



Summary of Trends and Developments in Social Security

2019



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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 a professional, high quality, and ethical personnel that performs its 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 2019, the NII paid benefits to the residents of Israel for a total of about NIS 93 billion.

As in every year, in 2019 the NII operated about 30 social programs that included 130 types of payments and services, including old age pensions, child allowances, long-term care benefits, income support benefits and various types of disability benefits.

Beside above payments, in 2019 the Institute made investments, through NII funds, of approximately NIS 195 million in the development of social services. The funds supported and financed 250 social services – either in construction, renovation and equipment, or in implementation of social programs.

The NII has about 4,000 employees who responded this year to approximately 31 million inquiries 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 – 2019

National Insurance Law (Amendment No. 208), 5778–2018

Vocational training for parents of a deceased disabled child, comes to help these parents settle into the workforce, and expands professional rehabilitation eligibility for parents of a deceased disabled child who were received payment of a benefit on his behalf pursuant to Section 6 of Chapter 9.

The amendment in question extends the group entitled to vocational training and living allowance, and provides that the parents of a deceased disabled child who were beneficiaries of a benefit on his behalf, will be entitled to vocational training, including living allowance and spending analysis.

This amendment entered into force on January 1, 2019.

National Insurance Law (Amendment No. 209), 5579–2019

Section 225 of the National Insurance Law provides that, as a rule, long-term care benefit is paid to those providing nursing services, and not to the entitled person. However, in cases where the Local Committee ruled that long-term care could not be provided through nursing care at the insured's home, Subsection (c) provides that long-term care benefit is paid directly to the beneficiary, provided that he lives with a family member who is caring for him, and either no available nursing services can be provided to the beneficiary or they were not provided in the 60 days following the first day of eligibility for long-term care benefit.

The amendment of the law cancels conditions related to the family member living with the eligible person and enables the payment of long-term care benefit directly to the eligible person, provided that it is established that either no available nursing services can be provided or none were provided to him, from the first day of eligibility.

This Law entered into force on May 1, 2019 and applies to long-term benefit payable from its commencement.

National Insurance Law (Amendment No. 210), 5579–2019

The National Insurance Law currently defines the "Professional Local Committee" as the entity that implements and oversees the exercise of the insured's right to long-term care benefit. The role of the committee is to determine and approve a care plan and a basket of services based on the assessment of the elderly's degree of dependence on others or the extent of his need for supervision, to identify a service provider among all the companies operating in the eligible person's area of residence and to oversee the nature of the service provided.

In light of criticism raised against Local Committees and in order to make it easier for the elderly with respect to the handling process of their claims, it was modified as part of amendment of the National Insurance Law in order to abolish "Professional Local Committee" and appoint the NII to receive its powers, determine the nursing services to be provided to those entitled to long-term care benefits, service providers, and oversee service provision benefits, or to establish that no available services can be provided to the entitled person.

This Law entered into force on June 1, 2019 and will apply to long-term care benefit claims submitted from its commencement (including new applications in modification of service basket composition, etc.).

The Law also states that in the years 2020 and 2021, the NII will review and evaluate the impact of this amendment on recipients of long-term care benefits, and report its findings and conclusions to the Knesset's Labor, Welfare and Health Committee, on January 1, 2021 and January 1, 2022.

Income Support Law (Temporary Order and Legislative Amendments), (Amendment) 5779–2019

The amendment extended for another two years the temporary order made in Income Assurance Law (Temporary Order and Legislative Amendments, 2016) regarding a less stringent income test for single-parent families [both regarding income support and maintenance payments under the Maintenance (Guarantee of Payment) Law of 5732– 1972].

At the same time, there was an additional two years extension concerning the provisions of Increase Workforce Participation Rate and Decrease in Social Gaps (Work Grant) Law of 5768–207, regarding the method of calculation of the work grant entitlement of a single-parent eligible for a less stringent income test under the aforesaid amendment.

The NII is required to evaluate the effects of the modifications of the law on the work income of single-parents who are entitled to maintenance or income support benefit, and to report its findings to the Knesset's Labor and Welfare Committee by December 15, 2019.

This Law entered into force on January 1, 2019. And it will remain in effect until December 31, 2020.

Income Support Regulations (Amendment), 5779–2018

Section 10 of the Income Support Law stipulates the types of income that will not be taken into account for calculating the benefit rate to which the claimant is entitled.

By virtue of the competence conferred by Section 10(3) of the Law, it was determined in Regulation 17 of the Income Support Regulations of 5742–1982 (hereinafter: the "Regulations") which payments are not considered as income, by law, for purposes of eligibility for the benefit.

Under Subsection 17(11) of the Regulations, it was prescribed to disregard rental income collected by a landlord for the rent of an apartment he used for his residence, on condition that the landlord rents another property for his residence and for a rental fee not exceeding the amount he collects for the rental of his own apartment.

The amendment in question cancels the condition of an apartment "used for his residence" and stipulates that rent income collected by a landlord for his apartment shall not be considered as income, even if he did not reside in that property and provided that he rents another apartment for his residence in an amount not exceeding the rent he collects for the rental of his own apartment.

These Regulations entered into force and are applicable from January 1, 2019.

Anchoring the Rights of Hostile Actions Casualties (Amendment No. 62), 5779–2018

The amendment anchors the rights of hostile actions casualties and provides that, even in instances of families entitled to a retirement pension benefit under the Civil Service Law, it shall not be detrimental to their eligibility for full rights under the Victims of Hostile Actions Law.

The amendment **changes** the existing rule whereby when the family of a victim deceased in an hostile action, to which the Civil Service Law applies, chose to receive a pension under that law, the family had to waive most of its rights according to the Compensations for Victims of Hostile Actions and remain only with a partial allowance at a 1/4 rate and ancillary benefits.

According to the amendment, in case a spouse or orphans are entitled to benefits under the Compensations for Victims of Hostile Actions, the family will be eligible for full benefits under the Hostile Actions Casualties Law, as well as to a benefit according to the Civil Service Law (from which half of the compensation or half of the benefit will be deducted, depending on whichever amount is lower).

The Law entered into force on December 1, 2018.

Compensations for Victims of Hostile Actions Law (Amendment No. 36), 5779–2018

The amendment stipulates that the family of a hostile actions casualty is entitled to bury the deceased in any cemetery in the country, including in a closed cemetery or exceptional burial plot, regardless of the deceased's place of residence or death.

Burial expenses are paid by the National Insurance Institute directly to the burial company, for a sum not exceeding the double the rate set forth in the First Addendum to the Jewish Religious Services Law (Consolidated Version) of 5731–1971.

This Law entered into force on the day of its publication (December 12, 2018) and shall apply to those who passed away on the day of its commencement or thereafter.

Amendment of Section No. 106 of the Arrangements Law for 2017-2018 – Implementation of the Arrangements Law for the 2018-2019 State Budget

Increase in seniority increment as approved in the Arrangements Law for 2018-2019: Following an amendment of the Arrangements Law entered into force as of January 2018, the method of calculation was changed concerning the recipient of an old age pension with a seniority increment of less than 50%. The seniority increased was increased in two terms and will be calculated as follows:

- From January 2018, seniority increment is paid at 2% rate for each insurance year over the first 4 years of insurance.
- From January 2019, seniority increment is paid at a 2% rate for each insurance year, i.e. from the first year of insurance but not more than 50%. The impact of the seniority increment amendment regarding recipients of old age pension, survivors' pension and income support benefit, on ancillary advantages is detailed in the benefit.

Extension of Temporary Order on Less Stringent Income Test for Single Parents – Income Support, Maintenance, and Old Age

The temporary order has been extended until December 31, 2020, in order to maintain the current income test for single-parents, which allows benefit eligibility for single-parents who also work for a relatively high range of remuneration.

Legislative Changes in Lung Sections (Book of Impairments)

- A. Revision of the Book of Impairments in the list of regulations regarding lung and intellectual disability. The regulations came into force on March 1, 2019 (commencement date).

B. In the subject of lung, there has been a significant change in all sections and subsections of impairments dealing with the subject. In chapter 10 of the Book of Impairments, former Sections 5 to 8 were replaced altogether by new sections (detailed in the General Disability Benefits chapter).

Client Service

The NII service strategy puts focus on the client and the full exercise of his rights in the NII, and sharpens the need to initiate and increase lines of activity in this area.

2019 was characterized by extensive activity in this field: the redaction of the new public tender for call center, its publication and selection of winners came to an end, the long-term care reform, a calculator with information delivery process to branches was built and released, a pilot connecting representatives to benefits was launched, work plans were built and management routines were implemented to deepen the employees' service awareness and their knowledge. Approximately 60 new service representatives in the branches were certified and 30 representatives in advanced courses.

The Institute has greatly promoted the service by digital means: sending claims and documents via the internet, the number of entrances to a personal service site that reached 15.2 million in 2019, logging in the Personal Service website by means of a one-time code, sending letters directly to the insured's email or cellular phone, developing and operating online chat services.

In 2019, the call center handled approximately 5 million calls, the use of the internet channel increased significantly in 2019. The actions carried out through the website include filing claims, sending documents to the service representative, following the handling of their claims and viewing mails they were send, etc.

Number of inquiries by service channel, 2018-2019:

	2018	2019	Change rate (%)
Reception	3,032,007	3,215,361	6.0%
Call centers	5,085,158	5,018,047	-1.3%
Internet	15,015,276	20,871,836	39.0%
Self-service stations	2,375,558	2,400,536	1.1%
Total	25,507,999	31,505,780	23.5%

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 live to people in time of retirement and old age.

Impact of Amendment of Seniority Increment Regarding Old Age and Survivors on Ancillary Benefits

The increase in the pension pursuant to Sections 248 and 257 of the Regulations may be detrimental to beneficiaries of an increment in income supplement and general disability. Therefore, the Arrangements Law of 2017-2018 prescribed the amendment of Section 13(A1) of the Senior Citizens Law.

According to this amendment:

1. Those who were paid an income support benefit/increment to income supplement shortly before becoming eligible for the increase in seniority increment, and income supplement was discontinued due to that increase, will continue to receive ancillary benefits.
2. Those who were paid an old age pension to a disabled person under Section 251 of the National Insurance Law, shortly before becoming eligible for the aforementioned increase in seniority increment, and that increase caused the old age pension to be now higher than the disability pension due to them, will continue to receive ancillary benefits.

Extension of Temporary Order Regarding Less Stringent Income Test for Single-Parents

The temporary order has been extended until December 31, 2020, in order to maintain the current income test for single-parents, which allows benefit eligibility for single-parents who also work for a relatively high range of remuneration.

Computing the Day of Departure Abroad and of Return to the Country

According to a legal opinion, the day of departure abroad and of return to the return will be counted as days of stay in Israel. Accordingly, they will not be counted as days of exits abroad.

In 2019, the number of recipients of old age and survivors' pension was **1,033,927**, about 3% higher in comparison with 2018.

Monthly old age pension (NIS)

	Without children	With one child	With two children
Individual	1,554	2,046	2,538
Couple	2,335	2,827	3,319

A person over the age of 80 receives an additional NIS 87.

Old age pension plus income supplement – Increased rate (NIS)

	Without children	With one child	With two children
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for those under age 70

Individual	3,228	5,429	6,377
Couple	5,102	6,050	6,998

for those who have reached age 70 and under 80

Individual	3,259	5,479	6,427
Couple	5,151	6,099	7,049

for those who have reached 80+

Individual	3,291	5,529	6,477
Couple	5,201	6,150	7,098

Survivors pension

The total number of recipients of survivors' pension in 2019 was **93,815**, a decline of about 1.4% compared to 2018.

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
1,167	1,554	2,283	3,012	966	1,932	87

Survivors' pension plus income supplement (NIS)

Single adult	Single adult +1 child	Single adult + 2 children	A child without parents	Two children without parents	Supplement per child
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for those under age 70

3,228	5,429	6,377	2,053	3,008	878
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for those who have reached age 70 and under 80

3,259	5,479	6,427	2,053	3,008
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for those who have reached age 80+

3,291	5,529	6,477	2,053	3,008
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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. The 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.

Change in Benefit Levels:

In the Economic Efficiency Law (Legislative Amendments to Achieve Budget Goals for Budget Year 2019) of 2018, which was passed by the Knesset on March 14, 2018, the benefit levels in long-term care were changed and the use of monetary pensions was increased over benefits in kind (services).

Following are the highlights of the amendment:

1. Transition from three levels of pension to six levels of pension and definition of dependency score at each level.
2. Increase in the number of weekly service units at high levels.
3. Expanding the possibility of choosing the monetary benefit and combining a monetary benefit with services, in order to enable the insured person to utilize the benefit for additional needs, other than the services provided by the NII.
4. Scoring modification for an individual.

Combination of Monetary Benefit + Services to Eligible People at Levels 2-6

Those entitled to levels 2-6 may choose to receive a sum of money of up to one-third of the service units to which they are entitled, if a professional visited their

home and assessed that the benefit would enable the provision of long-term care services at a scope and level appropriate with their needs.

As long as a professional person had not visited the home of the entitled person, he may choose to receive a monetary value of up to four service units per week from the service units to which he is entitled.

Those eligible for first level, 2.5-3 dependency points, are given three options:

- A benefit in cash of 5.5 service units (without a reduction of 20% of the value) that can be used for any purpose. As of November 1, 2018, the benefit amounts to NIS 1,407 per month.
- 9 hours per week that can be used needs other than personal care at home, such as a visit to a daycare center, absorbent products, panic buttons and laundry services.
- 5.5 units that can be used for personal care at home or to combine various services (including combination with a monetary benefit).

Eligible persons on the eve of the reform receive the highest long-term care benefit of the two – either the benefit to which they were entitled prior to the reform, or that they are entitled according to the provisions of the reform.

In 2019, the number of eligible persons for long-term care benefit (including those declining the benefit) was **197,631**, an increase of about 11.4% in comparison with 2018.

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.

From November 1, 2018 to December 31, 2019, pension levels are changed as follows:

Pension levels	Number of weekly service units*	Israeli or non-Israeli caregiver	Pension amount (NIS)
Level 1	5.5		1,408
Level 2	10		2,0479
Level 3	12	Non-Israeli	2,458
	15	Israeli	3,073
Level 4	16	Non-Israeli	3,278
	19	Israeli	3,892
Level 5	19	Non-Israeli	3,892
	23	Israeli	4,711
Level 6	24	Non-Israeli	4,917
	28	Israeli	5,736

* According to the first stage of the reform in the pension levels that began in November 2018.

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).

Legislative Changes Following the Agreement with the Disabled Organization

Within the framework of this agreement, it was decided on a roadmap providing a solution to two main issues related to the population of disability pension beneficiaries:

1. Increasing the pension for all disabled people.
2. Encouraging and assisting disabled people to integrate into the labor market and increase their earning ability.

This roadmap is implemented in three stages: first in March 1, 2018, second in 2020, and third in 2021.

According to the approved amendment, after the third stage, disability pension rate will not be below NIS 3,700 for a total budget of NIS 4.341 billion, and as of 2022, the pension will be linked to the average wage.

Legislative Changes in Lung Sections

- A. Revision of the Book of Impairments in the list of regulations regarding lung and intellectual disability. The regulations came into force on March 1, 2019 (commencement date).

B. In the subject of lung, there has been a significant change in all sections and subsections of impairments dealing with the subject. In chapter 10 of the Book of Impairments, former Sections 5 to 8 were replaced altogether by new sections. The amendment quantifies, as far as possible, the indices related to determining percentages of disability in the lung area, and provides conducting objective, clear and simple examinations.

In 2019, the number of disability pension recipients was **257,695** – an increase of 2.7% in comparison with 2018.

In 2019, the number of attendance allowance recipients was **64,665** – an increase of about 4% in comparison with 2018.

General disability pension per month – 100% Disability (NIS)

Disabled individual	Disabled person with a spouse			Dependents' supplement	
	Without children	With one child	With 2 children	Spouse	Child
3,312	4,501	5,452	6,403	1,189	951

Monthly allowance for the disabled and housewife dependent on much help from others for daily functioning (NIS)

Disabled individual and housewife largely dependent on others		
For most daily activities, most hours of the day	For all daily activities, most hours of the day	Completely dependent, for all daily activities
1,111	2,489	4,177

Benefit for a Disabled Child

Expanding Eligibility for Children With Chromosomal Syndromes and Multiple Impairments

A policy change was made regarding the manner in which eligibility is determined, providing that eligibility due to a need for full supervision and a 100% pension will be granted in the following cases:

1. For children with Down syndrome from 90 days to 6 years of age – considering the burden borne by parents of toddlers with Down syndrome, which requires full parental supervision due to frequent medical events requiring close parenting and care.
2. For those for which three entitling grounds were established, each one granting a 50% pension – considering the fact that these are children with multiple disabilities, which cause a great deal of burden and complex coping due to difficult illnesses, requiring full supervision of the parent (referring to those who were entitled to a 50% pension until now). It should be emphasized that this policy of determining the need for attendance in cases of multiple grounds for a 50% entitlement, applies to all recipients of a child disability pension, and not only to children receiving an allowance for Down syndrome.

Granting Eligibility to Familial Dysautonomia patients from age 3

Eligibility will be determined based on medical documents, with the aim of establishing, for patients, the maximum entitlement to attendance allowance and disabled child allowance at a rate of 188%.

Disabled Child Allowance for Children Receiving Biological Treatment

To date, children with any active disease who received biological treatment would not be eligible for a disabled child allowance unless they had other grounds for disabled child allowance. After thorough consideration of the

matter, it was decided to approve an allowance for the supervision of children suffering from an active disease and receiving intravenous, intramuscular or subcutaneous biological treatment.

Child with active disease receiving biological treatment – Determination of eligibility for full supervision at 100% from the first of the month of commencement of treatments, for 6 months or the duration of treatment (the later of the two).

Child with inactive disease receiving biological treatment – Determination of eligibility for partial supervision at a rate of 50% for one year from the first of the month in which active disease treatment ended and biological treatment commenced with maintenance dosage, **for an inactive disease.**

In 2019, the number of disabled child allowance recipients was 70,985 – an increase of about 11% in comparison with 2018.

Recipients aged 0-2 – 5,367, aged 3-7 –14,479, aged 8-18 –51,139

Allowance for a disabled child (NIS)

Benefit type	50%	100%	188%
Monthly pension without additional monthly allowance	1,111	2,222	4,177
Special pension	153	378	580

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.

In 2019, the number of mobility allowance recipients was **44,853** – an increase of approximately 4.4% in comparison with 2018.

Mobility allowance for earners with 80%-100% mobility disability

	Small vehicle	Medium vehicle	Large vehicle	Very large vehicle
Driver	1,544	2,103	2,610	2,880
Non-driver	1,540	2,099		

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.

Impact of Amendment of Seniority Increment Regarding Income Support Recipients on Ancillary Benefits

The increase in the benefit pursuant to Sections 248 and 257 of the Regulations may be detrimental to beneficiaries of an increment in income supplement and general disability. Therefore, the Arrangements Law of 2017-2018 prescribed the amendment of Section 13(A1) of the Senior Citizens Law.

According to this amendment:

1. Those who were paid an income support benefit/increment to income supplement shortly before becoming eligible for the increase in seniority increment, and income supplement was discontinued due to that increase, will continue to receive ancillary benefits.
2. Those who were paid an old age pension to a disabled person under Section 251 of the National Insurance Law, shortly before becoming eligible for the aforementioned increase in seniority increment, and that increase caused the old age pension to be now higher than the disability pension due to them, will continue to receive ancillary benefits.

Extension of Temporary Order Regarding Less Stringent Income Test for Single-Parents

The temporary order has been extended until December 31, 2020, in order to maintain the current income test for single-parents, which allows benefit eligibility for single-parents who also work for a relatively high range of remuneration.

Computing the Day of Departure Abroad and of Return to the Country

According to a legal opinion, the day of departure abroad and of return to the return will be counted as days of stay in Israel. Accordingly, they will not be counted as days of exits abroad.

Supervision and Low Wage Grounds – Following Changes in Long-Term Care Law

Low wage ground regarding an Elderly Care Worker

Until now, an elderly care worker was exempted from employment test on condition that he had at least 3 seniors under his care, or worked in a 20-hour-per-week employment (weekly hour). This employment scope is determined by taking into account that, under the Long-Term Care Law, the minimum number of hours for a single elderly person was 9 hours and 3/4.

As part of the changes to the Long-Term Care Law, a minimum level of 5.5 weekly hours was established. In light of this change, it was decided to modify the rules in order to allow an elderly care worker to be exempted from employment test if he has at least 3 elderly under his care or if works in an employment requiring 15 weekly hours or more.

Supervision ground

When a claimant is examined on parent supervision ground, he may register as a caregiver for a company providing nursing services and receive a salary for the care of his parent eligible for a long-term care benefit. This situation is currently uncommon and is allowed subject to approval by the service provider and the long-term claims officer.

In such a case:

- ❖ Plaintiff's wages will be taken into account in calculating his income.
- ❖ Eligibility will continue to be examined in the cause of supervision.

In cases where the elderly care parent chooses to receive the long-term care benefit in cash and the benefit claimant, who is examined under supervision ground, receives any kind of payment from the elderly, that payment will be held as financial support that is not taken into account (even if the source of payment comes from the long-term care benefit that the elderly chose to receive in cash).

In 2019, the number of income support benefit recipients was **72,448**, a decrease of 5.3% in comparison with 2018.

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

Individual adult	Single parent		Other		Couple			
	With one child	With two children	With one child	With two children	Without children	With one child	With two children	
	1,756	2,941	3,423	2,633	2,941	2,414	2,633	2,941

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

Individual adult	Single parent		Couple with a non-working wife			other		
	With one child	With two children	Without children	With one child	With two children	With one children	With two children	
	2,195	3,589	4,466	3,292	3,818	4,345	3,150	3,676

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 income test. The rate of maintenance payments prescribed by Regulations is similar to that of income support benefit for single-parent families.

Extension of Temporary Order Regarding Less Stringent Income Test for Single-Parents

The temporary order has been extended until December 31, 2020, in order to maintain the current income test for single-parents, which allows benefit eligibility for single-parents who also work for a relatively high range of remuneration.

Computing the Day of Departure Abroad and of Return to the Country

According to a legal opinion, the day of departure abroad and of return to the return will be counted as days of stay in Israel. Accordingly, they will not be counted as days of exits abroad.

In 2019, the number of maintenance recipients was **14,453** – a decline of about 4% in comparison with 2018.

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					
1,756	1,975	2,941	3,423	2,053	3,008	878

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
2,195	3,589	4,466	2,053	3,008	878

Maternity

The Maternity Insurance is among the first five branches of insurance in the National Insurance Law, in force since April 1, 1954, 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 the 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 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 a working new mother – 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, birth and parenthood period for a spouse, and the number of children in the birth.

Birth and Parenthood Period for a Multiple Birth

An amendment was made to the Women's Employment Law, which included an indirect amendment to section 49 of the National Insurance Law. The amendment allows couples in a multiple birth, under certain conditions, to stay concurrently on maternity leave (birth and parenthood period) for two of the

three weeks given as a supplement for each additional child born at the same birth.

1. An insured woman who gave birth to one child and is entitled to a maternity allowance for 15 weeks – her spouse may stay 7 days simultaneously with the mother over 14 weeks.
2. An insured woman who gave birth to one child and is entitled to a partial maternity allowance for 8 weeks – her spouse may stay 7 days simultaneously with the mother over 7 weeks.
3. An insured woman who gave birth to twins and is entitled to a full maternity allowance for 18 weeks – her spouse is entitled to stay together with the mother between 7-21 days over the mother's period of eligibility.
4. An insured woman who gave birth to twins and is entitled to a partial maternity allowance for 10 weeks – her spouse may stay between 7-35 days over the mother's period of eligibility.
5. An insured woman who gave birth to a triplet and is entitled to a full maternity allowance for 21 weeks – her spouse is entitled to stay together with the mother between 7-35 days during the mother's period of eligibility.
6. An insured woman who gave birth to twins and is entitled to a partial maternity allowance for 12 weeks – her spouse may stay between 7-35 days during the mother's period of eligibility.

In addition to the above, the father is entitled to replace the mother after 6 weeks since the date of birth, for the remaining period, including days of entitlement deriving from a multiple birth or extension due to the child's hospitalization. It is required that replacement was made for a period not shorter than 7 days and the mother resumed work.

Special allowance to the spouse

The provisions of sections 62 and 63A in Chapter 3 (Maternity Insurance) of the National Insurance Law [Consolidated Version] 1995 (hereinafter: "the Law") stipulate that an insured woman who died at the time of birth or within one year of the date of birth, as well as a woman whose earning incapacity was established at 100% and is not able to take care of the newborn, a special payment will be

paid to her spouse according the conditions prescribed by the Minister in the regulations.

Under the National Insurance Regulations (Special Payment for a Newborn) of 1973, it is prescribed that the spouse's entitlement to the special payment would be 14 weeks (which is the period of time that was fixed at that time in the main law as the period of entitlement for a person who accumulated a full qualifying period).

In 2019, the number of **birth grant** recipients was **185,092**, about 2% less than in 2018.

In 2019, the number of **maternity allowance** recipients was **133,984**, approximately 0.35% less than in 2017.

Hospitalization Grant (NIS)

Period	1.1.2019	1.4.2019	1.7.2019	1.10.2019
Regular grant	14,020	14,129	14,119	14,020
Grant in case of premature birth	222,452	224,187	224,030	222,452

Grant rates are updated four times in a year, 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			Two infants	3 infants	Each additional infant
First infant	Second infant	Third infant or more			
1,778	800	533	8,888	13,332	4,444

Multiple birth allowance

The multiple birth allowance is paid (in addition to the birth grant) from the first day of the month after the birth until the end of 20 months from that date. For the first month after the month of the birth, the allowance is paid according to the number of surviving children 30 days after the birth. The allowance is

paid according to the number of children who survive on the first of that month for each one of the 19 months thereafter, and its amount decreases progressively throughout the period of entitlement, as described in the table below:

Maternity allowance for a multiple birth (NIS)

	1-3 Months	4-6 months	7-9 months	10-12 months	13-20 months
Three children	11,377	8,888	7,110	5,333	3,111
Four children	15,110	11,999	9,777	6,666	3,911
Five children	22,220	17,776	13,332	8,888	5,066

Maximum maternity allowance for salaried or self-employed women

The maximum maternity allowance per day is NIS **1,481.33**, and maximum amount of maternity allowance NIS **145,170**.

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, children 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.

Retroactive Payment With Respect To Child Allowance

The amendment in question cancels Section 296 (b1) of the Law, which determined that the retroactive payment with respect to child allowance would be limited to a period of 3 months preceding the date of claim submission, as long as the child was registered in the population registry within 30 days from his birth.

After the amendment to the law, a person who registered his child in the population registry later than 30 days after his birth will be entitled to a retroactive payment for 12 months as stipulated in Section 296 (b) of the Law, with respect to all benefits.

Child Allowance (NIS)

	for a child born after June 2003	for a child born before June 2003
First child	152	152
Second child	191	191
Third child	191	191
Fourth child	191	340
Fifth child and above	152	359

In 2019, the number of families receiving child allowances was **1,204,350** – an increase of 1.5% in comparison with 2018.

Study grant: the NII helps in bearing the costs of studies for families headed by one parent only (single-parent families) as well as families with 4 or more children, receiving a general disability pension, income support benefit, maintenance, old age or survivors' pension. These families are paid by the NII a study grant at the beginning of each school year.

In 2019, the people entitled to the grant are those born from January 1, 2002 to December 31, 2013. Grant rate remains identical – NIS 1,018 per child.

In 2018, the number of **children** who received a study grant was **236,847** – an increase of about 6% in comparison with 2018.

In 2018, the number of **families** receiving a study grant was **120,824** – an increase of 6% in comparison with 2018.

Savings plan for each child: the NII launched a plan of person savings for each child up to age 18, in a provident fund or a bank, to the parents' discretion:

Savings plan for the child (NIS)

Monthly deposit (NIS)		One-time deposit (NIS) For children born from 1/1/2017		Withdrawal grant (NIS) For children born before 1/1/2017	
Basic savings National Insurance	Additional savings Parent	Age 3	Age 13	Age 18	Age 21
51	51	254	254	508	508

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 in 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.

Legislative Changes in Lung Sections

- A. Revision of the Book of Impairments in the list of regulations regarding lung and intellectual disability. The regulations came into force on March 1, 2019 (commencement date).
- B. In the subject of lung, there has been a significant change in all sections and subsections of impairments dealing with the subject. In chapter 10 of the Book of Impairments, former Sections 5 to 8 were replaced altogether by new sections. The amendment quantifies, as far as possible, the indices related to determining percentages of disability in the lung area, and provides conducting objective, clear and simple examinations.

Determining the Degree of Disability for Work Injury Victims

This amendment to the "List of Impairments" corrects the details of impairments 29, 30-31 in the First Addendum to the National Insurance Regulations (Determining the Degree of Disability for Work Injury) of 1956 (hereinafter: "the Regulations"), enabling the Medical Board to rely on physiological testing in determining the degree of disability in neurological syndromes.

Claim For Hearing Impairments and Tinnitus

According to the provisions of Section 84A(b) of the Law, permanent noise in the ears (tinnitus) caused by exposure to a bad damaging source will be recognized under the conditions set forth in the law, however there is a difficulty to establish whether we are dealing with permanent tinnitus. The helping tool that is commonly accepted today is the exam of "tinnitus characteristics". Therefore, and in order to make informed decisions that will enable the full exercise of insureds' rights and reduced handling time at the stage of Medical Boards – it was decided to refer insured to tinnitus characteristics testing concurrently to the handling stage of the claim for work injury benefit, before transferring the file for physician's opinion at the branch.

Benefits to work-Injured victims (NIS)

	Maximum daily benefit day	Maximum monthly work disability and dependents benefits
Employee injured before 31/12/1994	666.60	19,998
Self-employed or employee injured after 1/1/1995	1,111	33,330

In 2019, the number of **work disability** pension recipients was **44,304**, an increase of about 4.7% in comparison with 2018.

In 2019, the number of **work injury** allowance recipients **58,324**, an increase of about 2.5% in comparison with 2018.

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).

No legislative changes were made in 2019.

In 2019, payments were made in the amount of NIS **1,168,002**, a decrease of 5% in comparison with 2018.

Maximum and Minimal Reserve Service Benefits (NIS)

	Per month	Per day
Maximum for employee/self-employed	43,890	1,463
Minimum benefit	5,969	198.97
Minimum grant for Gadna (youth brigades)	2,568	85.60

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.

No legislative changes were made in 2019.

In 2019, the number of unemployment benefit recipients was **75,355**, an increase of about 8% in comparison with 2018.

Unemployment benefit rate per day, 2019 (NIS)

Daily basic amount	351
Daily average wage for a discharged soldier	175.60
Maximum daily unemployment benefit for a soldier who did not work since discharge	119.92
Unemployment benefit for soldiers in vocational training	83.94
Daily ceiling for calculating supplement for a soldier sent to unsuitable work	131.70
Full grant to a discharged soldier who worked in a "preferred job"	9,695
Maximum amount (maximum daily wage)	1,761
Maximum daily unemployment benefit for initial period	410.92
Maximum daily unemployment benefit for the second period	273.95

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 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.

No legislative changes were made in 2019.

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 of 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 community representative, or at the initiative of the NII.

In 2019, 271,474 people received rehabilitation services from the National Insurance Institute, an increase of about 11% in comparison with 2018.

Law Amendment Regarding Parents of a Deceased Disabled Child

This regards a revision of the National Insurance Law (Amendment No. 208) of 5778 – 2018; Vocational training for parents of a deceased disabled child, which expands the group of persons entitled to vocational rehabilitation, and came into force in January 2019.

Parents dealing with their child's severe disease experience difficulties on many levels affecting family life and the parent's vocation.

These difficulties include coping with intensive medical treatments that require to significant time investment, absence from work, staying home with the sick

child and more, all this in addition to the emotional coping associated with the care of sick child, while trying to maintain the family's daily routine.

In many cases, parents who need to devote themselves to their sick child care are forced to change their employment patterns and, sometimes, one of the parents is forced to quit their job altogether in order to commit the child care.

This dealing with these issues, potentially for many years, may result in a situation where, upon the death of the disabled child, the parent finds himself facing great difficulty in settling back into the workforce, due both to the emotional crisis and the withdrawal from or reduced involvement in that environment.

The National Insurance Law (Amendment No. 208) of 5578 — 2018; Vocational training for parents of a deceased disabled child, provides assistance to these parents in integrating workforce, and expands entitlement to vocational rehabilitation for parents of a disabled child who passed away, and for which a disabled pension was paid according to paragraph 6 of chapter 9.

The amendment in question extends the group of persons eligible for vocational training and living allowance, and provides that the parents of a deceased disabled child for whom a pension was paid, will be entitled to vocational training, covering living expenses and diagnostic costs.

Although the amendment was passed during September 2018, its implementation commenced in 2019, since it was necessary to adapt the computer system and procedures writing for the handling of this new population of eligible persons.

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 Acts 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.

Cancellation of the Condition of Those Orphaned by the Age of 37 Regarding Victims of Hostilities

As part of the amendment to the law, the definition of "orphan from both parents due to hostile action" was expanded, and the condition according to which only those who had been orphaned from both parents until the age of 37 would be recognized, was canceled.

The amendment also provides that an orphan from both parents, as above mentioned, who became an orphan prior to the date this law entered into force, will be entitled to a one-time grant in the amount of NIS 500,000 and to benefits and advantages thereafter.

Anchoring the Rights of Hostile Acts Casualties' Survivors

The amendment enshrines the rights of relatives of hostile actions casualties' survivors and provides that even in cases where families are entitled to a

pension benefit under the Civil Service Law, their entitlement to full rights under the Compensation to Victims of Hostile Actions Law will not be affected.

The amendment **modifies** the existing law, according to which when a family of a victim of hostile action to whom the Civil Service Law applies, has chosen to receive a pension by virtue of that law, it was required to waive most of its rights under the Compensation for Victims of Hostile Actions Law and to remain with a partial pension of only $\frac{1}{4}$, plus accompanying benefits.

According to the amendment, **if the spouse or orphans are entitled to benefits under the Compensation for Victims of Hostile Actions Law, the family will be entitled to full benefits under that Law, as well as to a pension by virtue of the Civil Service Law (from which half of the amount of the benefits or half of the pension amount will be deducted, whichever is lower).**

Burial in Every Cemetery in Israel for Victims of Hostile Actions

The amendment stipulates that the family of the hostile actions casualties shall be entitled to bury the deceased in any cemetery in Israel, including in a closed cemetery or an exceptional burial plot, regardless of the place of death or residence of the deceased.

The cost of burial expenses will be paid directly by the NII to the burial society, in an amount not to exceed double the rate prescribed in the First Addendum to the Jewish Religious Services Law (Consolidated Version) of 1971.

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 provident fund.

Insolvency and Economic Rehabilitation Law

In September 2019, a new law regulating insolvency rules in Israel came into force.

The purpose of the law is to streamline and shorten the proceedings, to give them a fixed timeframe and to balance the interests of the debtor and the creditor, which shall be achieved by the following means: defining the officials authorized to initiate proceedings, the proceeding handling channels, as well as the officials with competence to handle proceedings in different channels. The impact of the law on the National Insurance manifests itself as follows:

1. The employee himself can claim a benefit even before an order has been issued by a court of law.
2. The law emphasizes economic rehabilitation; This means a more extensive waiver of debts for the sake of opening a 'new page' for the debtor. As a result of this process, it will be more difficult for the National Insurance, as a creditor, to collect employers' debts towards employees.

The number of insolvency benefit recipients in 2019 reached 15,301, an increase of about 47% compared to 2018, due to the legislative change.

Payment of Insurance Contributions

Change in Insurance Contribution Rates for Employees

As of January 1, 2019, changes were made in insurance contribution rates paid by the employer in the work injury branch. Both the reduced and ordinary rate were raised by 0.1%.

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

	Full 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

Change in Insurance Contribution Rates for the Self-Employed

As of January 1, 2017, changes were made in insurance contribution rates paid by the self-employed in order to adjust them to those applying to employers and employees. To that end, the reduced rate, which is applied up to 60% of the average income, was decreased from 6.72% to 2.87%.

However, the ordinary rate was raised from 11.23% to 12.83%, as detailed below.

**Insurance contributions collected from the self-employed by branch
(% of wages), 2018**

	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

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

In 2019, the participation rate was as follows: In January, 57.16%, and as of February, the rate decreased to 55.96% following legislative changes in relation to the Agreement with the Disabled Organization as well as changes several insurance branches, such as old age and survivors, long-term care and others.

Counseling Service for the Elderly and Their Families

Counseling Service for the Elderly and Their Families was established in 1972 as a demonstration project for pensions 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 an 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 Counseling Service for the Elderly and Their Families are provided free of charge.

No legislative changes were made in 2019.

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 and Romania. 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 the 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.

Recently, two new social security conventions took effect: with Belgium (June 2017) and the Russian Federation (October 2017). Over the years 2018-2019, work procedures for the implementation of these conventions were prescribed.

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 autistic continuum, with 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 comply with regulations approved by the direction of the Institute in consultation with the Disability Committee of the Institute'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 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 39 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 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 Institute’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; 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 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 2019.



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