social security and in the community, including a lecture on the legal aspects of widowhood, and providing them with the opportunity to participate in a support group.

All services of the Counseling Service for the Elderly are offered free of charge.

There were no legislative changes in 2016.

# National Insurance Funds

The National Insurance Funds are state funds designed to reduce social gaps and cultivate, strengthen and improve the quality of life of at-risk populations. In association with partners from the public, tertiary and business sectors, the funds act for the development, expansion and strengthening of social services in Israel. The funds provide funding and professional assistance to social projects and programs, develop a professional dogma for new programs and the promotion of changes in the area of welfare policy in Israel. We operate through the following five funds: Fund for the Development of Services to the Disabled, Long-term Care Fund, Fund for At-Risk Children and Youth, Fund for Demonstration Projects and Manof Fund. The funds' main level of operation consists in helping organizations and local authorities to establish and provide social services. Moreover, as central bodies inside the social ecosystem, the funds are always attentive to innovative ventures in the field, as well as leading and taking part to innovative development processes for the welfare of at-risk populations.

## **“The Incubator” - Center for the Development of Social Ventures (Hub)**

A central element in the work of the National Insurance Funds in general, and of the Fund for Demonstration Projects in particular, consists in the development of modern services for target populations and their implementation in the government. In order to carry out this action, the funds are working with JDC Israel to establish an incubator center for social ventures, located in Lod. This center is intended to identify innovative social ventures and assist with their preliminary development so that, following a pilot period, some of them might be absorbed into NII and JDC Funds. Based on an “open innovation” philosophy, the ventures nurtured in this center's framework will stem from a vast variety of social promoters and take diverse forms - they may indeed emanate from independent entrepreneurs, employers, non-profit organizations, the academy or the government; they may be in the realm of technology or imply technological components; they may evolve into governmental services, products on the free market, social-businesses, non-profit organizations and more. Furthermore, the center will soon help the social venture market to flourish on various platforms, with an emphasis on the development of ventures within at-risk populations. The center is planned to start operating in the course of 2017.



## **“Social Venture” Funds for the Support of Social Businesses**

In 2015, in collaboration with the Ministry of Finance and the National Economic Council at the Prime Minister’s Office, two funds worth about ₪50 million were founded for the purpose of supporting and developing social businesses employing workers from disadvantaged population groups, with the aim to promote the growth of the social businesses market in Israel and the integration of disadvantaged populations on the labor market. The funds are financed by the National Insurance Institute, the Ministry of Finance, donations and private investors, and managed by non-governmental agents: Dualis Venture Fund and IVN Venture Fund. These funds invest in and provide professional assistance to social businesses employing disadvantaged populations, i.e. people with disabilities, adults entitled to income supplement, at-risk teenagers and youths, released prisoners, etc.

## **Innovation Laboratory for the Third Age**

In 2016, the Long-term Care Fund and the Fund for Demonstration Projects joined forces with an organization based in Negev, the CDI (Center for Digital Innovation) - which acts for the promotion of innovative technologies and the advancement of the citizen’s quality of life in the realm of digital medicine, education, third age and smart cities - in order to create an innovation laboratory for the third age. This laboratory implies the construction of a working space and environment dedicated to the research and development, the simulation and demonstration of digital and technologic innovations for the improvement of the life quality of the third age community. This activity will begin in 2017.

## **DMM system for submitting requests online**

As part of the effort to digitize Government services, since 2015 the Funds have been working to develop a system for submitting requests online (Development and Maintenance Methodology - DMM system). The system, set up through Microsoft, will increase access to the Funds and their transparency for the general public, improve communications between bodies submitting the requests and improve efficiency in the Funds. The system will go live on the NII website in the course of 2017.

## **Centralized digital publishing system**

The funds work for the expansion of the circle of institutions that submit requests and

receive the funds' assistance, by improving the accessibility and transparency of their operation. To promote this purpose, the funds have launched, in the second half of 2016, a new system providing direct updates on work plans and declarations publishing, open to all organizations active in the social field. According to 2016 data, about thousand contacts subscribed to the system and are currently receiving monthly updates on the funds' operations and new opportunities to submit solicitations.

## **The Fund for Development of Services for the Disabled**

This Fund helps local authorities and associations in the third sector to develop services for the severely or moderately disabled that allow them to integrate workforce and society as a whole and to improve their welfare, and seeks to improve the quality of life of persons with severe disabilities who are struggling with social integration. The assistance is provided to develop infrastructure and finance equipment in a range of areas: frameworks for youngsters, such as rehabilitation daycare centers and child development centers, special education, occupational rehabilitation, social businesses, sheltered housing in the community, therapeutic day centers for people with severe disabilities, leisure activities, sport, improvement of physical conditions and quality of life in boarding schools, rehabilitation equipment purchase, contributing to elaborate new models of accessibility arrangements for the severely disabled and develop aid accessories and assistive technology. The fund's operation is anchored in the National Insurance Law of 5755 - 1995, section 220, and managed according to its statutes which have been approved by the Institute's administration, in consultation with the Disability Committee of the Institute's council.

The Fund assists in establishing exclusive services for a wide range of populations with disabilities, such as: the mentally impaired, persons with intellectual limitations, the head impaired, persons with vision loss or impairment, with deafness or hard hearing, in autistic continuum, with severe mobility disability, victims of diseases, persons with severe learning disability and ADHD, etc. The fund puts emphasis on developing and extending the network of services in the peripheric area, in confrontation line settlements, into special communities and in local authorities belonging to the 4-1 clusters, according to the socio-economic index of the Central Bureau of Statistics.

In 2016, the overall financial assistance approved by the fund reached ₪110 million which were allocated to 190 new projects. The largest fields of assistance that year were (in decreasing order): therapeutic daycare centers to adults with severe disabilities, vocational rehabilitation, special education, leisure and sport activities and community housing.

## **Supporting research and development of technological solutions for people with disabilities**

In 2015, the Fund for the Development of Services for the Disabled launched a program to provide funding for research and development of technological solutions for people with disabilities, in conjunction with the Israel Innovation Authority (formerly known as the Office of the Chief Scientist in the Ministry of the Economy). The venture's goal was to increase the integration of people with disabilities into society and the labor market, by developing industrial products providing technological solutions to the disabled.

## **Long-term Care Fund**

This Fund helps organizations to develop services for the disabled elderly, in the community and in institutions, in order to improve the health and welfare of elderly across Israel and minimize their functional decline. The assistance is granted for investment in infrastructures and equipment in community frameworks (such as daycare centers and model fraternities) and institutions (public and private retirement homes), and to establish innovative models and services for the disabled elderly, in the community and institutions. The fund's operation is anchored in the National Insurance Law of 5755 - 1995.

In 2016, continuing the work of recent years, the Fund has supported the construction of infrastructures for institutional and communal services to the frail elderly: upgrading retirement homes in accordance to the 2016 Ministry of Health plans, establishing and renovating daycare centers for the mentally and physically frail. The Fund has even handled the set up of innovative pilot programs in a number of areas: operating departments of frail elderly in retirement homes using the housing cluster system, experimental program designed to integrate a supporting neighborhood into a framework of long-term care services basket, and patient's relatives supporting groups. In parallel, as part of the national program to deal with Alzheimer's disease, the Fund contributed to the development of a 24/7 call-center for sufferers of dementia and a support program for their main carers. In addition, the Fund also extended to the south its integrated model plan for the care of old people with complex needs living in the community, as well as joined forces with an organization based in Negev, the CDI (Center for Digital Innovation), in order to build an innovation laboratory for the third age.

## **The Fund for Demonstration Projects**

The Fund for Demonstration Projects helps social organizations and local authorities to develop social services with an innovative and experimental element for a range of at-risk populations, among them: families living with poverty and unemployment, the

elderly, people with special needs, at-risk youths and so on. The Fund operates as a “Social-Risk Capital Fund” providing professional knowledge and experience in development of welfare services and improvement of social security, and participates in financing planning and scientific evaluation. The Fund’s operation is undertaken in conjunction with Government ministries, public organizations and philanthropic funds, and is anchored in the National Insurance Law of 5755 - 1995, section 36, and its statutes approved by the Institute’s administration, in consultation with the committees of the Institute’s council.

In recent years, the Fund has mainly dealt with areas of at-risk populations’ integration in education and employment, developing answers to at-risk children and youths with learning limitations and ADHD, promoting physical exercise among the disabled, developing frameworks exclusively for persons with mental disorder and building parkings adapted to children with disabilities. In the area of employment integration, the Fund has initiated in recent years several programs promoting employment among excluded groups, including programs for the integration of women, at-risk youths (aged 20 to 35) in employment, and adults in the open labor market, as well as programs related to the integration of Orthodox jews in employment. In the area of education integration, the Fund took part, for the last five years, in the development and promotion of an initiative for the integration of students with disabilities in higher education (“Revolution in Higher Education” Project). Today, this project is implemented in about 70% of higher education institutions recognized by the Higher Education Council, in which Disabled Students Support Centers were created.

In 2016, the Fund promoted the following projects and programs: project to reduce and minimize loneliness among the elderly in the community, project to encourage physical activity among population with disabilities, setting up and managing integrated spaces in urban parks in several localities, setting up and managing a municipal center for children and youth suffering from emotional and mental problems (using the one-space model developed in Australia), structuring the accessible city model (jointly with the Fund for Development of Services for the Disabled), whose goal is to be a national example available to the general urban public through the creation of a training and learning center for professionals and for the public on the theme of accessibility arrangements and access to public services.

Moreover, the Fund handled innovative programs submitted in the frame of general declaration published in 2015. Those programs were examined and rated by means of a selection and professional evaluation process elaborated within the Funds Department and which is currently at pilot project stage. 172 projects were selected within the declaration system and, among them, about 30 are currently going through final verification and authorization processes.

## **Fund for At-Risk Children and Youth**

The Fund for At-Risk Children and Youth acts since 2004 to promote work with children and youth under the age of 18 who are at-risk due to neglect, abuse, violence or sexual abuse, including juvenile offenders, drug users and young people exposed to dangerous living conditions. In special cases, the Fund also works with at-risk youth up to the age of 23. The Fund's activity aims to the development and assimilation of models and programs tailored to the target population's needs. The Fund has significant collaborations with the Ministries of Welfare, Education, Health, Immigrant Absorption and Economy, as well as joint-ventures with private funds, public and commercial organizations. The Fund's operation is anchored in the National Insurance Law of 5755 - 1995, section 74, and undertaken according to its statutes which were approved by the Institute's administration, in consultation with the committees of the Institute's Council. In 2016, the Fund continued to promote the project **"Sure Future"** developing employment suitability among at-risk youth and expanding it to further cities so that, today, this project operates in about 30 cities. In parallel, the Fund started, together with the Ministry of Education and Atid Group, to implement an adaptation model of the project for youth with disabilities in special education schools within a framework named **"Purpose for the Future"**. The Fund was also active in this area with a project named **"Spark to a Safe Future"** which gives assistance and preparation for work and independent living for young people in civilian and military service. That year, the Fund also carried on handling its joint-venture with Rachi Fund and the Ministry of Welfare intended to develop a model for intervention among neglected children and their families, and extended its reach to a dozen cities. In addition, the Fund started developing a model for local intervention for the promotion and empowerment of youths in the Ethiopian community and their relatives. Besides, the Fund was involved in the first steps of the **"Venture"** Funds for the support and development of social businesses employing (too) at-risk youths, as well as taking part in development processes of the Center For Social Projects (**"Incubator"**) in conjunction with JDC Israel.

## **The Manof Fund for Work Accidents Prevention**

The Manof Fund is designed to finance activities for the prevention of work accidents and programs to encourage health and safety at work, finance researches in the field of health and safety at work and implementation of the findings in the workplace; developing and improving innovative safety measures; identifying occupational risks and hazards in the workplace; participating in the purchase of innovative safety measures; and providing information, training and publicity on these matters. Its activity is anchored in the National Insurance Law of 5755 - 1995, section 149, and is managed according to secondary regulations and its statutes which were approved by the Institute's administration.

In 2016, the Fund was involved work accidents prevention in the sector of construction and agriculture, by helping to prepare a safety management program based on the newest regulations of the Safety and Health Administration, preventing professional exposure and promoting safety awareness at work among young Arabs.

# International Conventions

An international social security convention is an agreement signed between Israel and another country to maintain the social rights of those who move from one country to the other and to prevent duplicate payment of national insurance contributions by Israelis living and working in the other country.

Israel has signed conventions with the following countries: Great Britain, Holland, France, Belgium, Austria, Germany, Sweden, Switzerland, Denmark, Finland, Uruguay, Czech Republic, Norway, Bulgaria, Slovakia and Romania. A convention to regulate and prevent duplicate national insurance payments only has been signed with Canada.

The conventions apply to residents of Israel and citizens of the other countries and their families, and each treaty specifies the branches of insurance it covers. The broadest include most branches of insurance: Old age, survivors, disability, victims of work injury, children and maternity.

# Future Changes

## Customer Service

- ✓ Development of automatic services and call routing, in the new telephone system, such as Call Back, etc.
- ✓ Development of an application for call center users.
- ✓ Connecting additional local branches to the online appointment booking system.
- ✓ Further development of online service for transparency in handling claims and ability to cancel fines and interests.
- ✓ Development of additional screens for the “Taking-up in a click” framework.
- ✓ Building a new interface for kiosks.
- ✓ Adapting the **Tevel System** for various channels (counter, self-service, online order of forms, etc.)
- ✓ Creation of a customer service portal.
- ✓ Integrating representatives in customer representation.
- ✓ Drafting a new tender for the call center.
- ✓ Drafting a new tender for new and accessible kiosks.

## Long-term care

- ✓ Implementing the next stage of the Ben Yehuda Committee’s recommendations for assessing dependency: preparing an interactive assessment form; purchasing uniforms for assessors; increasing cooperation with doctors in the community; information for the professionals and the general public; training for geriatric specialists; changes of assessments by geriatric experts; changing the tests for those aged 90 and over.
- ✓ Expanding the fast tracks for determining eligibility.
- ✓ Moving eligibility for the long-term care benefit forward to the eighth day following the request (instead of the first day of the following month).
- ✓ Operating the **First Class** project in Soroka Hospital.

## Reserve Service

1. Amendment to section 279 - Under the present law, payments for reservists in cases of less than 60 days between one period of reserve duty and the next are calculated as the greater of: income in the quarter prior to the term of duty, or income in the quarter prior to the previous term of duty, with no retroactive restriction.



The amendment proposes to limit withdrawal of past income to two years only, beyond which reserve pay would be calculated on income in the quarter prior to the start of duty (the amendment does not affect the air crew agreement).

2. Amendment to section 296 - An amendment was proposed to limit claims for reserve duty pay to the last seven years – the usual obsolescence period in Israel (instead of back to 1992).

## **The Funds**

### **General**

- ✓ Creation of a Center for the Development of Social Ventures (Hub) in Lod - the “Incubator” (joint-venture with JDC Israel).
- ✓ Launching a DMM system (Development and Maintenance Methodology) for online submission of requests to the Funds.

### **Creation and renovation of physical infrastructures for social services**

- ✓ Building and extending daycare centers for the mentally disordered (Long-term Care Fund).
- ✓ Operating a second shift program in daycare centers for the frail elderly (Long-term Care Fund).
- ✓ Adapting infirmary beds to a management based on the housing cluster system (Long-term Care Fund).
- ✓ Building and extending rehabilitation daycare centers (Fund for the Development of Services for the Disabled)
- ✓ Renovation and adaptation of residential buildings for children with disabilities within the housing frameworks of service to child and youth (Fund for the Development of Services for the Disabled).

## **Development of technologies providing an answer to the needs of at-risk populations**

- ✓ Creation of an innovation laboratory for the third age in Beer Sheva (Long-term Care Fund and Fund for Demonstration Projects, with the organization CDI - Center of Digital Innovation, in Negev).
- ✓ Hackathon for innovative technologies developments to at-risk population groups on associative economics platforms (“the Incubator”).
- ✓ Helping technological research and development for people with disabilities (Fund for the Development of Services for the Disabled in cooperation with the Israel Innovation Authority)

## **Safety enhancement at workplaces**

- ✓ Develop a training center for construction workers and managers (Manof Fund).
- ✓ Training change agents on the topic of construction safety in the Arab sector (Manof Fund).
- ✓ Creation of a Safety Committee in workplaces comprising 25 to 50 employees (Manof Fund).
- ✓ Develop a Safety Management Center in small workplaces.

## **Development of new answers for at-risk teenagers, youths and families**

- ✓ Extending the “Encounter” initiative to helping neglected teenagers and their relatives (Fund for At-Risk Children and Youth in conjunction with Rachi Fund and the Ministry of Welfare).
- ✓ Creation of a center for the localization and monitoring of at-risk teenagers offending or being offended on social networks (Fund for At-Risk Children and Youth).
- ✓ Operating community plan for the promotion of teenagers originating from Ethiopia and their relatives (Fund for At-Risk Children and Youth).
- ✓ Operating a plan to encourage social activism for at-risk young girls (Fund for Demonstration Projects).
- ✓ Creation of vocational rehabilitation for women and transgender women in the circle of prostitution (Fund for Demonstration Projects).

## **Development of new answers for people with disabilities**

- ✓ Operating voice descriptions systems on internet (Fund for the Development of Services for the Disabled).





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