



Summary of Trends and Developments in Social Security

2022





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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 works to lead and shape the welfare policy of the State of Israel.

The purpose of national insurance is to prevent social and economic distress and to strengthen social cohesion and solidarity. Its main tools are payments (pensions and benefits), some are universally shared among all residents of the country (e.g. child allowance or old age pension), and some are selectively available to those eligible. The efficiency of these benefits is measured by their ability to reduce economic uncertainty and prevent temporary and long-term livelihood risks.

The Vision of the National Insurance Institute

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

Policy – The NII operates according to the Law for the Implementation of the Welfare Policy of the State of Israel, and is an influential partner in the formulation and maintenance of these policy principles: mutual responsibility, reducing social gaps, reducing poverty, and ensuring the existence of the social security system over time.

Service – The NII will act proactively, efficiently, and with sensitivity to human dignity so that every insured person can exercise his or her rights. The path of the NII will be based on constant striving for excellence, adapting to the changing needs of service users, and maintaining continuous contact with the insured population and the community.

Quality – The NII will be a magnet for professional, high-quality, and ethical personnel that performs their work with a sense of mission, responsibility, and belonging. The NII will work to develop human resources and continuously improve its available tools.

The National Insurance Institute in Numbers

The NII provides services to approximately 9 million residents of the State of Israel. In 2022, the NII paid benefits to the residents of Israel for a total of about **NIS 113 billion** instead of NIS 122 billion in 2021.

As in every year, in 2022 the NII operated about 30 social programs that included nearly 130 types of payments and services, including old age pensions, child allowances, long-term care benefits, income support benefits, and various kinds of disability benefits.

Besides the above payments, in 2022 the Institute made investments, through NII funds, of approximately **NIS 264 million** in the development of social services. The funds supported and financed about 250 social services – either in construction, renovation, and equipment or in the implementation of social programs.

The NII has about 4,000 employees who responded this year to approximately **52 million** inquiries, compared to 61 million in 2021, of insured people by all service channels: public reception in 80 branches and service centers, inquiries by telephone, via the website, and self-service stations.

Major Legislative Changes – 2021

The Persons with Disabilities Law (Benefits and Rehabilitation) – Amendment no. 30 and Temporary Order

In the framework of a Temporary Order, relaxed tests have been prescribed to a person with disabilities resulting from hostile actions to receive the following benefits: benefit for a person without a livelihood, benefit for a needy person and early retirement benefit.

Benefit for a person without livelihood – the test required to receive this benefit provides that the monthly income of the benefit claimant from work or a vocation shall not exceed half the determining income and no unemployment benefits have been paid to the claimant. In contrast to the situation prior to the amendment where income from any source whatsoever was taken into account.

Benefit for a needy person – for the purpose of assessing the claimant's income is taken into account his monthly income from work or a vocation only. The income from a vocation up to the minimum wage is not offset from the benefit, the income above minimum wage and up to the average wage in the economy is offset at a rate of 50 Agurot for each Shekel, and the income at the level of the average wage in the economy will entirely deny eligibility for a needy person benefit and entitle the claimant to a basic benefit.

Early retirement benefit – the monthly income from work or a vocation up to the minimum wage will not be accounted for, contrarily to the situation prior to the Amendment which required the insured person to not work at all. Concerning these three benefits, income from capital, allowances, and retirement pension were not taken into account.

This law entered into force as of 1.2.2022 and will stay in force until 1.8.2023.

The Benefits for Hostile Actions Casualties Law has been amended simultaneously and grants the aforementioned amendments to victims of hostile actions.

Economic Aid Program Law (Novel Coronavirus Pandemic) Amendment no. 229 – Temporary Order – Amendment no. 3, 4 and 5

Economic Aid Program Law (Novel Coronavirus Pandemic) – Amendment no. 7:

Since 1.7.2021 quarantine benefits were paid to the self-employed who were prevented from engaging in his business and vocation as result of he or his child staying in quarantine (including the self-employed infected with Coronavirus); the daily amount granted for quarantine benefit was NIS 570 per day; eligibility for quarantine benefit is granted to both the self-employed worker meeting the definition of self-employed worker

outlined in the National Insurance Law and to the person registered with the NII as earning an income from a business or a vocation, even if that person doesn't meet the definition of self-employed (except that in this instance eligibility will stand at 50%); Up to 3 days were paid for all periods of quarantine. However, for quarantine periods spent during the Temporary Order [from 21.12.2021 to 31.1.2022] up to 4 days were paid.

With respect to quarantine benefits paid to an employed worker, it was prescribed that, in the wake of the **Omicron** variant propagation, during the Temporary Order in force from 21.12.2021 to 31.1.2022, the payment would start from the first day of quarantine (whereas today, the cost of the first day of quarantine is borne by the employee).

The NII order extended the period of the Temporary Order regarding quarantine of the self-employed as well as the first day of quarantine for salaried employees, from 31.1.2022 to 31.7.2022.

The National Insurance Law (Novel Coronavirus Pandemic) Amendment no. 229 – Temporary Order

The amendment extended by an additional year, until 31.12.2022, the Temporary Order that prescribed that unemployment benefits are considered work income with respect to the following benefits: income support, maintenance (alimony), old-age and survivors, and disability.

The National Insurance Law – Amendment no. 230

Under this amendment, the rate of unemployment benefits will not be lowered for those attending vocational training and were entitled to unemployment benefits at the full rate.

Equal Rights for Persons with Disabilities Regulations (Service Accessibility Accommodations) – Amendment

The amendment of regulations expands the scope of people eligible for line exemption, and payment exemption for someone accompanying a disabled person.

Order of the National Insurance (Categories of Volunteering Outside of Israel) – Temporary Order

The amendment of the Order expands the recognition of volunteers in a volunteering framework located outside of Israel under the following conditions:

- a) There is a referral to volunteering issued by a government ministry or a public organization approving the referral of volunteers;

- b) The volunteer has been sent from Israel to a place where is occurring an emergency situation, a war, or a disaster to which the country already sent people on its behalf to provide aid;
- c) The volunteering period did not exceed 60 consecutive days;
- d) The volunteering activity pursued the goals outlined in the Order.

The amendment is passed as a Temporary Order for a year and applies to volunteering performed from 1.3.2022 to 28.2.2023.

Families of Soldiers Killed in a Military Campaign (Benefits and Rehabilitation) – Amendment no. 40

Provides the recognition of the siblings of killed soldiers and the expansion of eligibility of siblings for support with tuition fees for a bachelor's degree for any academic year prior to age 40, up to 40% of tuition fees, as well as with financing interventions for emotional well-being, as prescribed by the Minister, up to age 30.

Regulations of the National Insurance (Benefits for Reservists) – Amendment

A reservist (employed or self-employed) whose average monthly wage or income increased, during the month of service or in at least one of the months over the quarter year preceding the month of service, by at least 20% in three consecutive months, compared to his incomes over the quarter year preceding the increase, will see his benefit calculated based upon his income during the month of reserve service, had he not served military reserve duty.

Regulations of the National Insurance (Burial Expenses) – Amendment

The calculation method of burial expense tariffs has been changed and is based from now on upon the average number of burials per year. Establishment and maintenance increments were also added in favor of saturated burial and, in addition, increments will be paid to companies promoting saturated burial performed in field burial (double or multiple burials).

Furthermore, the agreement to transfer deceased people to civil burial has been anchored in regulations.

Raising women's retirement age

The retirement age of women will raise gradually over 11 years to age 65. The increase is carried out gradually in upcoming years, as the retirement age will rise by 4 months

per year, and during the 8 following years by 3 months per year. Thus, for instance, a woman born in 1970 onwards will reach retirement age at 65. Entered into force on 1.1.2022.

Transition grant due to the raising of retirement age

For the four months following the day a woman reached the age of 62, she will be entitled to a transition grant in accordance with her year of birth, at a rate of between NIS 3,000 and 4,000. Eligibility will only apply to women born from 1960 to 1966. Entered into force on 1.1.022.

Amendment of the Benefits Law (Child Orphaned due to Domestic Violence)

Increase of the basic amount for the calculation of the allowance from 60% of the average wage to 100% of the average wage in the economy.

Amendment of the Income Support Law – Income Supplement

1. Increasing the benefit to 70% of the minimum wage – increasing the value of the old-age pension up to age 70 to 70% of the minimum wage, that is NIS 3,710 for a single individual (instead of NIS 3,237 today).
2. Increasing the value of a car – increasing the maximum value of a car which still entitles to a benefit from about NIS 41,400 to NIS 60,000, as well as increasing the value of a car not taken into account for a non-working person from NIS 9,309 to NIS 10,309.
3. Increasing the work income disregard – for those who reached retirement age (also for those entitled to survivors/dependents and old-age pensions) for a single individual from a total of NIS 2,268 (21.5% of the average wage) to a total of NIS 2,479 (23.5% of the average wage).

Client Service

The NII's client service is getting a makeover these last years, in a period that brought many challenges raising the need for service improvement and efficiency in every aspect.

The year 2022 was characterized by extensive activity in the improvement of digital services and the expansion of services provided by telephone call centers.

In call centers:

- **Measure to increase the compensation of service representatives in call centers** that has been implemented by the NII and has brought a significant increase in manpower working at call centers reduced the rate of representative turnover, and thereby meaningfully improving the service, as well as caused an important drop in response waiting time.
- **Change in the training system** – improvement of the professionalism of service representatives and providing quality and professional service to customers.
- **Establishing a team of experts within external call centers (back office)** allowing to achieve the provision of service to customers in a single telephone call, reducing the amount of returning calls as well as lowering the number of inquiries transferred to NII's branches.
- **Transferring online customer inquiries to telephone call centers** – in the framework of expanding call center services, it was decided to transfer the processing of inquiries received through the Internet to the call centers. This measure reduced the load at branches and enabled officials to focus on processing claims.
- **Expanding the activity of employers' call center** – calls have been initiated to employers in order to obtain data on the employment of customers aiming to reduce bureaucracy and cut claims processing times.
- **Opening the Chat channel** to provide personal and professional responses via digital means.

Digital services:

Important developments have been made such as the possibility to pay debts on benefits through the personal service internet account, including the ability to pay by permanent bank order through a service representative. Expanding the ability to order a user code and a password for other populations, switching to more modern infrastructures, adding

the matter of quarantine benefits to the self-employed, developing the matter of employers allowing the provision of efficient and fast service to employers, developing online forms to obtain information inefficient, simple and clear fashion, the possibility to send documents to insured people directly by email and/or SMS messages, and more.

Number of inquiries by service channel in years 2021-2022:

Service channels	2021	2022	Change rate (%)	Channel usage rate (%)
Public reception	2,182,859	2,141,859	-2	4
Call centers	6,512,744	5,898,335	-9	11
Internet	48,664,612	39,926,211	-18	77
Self-service stations	2,562,191	2,163,815	-16	4
Contact us	1,879,959	1,559,769	-17	3
Total	61,802,125	51,689,989	-16	100

Old Age and Survivors

The old-age and survivors pensions constitute the first layer of the retirement system in Israel and guarantee a basic to an insured elderly, and to his survivors after his death. Together with work retirement pension, which constitutes the second layer of the retirement system, these benefits are intended to secure a decent quality of life to people in time of retirement and old age.

Amendment no. 229 – Temporary Order – Novel Coronavirus Pandemic

This amendment extended by an additional year, up to 31.12.2022, the Temporary Order prescribing that unemployment benefits are considered work income with respect to old-age and survivors' pensions.

Raising women's retirement age

As part of the Arrangements Law of 2021-2022, it has been decided that the retirement age of women will raise gradually from 62 to 65 over 11, as in the three first years (2022-2024) the age will be raised each year by 4 months, in the 8 following years (2025-2032) by 3 months each year.

In the framework of the legislation regarding the raise of the retirement age, relaxations were granted to women whose retirement age has been raised:

- Women born in 1960 onwards, in other words, those whose retirement age is postponed to age 67, are entitled to 125 additional unemployment days.
- Women born between 1960 and 1966 who are not working, and accrued the qualifying period required for an old-age pension and do not receive any allowance from the NII (general disability, income support, unemployment or alimony), whose income from retirement pension and benefits do not exceed 73.5% of the average wage (NIS 7,755 in year 2022) and whose income from capital in the previous tax year did not exceed NIS 60,000, may be entitled to a grant amounting to up to NIS 4,000 per month for four months soon after reaching the age of 62. The full amount of the grant depends on the woman's year of birth and, in 2022, amounted to NIS 4,000, from which is deducted income from retirement pension and benefits. Increment for a woman receiving an income support benefit: a compensation has been established for women born from 1960 to 1964 (included) who are eligible for an income support benefit and have reached the age of 62 but not the retirement age yet. These women will be

entitled to an increment of 7.95% of the basic amount each month (NIS 717 in 2022). Moreover, until the end of 2025, they will be entitled to fringe advantages like those who reached retirement age.

Furthermore, in the framework of the Arrangements Law 2020-2021, as of January 2022, the maximum age at which women were required to first be Israeli residents, to be able to be eligible for an old-age pension under the National Insurance Law, from 62 to retirement age (based on their month of birth). In other words, a new immigrant will be able to be insured for old-age and survivors benefits as long as she immigrated to the country before retirement age as prescribed in the amendment of the law and accrued the relevant qualifying period. For men, the maximum age hasn't been modified and remains at age 62.

Relaxations to income supplement eligibility

- Increasing the amount of income supplement to 70% of the minimum wage for an individual under the age of 70 (in 2022 prices). The rates of the benefit for those who are older and those living in different family compositions have been updated accordingly (since January 2022). In January 2022, the rates of the benefit have been updated according to the rise in the consumer price index.
- Increasing the amount of car value causing eligibility denial to income support at retirement age to NIS 60,000 (since January 2022).
- Increasing the amount of car value which is not taken into account in the income test related to income supplement at retirement age for those who are not working to NIS 10,309 (since January 2022).
- The amount of work income that is not taken into account in the income test for income supplement has been increased to 23.5% of the average wage for a single individual (NIS 2,497 in 2022) and 27.5% (NIS 2,902 in 2022) for a person who is not single (since January 2022).

In 2022, the number of recipients of old-age and survivors' pensions was **1,128,479**, about 2.5% higher in comparison with 2021.

Monthly old-age pension (NIS)

	Without children	With one child	With two children
Individual	1,596	2,101	2,606
Couple	2,398	2,903	3,408

A person over the age of 80 receives an additional NIS 90.

Old-age pension plus income supplement**Increased rate – for those under 70 (NIS)**

	Without children	With one child	With two children
Individual	3,799	6,339	7,312
Couple	6,002	6,977	7,950

Old-age pension plus income supplement**Increased rate – for those who have reached 70 and are under 80 (NIS)**

	Without children	With one child	With two children
Individual	3,836	6,399	7,373
Couple	6,062	7,035	8,012

Old-age pension plus income supplement**Increased rate – for those who reached 80+ (NIS)**

	Without children	With one child	With two children
Individual	3,873	6,458	7,431
Couple	6,120	7,095	8,068

In 2022, the number of recipients of old-age pensions was **1,039,325**, about 2.9% higher in comparison with 2021.

Among them, **179,606** received an income supplement to their pension – 6.6% less than in 2021.

Survivors' pension

Survivors' pension (NIS)

Young widow	Single adult	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents	Age 80+ supplement
1,199	1,596	2,344	3,092	992	1,984	90

Survivors' pension plus income supplement for those under 70 (NIS)

Single adult	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents	Supplement per child
3,799	6,339	7,312	2,109	3,091	902

Survivors' pension plus income supplement (increased rate) for those who have reached 70 and are under 80 (NIS)

Single adult	Adult with children	Adult with 2 children
3,836	6,399	7,373

Survivors' pension plus income supplement for those who have reached 80+ (NIS)

Single adult	Adult with children	Adult with 2 children
3,873	6,458	7,431

The total number of recipients of survivors' pensions in 2022 was **89,154**, a decrease of about 2.2% in comparison with 2021. Among them, **25,612** received income support – 1.6% less than in 2021.

The total number of recipients of survivors' pension, with a **half survivors** supplement, in 2022 was **134,066**, an increase of about 3.1% in comparison with 2021.

Burial Expenses

The NII pays the burial expenses and customary services in relation to burial for each person who died in Israel and is buried therein, and for all Israeli residents who died outside of Israel.

Regulations of the National Insurance (Burial Expenses) – Amendment

In July 2022 burial expenses regulations have been thoroughly updated. The changes entered into force retroactively as of January 2022 and include:

- Conditions of entitlement to a payment for the transportation of deceased people for civil burial have been anchored in regulations.
- Change of burial expense tariffs and determining them according to the average number of burials carried out by funeral companies broke down into three tariffs (up to 52 burials, between 53 and 365, and above 365 burials).
- Canceling the burial tariff for a deceased aged between a month and under 10 years, and establishing only two tariffs – for a deceased aged under 10 months and one who reached 10 months of age.
- Establishing the “grounding” increment which is paid to funeral companies in relation to unique burial aspects stemming from ground type and the type of saturated burial.
- Establishing the “maintenance” increment for saturated burial which is paid in order to encourage saturated burial, by seeing to cover the maintenance costs of the burial building and according to the type of saturated burial.
- Giving a supplement payment of NIS 799 to promote “multiple burial” (burying 3 or more deceased in a single grave plot, one of top of the other).
- Giving a supplement payment of NIS 600, according to the peripheral index for “double burial” (burying two deceased, one of top of the other, in a single grave plot), at the municipality belonging to the peripheral index 1-4 (as published by the Central Bureau of Statistics). In the framework of a 3-year Temporary Order (2022-2024) – in cases where one burial permit will replace at least 70% of burial permits assigned for localities within one Regional Council, the tariff for “double burial” or “multiple burial” will be increased.

Long-Term Care

The **long-term care** program was approved in 1980 in the framework of the National Insurance Law and its implementation commenced in 1988. Long-term care insurance is intended to allow the elderly to keep living in the community as long as possible, by providing personal care to those of them who need help in daily functioning or supervision, and thereby help the families who care for them. The Law applies to all persons insured with old age and survivors insurance, to housewives (married women who are not taking part in the labor market), and to new immigrants who are not covered with old age and survivors' pension.

In 2022, the number of eligible persons for long-term care benefits (including those waiving the benefit) was **302,579**, an increase of about 11% in comparison with 2021.

Unit of service = one hour per week. Rate of one hour of personal care – NIS 59.55.
Beneficiaries of a half benefit as results of income test are given a half unit of service.

Long-term care money benefit (NIS)

Pension levels	Number of weekly service units	No increment for employing an Israeli caregiver	Increment for employing an Israeli caregiver	Pension amount (NIS)
Level 1	5.5			1,408
Level 2	10			2,049
Level 3	14	X		2,868
	17		X	3,482
Level 4	18	X		3,687
	21		X	4,302
Level 5	22	X		4,506
	26		X	5,326
Level 6	26	X		5,326
	30		X	6,146

General Disability

In the General Disability Branch the Following Benefits are Paid by Law:

- ❖ **Disability Pension** – a minimum subsistence income for disabled people whose ability to earn a livelihood from work or their occupation has been affected (paid since 1974).
- ❖ **Attendance Allowance** – paid to the disabled who are dependent on others to perform daily activities or require constant supervision, as an aid for help in these activities (paid since 1979).
- ❖ **Disabled Child Benefit** – paid to families caring for their disabled child at home (paid since 1981).

Arrangements Law:

1. **Giving an increment to institutionalized disabled persons** – increasing the pension by NIS 103, thereby bringing the overall pension paid to a total amount of NIS 1,058. Entered into force as of 1.1.2022.
2. **Increasing the disabled old-age pension** – the increment at a rate equal to 75% of the increment for disabled persons, i.e. NIS 284. Entered into force as of 1.1.2022.
3. **Eligibility for attendance allowance and disability pension from the 31st day** – granting eligibility for the payment of a disability pension + an attendance allowance from the 31st day to the 90th day, this in addition to increments for the spouse and children (today one is either entitled to an old-age pension or an attendance allowance, whichever is higher, this without increments for a spouse or children). Entered into force as of 1.1.2022.
4. **Disregard of non-work income** – establishing a disregard of NIS 1,200, with respect to eligibility for a dependents increment to the disability pension in 2022 (Temporary Order).

Amendment no. 229 – Temporary Order – Novel Coronavirus Pandemic

The amendment extended by one additional year, until 31.12.2022, the Temporary Order prescribing that unemployment benefit is considered work income with respect to disability benefits.

General Disability Pension per Month – 100% Disability (NIS)

Disabled individual	Disabled person with a spouse			Dependents' supplement		Increment for a person institutionalized
	Without children	With one child	With 2 children	Spouse	Child	
3,700	4,892	5,846	6,800	1,192	954	103

In 2022, the number of recipients of disability pension and housewife allowance was **291,013** – an increase of 4.4% in comparison with 2021. Among them were **14,367** housewives.

Attendance Allowance to the Disabled

Are eligible for an attendance allowance men and women until retirement age who are covered with national insurance and in need of extensive help from others in performing daily activities (dressing, eating, bathing, home mobility, and excretion control), or require constant supervision to prevent life-threatening situation to themselves or others.

Amendment to Attendance Allowance Regulations

- Decreasing the qualifying threshold for attendance allowance – decreasing the qualifying threshold for attendance allowance from 60% to 40% (this means that any person eligible for a disability pension will have the right to the examination of his eligibility for attendance allowance).

Applicability: any claim submitted as of 1.1.2022, and only if a pension has not been paid prior to this date.

- Adding a level of eligibility at a 235% rate – a disabled person completely dependent on the help of others to a great extent, especially in performing all daily activities at all hours of the day, as well as needing special supervision, will be entitled to a pension amounting to NIS 7,168 (except if entitled to an increment by virtue of the “Ventilated Persons Agreement”). Entered into force as of 1.1.2022.

Special Monthly Allowance under Regulations Providing Attendance for the Disabled and Housewife Dependent on the Help from Others for Daily Functioning (NIS)

For performing most daily activities, most hours of the day 50%	For performing all daily activities, most hours of the day 112%	<u>Completely</u> dependent, for all daily activities 188%	Dependent on significant help especially for performing daily activities at all hours of the day, and needs constant supervision 235%	Increment for a child under age 3, 235% , and up to two children
1,115	2,496	4,191	5,238	954

In 2022, the number of attendance allowance recipients was **75,066**, an increase of 4.7% in comparison with 2021. Among them were **5,383** housewives.

Disabled Child Allowance

The NII is aware of the care burden associated with raising a disabled child with severe impairments and participates in the expenses of the family in order to facilitate the child's care and enable the family to maintain as good a lifestyle as possible when the child lives within the family and the community.

Amendment to Disabled Child Regulations

- Anchoring two additional levels of eligibility – 2 levels of eligibility have been added, one at a 112% rate (NIS 3,534) for “a child depending to a very large extent on the help of others, all hours of the day” and another at a 235% rate (NIS 7,168) for “a child depending completely on the help of others to a particularly large extent, all hours of the day”.
- Increasing the special benefit rate – the rate of the special benefit has been increased for disabled child allowances, thereby bringing their overall amounts to a level similar to attendance allowances, that is 50% - NIS 1,527, 100% - NIS 3,000, 112% - NIS 3,534, 188% - NIS 5,641, 235% - NIS 7,168.
- Applicability: all amendments entered into force on 1.1.2022.
- The child who received a disabled child allowance and turned 18, will be able to choose, during the 3 months following his 18th birthday, whether to receive a general disability pension or a disabled child allowance, whichever is higher.

Disabled Child Allowances

Type of allowance	50%	100%	112%	188%	235%	Child on ventilator increment	A person employing two workers and ineligible for a ventilator increment
Monthly allowance	1,527	3,000	3,534	5,641	7,168	8,462	5,641
Child institutionalized	529	1,058					

In 2022, the average monthly number of disabled child allowance recipients was **100,393** children – an increase of about 19.7% in comparison with 2021.

Mobility

The NII provides various benefits to people with lower body impairments that limit their mobility, to help them integrate into the community and develop independent lives. Although most of the benefits are granted to car owners, some benefits are also given to non-car owners. The benefits are paid for by state funds of the Ministry of Finance, under a Mobility Agreement signed between the Ministry of Finance and the NII.

Arrangements Law – Amendment of the Mobility Agreement

The amendment provides that a mobility-disabled person whose disability percentage is above 80% will be entitled to a standing loan at a 100% rate, and whose disability percentage stands between 60%-79%, to a loan at a rate similar to the percentage of disability (the amendment compares the situations of mobility disabled people without driving license to those who hold a driving license, with respect to eligibility for a special equipment car).

Applicability: on claims submitted since 1.1.2022.

Mobility allowance for a disabled with limited mobility who drives by himself (NIS)

Status	Car size	80%-100%	70%-79%	60%-69%	50%-59%	40%-49%
Salaried	Small car (up to 1,300 cc)	1,794	1,256	1,076	897	718
Non-salaried		1,794	628	538	449	359
Salaried	Medium car (up to 1,800 cc)	2,467	1,727	1,480	1,234	987
Non-salaried		467	863	740	617	493
Salaried	Large car (up to 2,000 cc)	3,021	2,115	1,813	1,511	1,208
Non-salaried		3,021	1,057	906	755	604

Mobility allowance for a disabled with limited mobility who doesn't drive by himself (NIS)

Status	Car size	80%-100%	70%-79%	60%-69%
Salaried	Small car (up to 1,300 cc)	1,789	1,252	1,073
Non-salaried		1,789	626	537
Salaried	Medium car (up to 1,800 cc)	2,462	1,723	1,477
Non-salaried		2,462	862	739

In 2022, the average monthly number of mobility allowance recipients was **48,582** – an increase of approximately 2.6% in comparison with 2021.

Income Support

The Income Support Law is intended to provide a last safety net to families without income from work or any other sources, or with low income. The Law, which came into force in 1982, integrated in a uniform framework the relief payments previously paid by the Ministry of Labor and Social Affairs and payments of social benefit made by the NII to the elderly and survivors. The payments are financed by the State Treasury.

In January 2017, a relaxation has been applied to the income test for single mothers receiving an income support benefit. The benefit offset rate related to work income above the disregard (the amount not taken into account for purposes of offsetting the benefit) has been decreased from 60% to 25% up to NIS 3,567 (as of 2022). Beyond that amount of salary, the offset remains at 60%. Single mothers cannot receive a work grant unless the benefit increment resulting from this change is lower than the work grant. The work grant is paid by the Tax Authority. The program was launched as a two-year Temporary Order, and in January 2019, was extended by two additional years. Following the dissolution of the Knesset in December 2022, the legislative continuity statutes apply, and the Temporary Order remained in force even beyond two years. Under the Economic Efficiency Law for 2020-2021, the validity of the Temporary Order has been extended again until the end of 2022.

Since March 2020, due to a Temporary Order adopted amid the Coronavirus pandemic in order to bring relief to recipients of the benefit, unemployment benefits are considered income from work or vocation. This means that after deducting the amount unaccounted for (disregard) a decrease is made according to the rate set forth in the law on family composition and age. Under the law, prior to the Temporary Order, unemployment benefits were deducted in full from the benefit. The validity of the Temporary Order has been first extended until the end of 2021, then again, in March 2022, until the end of 2022.

Since January 2022, a woman who turned 62, but didn't reach the date of the retirement age applicable to her yet (concerns women born between 1960 and 1964), is entitled to, for a period of between 4 to 18 months, an increment to the income support benefit at a rate of NIS 717.

With the end of the relaxations established during the Coronavirus crisis, the average monthly number of families receiving an income support benefit in 2022 was **66,853** – a decrease of **17%** in comparison with 2021.

Income support benefit rates for people under the age of 55 (NIS)

Individual adult	Single parent		Couple		Other		
	With one child	With two children	With one child	With two children	Without children	With one child	With two children
1,803	3,020	3,516	2,479	2,705	3,020	2,705	3,020

Income support benefit rates for people over the age of 55 since January 2003 – increase rates (NIS)

Individual adult	Single parent		Couple			Other	
	With one child	With two children	Without children	With one child	With two children	With one child	With two children
2,254	3,686	4,588	3,381	3,922	4,462	3,236	3,777

Maintenance

The Maintenance (Alimony) Law secures payment to divorced, separated, and common-law spouse women or remarried women, who were awarded alimony payments by a Court, but their male spouse liable to alimony payments fails to fulfill his obligations toward them. The amount of payment equals the sum awarded in the judgment or prescribed in the Regulations of Maintenance Law – whichever is lower: when awarded alimony payments are higher than the amount liable under the Regulation, the sum prescribed by Regulations will be paid, subject to an income test. The rate of maintenance payments prescribed by Regulations is similar to that of income support benefits for single-parent families.

In 2022, the number of maintenance recipients was **12,436** – a decrease of about 6.5% in comparison with 2021.

Maintenance rates for women under the age of 55 (NIS)

Woman married to the debtor or unmarried woman				Remarried woman or children only		
Without children		With one child	With two children	One child	Two children	Each additional child
New	Existing					
1,803	2,028	3,020	3,516	2,109	3,091	902

Maintenance rates for those over the age of 55 (NIS)

Woman married to the debtor or unmarried woman			Remarried woman or children only		
Individual	With one child	With two children or more	One child	Two children	Each additional child
2,254	3,686	4,588	2,109	3,091	902

In the Economic Efficiency Law for 2021-2022, a gradual increase in women's retirement age has been prescribed under which an allowance increment is granted to a woman who turned 62 without reaching her retirement age (concerns women born between 1960 and 1964) which amounts to NIS 717. Moreover, until the end of 2025, these women will be eligible for fringe advantages like those who reached retirement age.

Among the relaxations given to insured persons during the Coronavirus pandemic, it was decided Temporary Order to relieve the burden of women receiving various allowances,

including alimony allowance recipients, by letting them receive unemployment benefits in addition to their existing benefits. Under the law, prior to the Temporary Order, unemployment benefits approved for a woman receiving an alimony allowance were deducted in full from that allowance. Following the Temporary Order, since March 2020, the deduction of unemployment benefits from the alimony allowance is performed in the same fashion as the deduction of work income; in other words: after deducting the amount unaccounted for (“disregard”) a 25% decrease is applied (up to the amount equal to 33.81% of the average wage) and 60% (above the amount of 33.81% of the average wage).

The amendment has been extended once again, until 31.12.2022.

Maternity

Maternity insurance is among the first five branches of insurance in the National Insurance Law, in force since April 1, 1954, and provides, in its framework, the payment of various benefits to new mothers and a hospitalization grant to hospitals.

The hospitalization grant is designed to finance the costs of hospitalization of the new mother and the newborn and is paid to hospitals directly. In 1995, when the State Health Insurance Law came into force, the hospitalization of new mothers giving birth and newborns, preterm included, was comprised in the basket of health services prescribed by the Law.

The birth grant is intended to cover the purchase of first supplies for the newborn and is paid to the new mother directly, even to foreign workers staying in Israel with a permit. The sum of the grant is calculated based on the basic amount.

The childbirth allowance is designed to help parents who gave birth to three or more infants in a single childbirth.

The allowance is paid automatically to the new mother, within a month of the day of childbirth into the bank account on which child allowance is paid.

Concerning intended parents (surrogacy), if three infants or more were born in close births (within up to 98 days between each birth) may be entitled to a childbirth allowance. For instance: when twins were born in the first birth and another child was born within 98 days.

The childbirth allowance is paid for 20 months, from the first month following childbirth. During the first month following childbirth, the allowance is paid based on the number of living infants by the end of 30 days since the date of birth. For each of the following 19 months, the allowance is paid based on the number of living infants on the 1st of that month, as the amount of the allowance decreases gradually over the eligibility period.

The maternity allowance aims to compensate the working new mother for the loss of her wage during the mandatory maternity leave she has to take under the Employment of Women Law. Are eligible for maternity allowance working new mothers – whether as salaried, self-employed, or in vocational training, including foreign workers staying in the country legally – for whom were paid, prior to childbirth, insurance contributions for periods of time set forth in the Law (qualifying period).

Maternity leave is paid for 8 or 15 weeks according to the qualifying period accrued by

the woman, and the birth and parenthood leave period granted to a spouse in a multiple birth.

The paternity allowance is designed to offer compensation to men for their wage loss for the time they don't work on account of taking care of the infant. A father can take a leave of birth and parenthood together with his spouse or replace her in part of that period. The days spent by the father in the birth and parenthood period are taken off of the new mother's days eligibility.

The pregnancy bed rest allowance is designed to compensate a woman for her wage loss caused by either her absence from work due to a medical risk to her or her infant stemming from the pregnancy, the nature of her work, her workplace, or the way her work is performed – and a suitable alternative job hasn't been found for her in replacement of her current job.

In 2022, the number of **birth grant** recipients was **181,101**, about 0.5% more than in 2021.

In 2022, the number of **maternity allowance** recipients was **136,393**, approximately 3% more than in 2021.

Hospitalization Grant (NIS)

Period	1.1.2022	2.1.2022	18.1.2022	1.4.2022	1.7.2022	1.10.2022
Regular grant	14,942	15,193	15,275	15,345	15,426	15,499
Hospitalization grant for premature newborn	237,076	241,059	242,363	243,378	244,768	245,918

Grant rates are updated each year, in January, according to a formula set forth in the National Insurance Law, and whenever the price of a "general hospitalization day" is modified by the Ministry of Health.

Birth grant for one birth (NIS)

One infant			2 infants	3 infants	Each additional infant
First infant	Second infant	Third infant or more			
1,826	822	548	9,129	13,594	4,565

Maternity allowance for a multiple birth (NIS)

	1-3 Months	4-6 months	7-9 months	10-12 months	13-20 months
Three children	11,685	9,129	7,303	5,477	3,195
Four children	15,519	12,324	10,042	6,847	4,017
Five children	22,823	18,258	13,694	9,129	5,204

Maximum maternity allowance for salaried or self-employed women

The maximum maternity allowance per day is NIS **1,521.50**, and the maximum amount of maternity allowance for 15 weeks NIS **149,107**.

Children

The child allowance is paid each month to all families with children up to the age of 18 in Israel and aims to help in bearing the costs of raising children. Since it came into force under the Children Insurance Law of 1959 as a fixed payment to large families, child allowances went through many changes designed to adapt them to supports provided by fiscal policies in the country. Among other, changes were made regarding the amounts and conditions of entitlement applying to allowance beneficiaries.

Child allowance for a child born after June 2003:

First child	NIS 156
Second child	NIS 197
Third child	NIS 197
Fourth child	NIS 197
Fifth child and above	NIS 156

In 2022, the number of families receiving child allowances was **1,251,716** – an increase of 1.1% in comparison with 2021.

Study grant

The NII pays a study grant at the beginning of each school year:

- To children a single parent (single-parent family)
- To children of families with 4 or more children up to age 18, receiving a general disability pension, income support benefit, maintenance, old age, or survivors' pension.

In 2022, the people entitled to the grant are those born from January 1, 2005, to December 31, 2016. The grant rate remains identical – **NIS 1,046** per child.

In 2022, the number of **children** who received a study grant was **259,639** – an increase of about 0.7% in comparison with 2021.

In 2022, the number of **families** (single-parent families + families with 4 children and above) receiving a study grant was **132,569** – an increase of about 1.8% in comparison with 2021.

Work Injury

According to the National Insurance Law, all workers in Israel (salaried and self-employed) are insured against the risk of work injury and occupational diseases. According to the law, the employer is required to insure his employees (except for police officers, prison guards, and security service employees) against these risks. Employers cover permanent and temporary employees with daily or monthly insurance. **Work injury insurance** is intended to assist insureds who were injured at work and to compensate them for the loss of income during the period after the injury, in which they were rendered unfit to work. For this purpose, the NII pays them a work injury allowance for a period of up to 3 months. If the injured person remains disabled because of the injury, he will be entitled to a work disability pension or a grant, as decided by a Medical Board. Moreover, the work-injured person is entitled to receive medical treatment for his injury, free of charge. If the injured person dies as a result of the work injury, a pension or a grant is paid to his family.

Benefits to work-injured victims (NIS)

	Maximum daily benefit day	Maximum monthly work disability and dependents benefits
Employee injured before 31/12/1994	684.68	20,540
Self-employed or employee injured after 1/1/1995	1,141.13	34,234

The minimum regular working wage among the injured security force in 2022 – NIS **6,130**.

In 2022, the average monthly number of recipients of a **work disability allowance – permanently (employees and self-employed)** was **58,752**, an increase of about 5% in comparison with 2021.

In 2022, the average monthly number of recipients of **work-injury allowance – temporary (employees and self-employed)** was **8,741**, a decrease of about 17% in comparison with 2021.

In 2022, the number of recipients of **work-injury allowance (employees and self-employed)** was **63,874**, an increase of about 8.6% in comparison with 2021.

Reserve Service

The NII pays **reserve service benefits** to all those called for reserve service under the Defense Service Law and for training under the Emergency Work Service Law. The Institute also pays grants to working youth up to the age of 18 who were absent from work due to their participation in pre-military education (provided they took part in an activity as part of pre-military education for at least two consecutive days and worked at least 30 working days in the three months preceding the activity).

National Insurance Regulations (Benefits to Reservists) – Amendment

A reservist (employed or self-employed) whose average monthly wage or income increased, during the month of service or in at least one of the months over the quarter year preceding the month of service, by at least 20% in three consecutive months, compared to his incomes over the quarter year preceding the increase, will see his benefit calculated based upon his income during the month of reserve service, had he not served military reserve duty.

In 2022, payments were made in the amount of NIS **1,602,260**, an increase of approximately 15%, in real terms, in comparison with 2021.

Maximum and Minimal Reserve Service Benefits (NIS)

	Per month	Per day
Maximum for employee/self-employed	45,075	1,502.50
Minimum benefit	6,130	204.34
Minimum grant for Gadnas (youth brigades)	2,638	87.93

Unemployment

The NII provides the unemployed with a source of subsistence for the duration of the period of unemployment until he achieves to be hired. **The unemployment benefit** is paid to a person who was a salaried employee and is registered at the Employment Service Bureau as unemployed, and who reports to the Employment Service to look for work. He must contact the Employment Service immediately upon termination of his employment and then report at fixed times as instructed by the Service. The Employment Service transfers the data on the number of unemployment days recorded each month to the NII, and the NII pays the insured unemployment benefits based on this information.

Unemployment benefits for women – increasing the number of days of unemployment benefits for women to 300 days (instead of 175 days). This applies to a woman born on 1.1.1960 onwards who turned 57, under the following conditions:

- The increment will not exceed 125 days on the eligibility period (beyond her existing eligibility for 175 days) or 300 unemployment days over an 18-month period since the previous determining date;
- For the additional days, the rate of the daily benefit will not exceed NIS 154 (1.46% of the average wage);
- A woman over the age of 57 but under 60 who declined vocational training by “unreasonable refusal”, will see her eligibility for unemployment benefits denied from the date of the refusal (and not before the 176th day of her eligibility).
- A woman over 57 but under 60 who attends vocational training, will be entitled to a benefit at a 100% rate (instead of 70%) and daily unemployment benefits will nonetheless not exceed 1.46% - NIS 154. Applicability: 1.1.2022.

As of January 2022, the temporary order turned into law pursuant to which unemployment benefits to participants in vocational training will not be lower than 70% under the law amendment.

In 2022, the average monthly number of unemployment benefit recipients was **61,454**, a decrease of about 81.6% in comparison with 2021.

Unemployment benefit rates per day, 2022 (NIS)

Daily basic amount	361
Daily average wage for a discharged soldier	180.30
Full grant to a discharged soldier who worked in a “preferred job”	9,950
Maximum amount (maximum daily wage)	1,803
Maximum daily unemployment benefit for the initial period	422.04
Maximum daily unemployment benefit for the second period	281.36
To an insured woman entitled to 300 days (from the 176 th day onwards)	154.04

Prisoners of Zion

Under the Compensation for Prisoners of Zion and their Families Law of 1992, a resident or citizen of Israel, recognized by the certifying authority as a **Prisoner of Zion**, as a relative of a Prisoner of Zion who is in prison, or as a member of the family of a Martyr, is entitled to benefits from the NII. The benefits are contingent on an income test.

Disabled Prisoners of Zion are also entitled to a benefit in kind (advantage), such as medical treatment and vocational rehabilitation. Relatives of a Prisoner of Zion who is in prison or died may also be entitled to benefits.

In 2022, the number of recipients of Prisoners of Zion benefit was **611**, a decrease of about 3.3% in comparison with 2021.

No legislative changes were made in 2022.

Vocational Rehabilitation

Under the National Insurance Law (1968) and Amendment No. 13 to the Law (1974), the following groups are entitled to **vocational rehabilitation**:

- Those injured at work.
- Persons with disabilities (since birth, caused by accident or illness), and when they are unsuitable for rehabilitation – their spouses.
- Widows and widowers.

Vocational Rehabilitation is also given to victims of hostile action and bereaved families, as part of the benefits granted under the Compensation for Hostile Actions Casualties Law (1974).

Vocational rehabilitation services are provided by social workers in rehabilitation departments located in local branches of the NII. These include diagnosis and evaluation, pre-vocational training, vocational training, career counseling, customized rehabilitation programs, academic education, and job placement. Most services are provided by the NII, and some by designated frameworks, such as rehabilitation centers. The rehabilitation process begins with self-referral of the insured person, referral by a community representative, or at the initiative of the NII.

Families of Soldiers Killed in a Military Campaign (Benefits and Rehabilitation) – Amendment no. 40

Provides the recognition of the siblings of killed soldiers and the expansion of eligibility of siblings for support with tuition fees for a bachelor's degree for any academic year prior to age 40, up to 40% of tuition fees, as well as with financing interventions for emotional well-being, as prescribed by the Minister, up to age 30.

Applicability: 5.7.2022.

Patients total – 31,048, total of participants in work preparation programs – **14,953**, at the diagnosis and vocational program building – **16,095**, still under treatment – **17,958**, treatment discontinued – **8,137**, end of other support – **1,857**, successfully completed the treatment – **4,953**, joined the workforce – **3,802**.

Counseling Service for the Elderly

The Counseling Service for the Elderly was established in 1972 as a demonstration project for pensioners volunteering to assist other elderly. The Service began modestly with a few volunteers in five local branches, expanded tremendously over the years, and today there are about 1,000 volunteers throughout the country.

Service volunteers maintain regular supporting social connections with the elderly and assist them in exercising their rights in the NII and in other organizations. The fact that a pensioner volunteer is also elderly enables him to understand the feelings of the elderly person seeking counseling, as well as old-age-related problems.

The volunteers are required to undergo a four-month training course in which they learn about the special needs of the elderly and the changes taking place at this age and develop the skills required to work with the elderly. The Service is managed by social workers specializing in gerontology and volunteerism.

All services of the elderly counseling service are provided free of charge.

Hostile Actions Casualties

Victims of hostile actions and their families are entitled, under the law, to cash benefits and various benefits in kind intended to assist them and support their recovery – such as monthly allowances, rehabilitation, annual grants, and one-time grants. Eligibility is determined according to the Compensation for Victims of Hostile Actions Law of 1970. Monetary benefits are prescribed by the Disabled Law (Benefits and Rehabilitation) of 1959 and are usually calculated based on the salaries of civil servants in the administrative ranking and are updated according to economic updates (work agreements or increased cost of living).

A family member of a victim of a hostile action who was killed is entitled to a monthly pension (at the same rate as the pension paid to the family of a soldier who was killed in action), vocational rehabilitation, and a one-time grant.

There were changes in Economic Improvement Law 2021-2022 (Arrangements Law) regarding 2 components updated according to the average wage in the market: the “grant for burial costs of hostile actions casualties” and the “grant for burial costs” (grave maintenance). Although the average wage has been frozen in 2022, these components were updated and increased by 2.45%.

The Persons with Disabilities Law (Benefits and Rehabilitation) – Amendment no. 30 and Temporary Order

In the framework of a Temporary Order, relaxed tests have been prescribed to a person with disabilities resulting from hostile actions in order to receive the following benefits: benefit for a person without a livelihood, benefit for a needy person and early retirement benefit.

Benefit for a person without livelihood – the test required to receive this benefit provides that the monthly income of the benefit claimant from work or a vocation shall not exceed half the determining income and no unemployment benefits have been paid to the claimant. In contrast to the situation prior to the amendment where income from any source whatsoever was taken into account.

Benefit for a needy person – for the purpose of assessing the claimant’s income is taken into account his monthly income from work or a vocation only. The income from a vocation up to the minimum wage is not offset from the benefit, the income above minimum wage and up to the average wage in the economy is offset at a rate of 50 Agurot for each Shekel, and the income at the level of the average wage in the economy will entirely deny eligibility for a needy person benefit and entitle the claimant to a basic

benefit.

Early retirement benefit – the monthly income from work or a vocation up to the minimum wage will not be accounted for, contrarily to the situation prior to the Amendment which required the insured person to not work at all. Concerning these three benefits, income from capital, allowances, and retirement pension were not taken into account.

This law entered into force as of 1.2.2022 and will stay in force until 1.8.2023.

The Benefits for Hostile Actions Casualties Law has been amended simultaneously and grants the aforementioned amendments to victims of hostile actions.

Medical treatment payment offers partial coverage to a hostile action victim who, due to an enduring “medical condition”, has lost his earning capacity fully and is only capable of engaging in part-time work. Medical treatment payment is paid to a disabled person receiving medical care or recovering from medical care since he is unable to work for his livelihood during that time. This is a temporary situation occurring from time to time, and it is designed to allow the disabled person to receive a benefit during the period of earning incapacity.

The Temporary Order has been updated and extended on 2.5.2022 until 1.8.2023.

In 2022, the number of recipients of hostile actions casualties allowance was **5,705**, an increase of about 5% in comparison with 2021.

International Conventions

An international social security convention is an agreement signed between the State of Israel and another State in order to protect the social rights of those who have moved from one country to the other, and to prevent double payment of insurance contributions by Israelis living and working abroad.

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, Romania, and the Russian Federation. An agreement regulating the prevention of double payment of national insurance contributions alone was signed with Canada.

The conventions apply to residents of Israel and citizens of other countries and their families, and in each convention are detailed the branches of insurance it covers. The broader conventions include most branches of insurance: old age, survivors, disability, work injury, children, and maternity, as well as an arrangement of insurance contributions payments between the countries.

Order of the National Insurance (Categories of Volunteering Outside of Israel) – Temporary Order

The amendment of the Order expands the recognition of volunteers in a volunteering framework located outside of Israel under the following conditions:

- e) There is a referral to volunteering issued by a government ministry or a public organization approving the referral of volunteers;
- f) The volunteer has been sent from Israel to a place where is occurring an emergency situation, a war, or a disaster to which the country already sent people on its behalf to provide aid;
- g) The volunteering period did not exceed 60 consecutive days;
- h) The volunteering activity pursued the goals set forth in the Order.

Workers' Rights in Bankruptcy and Corporate Liquidation

The Employees' Rights in **Bankruptcy and Corporate Liquidation** Law was enacted in 1975 in order to protect workers whose rights were harmed because of difficulties encountered in their workplaces, consequent to which a liquidation or bankruptcy order was issued.

Under the law, a salaried employee whose employer went bankrupt or whose company underwent liquidation is entitled to receive a benefit from the NII that includes these payments, to which his employer remains liable, up to the maximum amount stipulated by law:

1. Wages
2. Severance pay
3. Payment to the provident fund.

No legislative changes were made in 2022.

Payment of Insurance Contributions

Insurance contributions collected from employers for employees by branch (% of wage)

As of 1.1.2019	Regular rate	Reduced rate
Total	19.60	7.05
Total under the National Insurance Law	14.60	3.95
Old age and survivors	5.89	1.52
Long-term care	0.33	0.05
General disability	2.28	0.37
Accident victims	0.13	0.02
Work injury	2.06	0.47
Maternity	1.40	0.15
Children	2.08	1.32
Unemployment	0.37	0.04
Bankruptcies	0.06	0.01
Health insurance contributions	5.00	3.10

Insurance contributions collected from the self-employed by branch (% of wage)

As of 1.1.2017	Full rate	Reduced rate
Total	17.83	5.97
Total under the National Insurance Law	12.83	2.87
Old age and survivors	5.95	1.32
Long-term care	0.21	0.05
General disability	2.12	0.47
Accident victims	0.09	0.03
Work injury	0.78	0.17
Maternity	0.94	0.24
Children	2.74	0.59
Health insurance contributions	5.00	3.10

The maximum income for the calculation of insurance contributions according to Table 11 of the law is NIS 47,075 per month, the income ceiling subject to a decreased rate is NIS 6,331 per month.

Change in State Treasury's Participation Rate in Insurance Contributions Collection

In 2022, the participation rate was as follows: In January, 57.26%, and as of February, the rate stood at 53.89% following legislative changes relating to the Agreement with the Disabled Organization as well as changes in several insurance branches, such as old age and survivors, long-term care and others.

National Insurance Funds

National Insurance funds are government funds designed to reduce social gaps and to foster, empower and improve the quality of life of populations at risk. Together with partners in the public, tertiary, and business sectors, the funds work to develop, expand and strengthen social services in Israel.

The funds provide funding and professional support to social projects and programs, developing professional education for new programs and promoting changes in the field of welfare policy in Israel. The NII operates through five funds: Fund for the Development of Services to the Disabled, Long-Term Care Fund, At-Risk Children and Youth at Risk Fund, Demonstration Projects Fund, and the Manof Fund.

A central element of the funds' activities consists in helping organizations and municipalities to set up and upgrade social services. In addition, as central bodies in the social ecosystem, the funds are always attentive to innovative ventures in the area, as well as leading and participating in innovative development processes for the welfare and benefit of populations at risk.

The Fund for Development of Services to the Disabled

This Fund helps public entities to develop services for people with disabilities in order to let them integrate society and workforce, and improve their well-being. The Fund operates in the following areas: special education and early childhood; vocational rehabilitation for the disabled; sheltered housing in the community; leisure and sports activities; improvement of physical conditions in institutions for the disabled and rehabilitation equipment purchase; and assistance in making public buildings accessible for the disabled. The Fund also helps improve the quality of life and services in institutions. 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 the autistic continuum, with a severe mobility disability, victims of diseases, persons with severe learning disability and ADHD, etc. The Fund's activity is governed by the National Insurance Law (Consolidated Version) 1995, Section 220, and its operation complies with regulations approved by the direction of the Institute in consultation with the Disability Committee of the NII's Council.

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 the 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 1995, Section 237.

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 the 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 1995, section 36, and its statutes approved by the Institute's administration, in consultation with the committees of the Institute's council.

Fund for Development of Services 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. The Fund is working to expand its target population to young people up to age 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 1995,

section 74, and undertaken according to its statutes which were approved by the Institute's administration, in consultation with the committees of the NII's Council.

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; develop and improve 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 1995, section 149, and is managed according to secondary regulations and its statutes which were approved by the Institute's administration.

No legislative changes were made in 2022.