

SOCIJALNO OSIGURANJE

Izvori i metodi prikupljanja podataka

Podaci o penzijskom i invalidskom osiguranju prikupljaju se redovnim godišnjim izvještajima od Fonda penzijskog i invalidskog osiguranja, a podaci o zdravstvenom osiguranju od Fonda za zdravstveno osiguranje.

Podaci za zdravstveno osiguranje prikazani su za sve kategorije osiguranika, a za penzijsko i invalidsko osiguranje posebno za zaposlene, odnosno samostalne djelatnosti i poljoprivrednike.

Obuhvatnost

Podaci o korisnicima prava po osnovu penzijskog i invalidskog osiguranja su potpuni, kao i podaci koji se odnose na zdravstveno osiguranje.

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 pomoć i njegu i korisnike prava po osnovu preostale radne sposobnosti, odnosno prava iz invalidskog osiguranja.

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.

Troškovi službe obuhvataju: zarade, porez na zarade, doprinosi, regres, topli obrok, prevoz, sredstva za rješavanje stambenih potreba i pomoći po Pravilniku o radnim odnosima.

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

Aktivni osiguranici su sva zaposlena lica i ostala lica obveznici uplate doprinosa za obavezno zdravstveno osiguranje.

SOCIAL 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, while data about health insurance are collected through reports from Health Fund.

Health insurance data are shown by all categories of insureds, and pension and disability insurance data are shown separately for employed persons; self-employed and farmers.

Coverage

Data about beneficiaries of pension and disability insurance are complete, as well as data referring to health insurance.

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.

Operating costs cover: net wages, income taxes and contributions, bonuses, meals, transport, means for housing needs and assistance according to the Regulation of employment.

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

Active insurants are all employed and other persons with an obligation of contribution for compulsory health insurance.

23 –1. PENZIJSKO I INVALIDSKO OSIGURANJE

PENSION AND DISABILITY INSURANCE

	2005	2006	2007	2008	2009	
	KORISNICI PRAVA ¹⁾					
	BENEFICIARIES ¹⁾					
Starosne penzije	40852	41473	41314	43360	44500	Old-age pensions
Invalidske penzije	25185	25455	24607	24560	24135	Disability pensions
Porodične penzije	25771	26549	26247	27557	27699	Survivor benefits
Naknada za tjelesno oštećenje	7713	7399	7072*	6806	6556	Compensation for disability
Naknada za tuđu pomoć i njegu	2004	1828	1696*	1579	1446	Aid and Care compensation
	IZDACI, u hilj. EUR					
	EXPENDITURES, in thous. EUR					
Starosne penzije	75945	83477	96727	125250	164044	Old-age pensions
Invalidske penzije	34838	37387	43422	56114	69171	Disability pensions
Porodične penzije	31563	34367	39838	51469	69520	Survivor benefits
Inostrane penzije	1120	1270	1671	4589	6502	Foreign pensions
Naknada za tjelesno oštećenje	2232	2369	2760	3556	3899	Compensation for disability
Dodatak za tuđu pomoć i njegu	2477	2536	2950	3801	3939	Aid and care compenstaion
Ostali izdaci	3237	3492	5105	5172	6329	Other costs
Doprinosi	20021	23655*	24727	28944	32181	Contributions
Ostali rashodi	5501	5926	4804	6320	24508	Other costs

Izvor: Fond PIO CG
¹⁾ Stanje – decembar

Data source: Fund for Pension & Disability Insurance of MNE
¹⁾ Situation - december