

**PENZIJSKO I INVALIDSKO OSIGURANJE****Izvori i metode prikupljanja podataka**

Podaci o penzijskom i invalidskom osiguranju prikupljaju se redovnim godišnjim izvještajima od Fonda penzijskog i invalidskog osiguranja.

**Obuhvatnost**

Podaci o korisnicima prava po osnovu penzijskog i invalidskog osiguranja su potpuni.

**Definicije**

*Korisnici prava* po osnovu penzijskog i invalidskog osiguranja obuhvataju korisnike prava na penziju (starosnu, invalidsku, porodičnu, kao i po osnovu staža navršenog u drugoj zemlji), korisnike naknade za tjelesno oštećenje, naknade za tuđu pomoći i njegu.

*Inostrane penzije* su isplaćene penzije crnogorskim penzionerima koji žive u inostranstvu, a kojima je odobren transfer penzija u inostranstvo.

U *naknade* spadaju naknada za tjelesno oštećenje, invalidske penzije nezaposlenih invalida II i III kategorije, invalidske penzije zaposlenih invalida rada II i III kategorije, kao i sredstva na ime pomoći korisnika prava (pogrebni troškovi).

*Doprinosi* na isplaćene penzije obuhvataju doprinose za zdravstvenu zaštitu korisnika penzija i invalida rada.

*Ostali izdaci* obuhvataju: materijalne rashode, investicije, troškove isplate penzija, sredstva za određene namjene itd.

**PENSION AND DISABILITY INSURANCE****Sources and methods of data collection**

Data on pension and disability insurance have been collected through regular annual statistical reports from Fund for Pension and Disability Insurance.

**Coverage**

Data about beneficiaries of pension and disability insurance are complete.

**Definitions**

*Beneficiaries of pension and disability insurance* include persons entitled to pension (old-age, disability, survivors'; as well as those based on accrued years of service in another country), persons entitled to benefits for physical injury, aid and nursing.

*Pensions paid to beneficiaries living abroad* – pensions paid to Montenegrin pensioners living abroad and to whom a transfer of pensions abroad has been granted.

*Compensations* include compensations for disability, disability pensions of unemployed invalids of the II and III category, disability pensions of disabled workers of the II and III category, as well as funds for assistance to beneficiaries (compensations for funeral expenses).

*Contributions on paid out pensions* are contributions for health care of pension beneficiaries and disabled workers.

*Other costs* include: material expenses, investments, defrayed pensions, means for specific purposes etc.

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## PENSION AND DISABILITY INSURANCE

	2019	2020	2021	2022	2023	
<b>KORISNICI PRAVA<sup>1)</sup> <b>BENEFICIARIES<sup>1)</sup></b></b>						
Starosne penzije	65 610	66 568	66 207	64 435	66 576	<i>Old-age pensions</i>
Invalidske penzije	20 343	19 502	18 480	17 323	16 931	<i>Disability pensions</i>
Porodične penzije	28 786	28 810	28 880	28 270	28 271	<i>Survivor benefits</i>
Naknada za tjelesno oštećenje	4 115	3 871	3 546	3 191	3 102	<i>Compensation for disability</i>
Naknada za tuđu pomoć i njegu	733	679	630	562	544	<i>Aid and Care compensation</i>
<b>IZDACI, u hilj. EUR <b>EXPENDITURES, in thous. EUR</b></b>						
Starosne penzije	251 973	256 961	259 015	285 686	339 547	<i>Old-age pensions</i>
Invalidske penzije	64 837	62 893	60 324	64 530	73 935	<i>Disability pensions</i>
Porodične penzije	82 731	83 348	85 335	97 646	115 805	<i>Survivor benefits</i>
Inostrane penzije	10 962	10 494	10 768	11 959	13 589	<i>Foreign pensions</i>
Naknada za tjelesno oštećenje	2 435	2 343	2 179	2 193	2 446	<i>Compensation for disability</i>
Dodatak za tuđu pomoć i njegu	1 799	1 704	1 570	1 572	1 724	<i>Aid and care compensation</i>
Ostale naknade	6 133	6 296	7 768	6 497	6 761	<i>Other compensations</i>
Doprinosi za zdravstvenu zaštitu penzionera	-	4 033	4 048	-	-	<i>Contributions for the health care of pensioners</i>
Ostali izdaci	5 686	6 078	9 193	24 827	24 828	<i>Other costs</i>

Izvor: Fond PIO CG

<sup>1)</sup> Stanje – decembar

Data source: Pension and Disability Insurance Fund of Montenegro

<sup>1)</sup> Situation - december