

OLD AGE PENSION

An insured person is entitled to an old age pension upon reaching 65 years of age and having completed 15 years of qualifying periods.

An exception to this rule is that during the transitional period from 1 January 2019 until 31 December 2026 women who have completed 15 years of qualifying periods are entitled to old age pension subject to the following provisions:

OLD AGE PENSION (15 years of qualifying periods at least)					
year	age		year	age	
	y.	m.		y.	m.
2019.	62	4	2023.	63	8
2020.	62	8	2024.	64	0
2021.	63	0	2025.	64	4
2022.	63	4	2026.	64	8

Starting from 2028, the age qualifying a person to receive the old age pension gradually increases:

OLD AGE PENSION (15 years of qualifying periods at least)		
year	age	
	year	month
2028.	65	4
2029.	65	8
2030.	66	0
2031.	66	4
2032.	66	8

Starting from 2033, the entitlement to the old age pension will be acquired when an insuree reaches the age of 67 and completes 15 years of the qualifying period.

If insured persons acquired the old age pension entitlement for the first time after reaching the age prescribed for the old age pension, the initial pension factor will be increased per 0.34% for each month following the age prescribed for the old age pension.

An old age pension for a long-term insuree is acquired with 60 years of age and 41 years of effectively completed insurance periods, and from 1 January 2027 with 61 years of age and 41 years of effectively completed insurance periods. The entitlement to this type of pension cannot be granted to persons who reached the age required for the old age pension as provided above in this Section.

EARLY AGE PENSION

Insured persons, who are 60 years of age and have completed 35 years of qualifying periods, can be awarded an early age pension in the period from 1 January 2019 to 31 December 2027.

From 1 January 2028, an insuree can be awarded an early age pension after completing 35 years of the qualifying periods and

EARLY AGE PENSION (35 years of qualifying periods at least)		
year	age	
	y.	m.
2028.	60	4
2029.	60	8
2030.	61	0
2031.	61	4
2032.	61	8

From 1 January 2028, an insuree may be awarded an early age pension if he/she reached the age of 62 and completed 35 years of the qualifying periods.

An exception to this rule is that a female insuree may acquire her right to an early age pension subject to the following conditions:

YEAR	age		qualifying periods	
	y.	m.	y.	m.
2019.	57	4	32	4
2020.	57	8	32	8
2021.	58	0	33	0
2022.	58	4	33	4
2023.	58	8	33	8
2024.	59	0	34	0
2025.	59	4	34	4
2026.	59	8	34	8

The initial pension factor used to award an early age pension will be decreased per 0.3 % for each calendar month of the retirement being taken earlier than the age prescribed for the old age pension.

The entitlement to an *early age pension due to bankruptcy* of the employer will be approved if an insuree who, after the termination of his/her insurance as a result of the bankruptcy that occurred just before the conditions for the early age pension were fulfilled, remained registered with the employment-competent institution as an unemployed person, for two years at least.

DISABILITY PENSION

Reduced work capacity means that, due to the permanent change of health condition that cannot be remedied by a medical treatment, the work capacity of an insured person is reduced for more than a half compared to a healthy insured person of the same or similar level of education.

Residual work capacity exists, if the health condition of an insured person with reduced work capacity can be improved by the occupational rehabilitation, to the extent that such person will be capable of performing other activities on the full-time bases. Entitlement to the occupational rehabilitation will be acquired on a mandatory base if the reduced work capacity with residual work capacity occurs before the insured person reaches the age of 55.

Partial incapacity exists if the health condition of an insured person with the reduced work capacity cannot be improved by the occupational rehabilitation, to the extent that he/she can work full time, but enables such person to perform at least 70% working hours at adjusted work posts requiring equal or similar level of education and complying with his/her previous work posts.

Total incapacity exists, if permanent loss of work capacity occurs, without any residual work capacity.

An insured person is entitled to the disability pension based on the partial or total incapacity to work that occurred before the age of 65 as a result of non-occupational disease or injury (both men and women) and provided that the completed qualifying periods cover at least one third of the working life, i.e. at least one third of the period between the age of 20 (the age of 23 for persons with undergraduate level of education and the age of 26 for persons with graduate level of education –) and the day the disability occurred. The covered period is reduced for the time of military service and for the time of unemployment.

An entitlement to *temporary disability pension* is awarded to a disabled worker whose capacity to perform other types of work was restored by occupational rehabilitation, provided that he/she remains unemployed for at least five years after completed occupational rehabilitation and provided that the unemployment lasts until he/she is 58 years of age.

SURVIVORS' PENSION

Entitlement to the survivors' pension is granted to:

- a widow i.e. widower,
- an extramarital partner who lived in the same household with the insured person or the pension beneficiary for at least three years before the death of insuree,
- a divorced spouse entitled to alimony,
- children (marital, extramarital, adopted and step-children who were supported by the insured person),
- grandchildren supported by the insuree, i.e., brothers and sisters and other children supported by the insuree, if they are parentless or with one parent with total incapacity to work, and
- parents whom an insuree supported until his/her death.

General requirements to be met by the deceased insuree

Five years of the insurance periods or at least ten years of the qualifying periods, **or** the fulfilled conditions for disability pension based on the completed qualifying periods, **or** in the case a deceased insuree was an old age pension beneficiary, early age pension beneficiary, disability pension beneficiary i.e. if he/she was entitled to the occupational rehabilitation.

If death was caused by occupational injury or disease, the entitlement to survivors' pension is acquired regardless of the length of qualifying periods.

Special requirements

Widow and widower, extramarital partner or divorced spouse who is entitled to alimony:

- if being 50 years of age before the insured person's death, **or**
- if less than 50 years of age, but with total incapacity to work that occurred before the death of the insuree or within one year after the death of the insuree.
- regardless of the age, if he/she performs parental duties for one or more children who are entitled to receive survivors' pension.

Widows / widowers / extramarital partners / divorced spouses who have not reached the age of 50 before their spouse's/extramarital partner's death, but who have reached the age of 45, are entitled to survivors' pension once they reach the age of 50.

Child:

- until the age of 15; thereafter only if in regular education, but not after 26 years of age
- after 15 years of age and if not in regular education, then until 18 years of age during the periods of unemployment; a child may be entitled to the survivor's pension after the age of 18 in the case of total

incapacity, provided that the insuree/beneficiary maintained such child until his/her death

- a child whose total incapacity occurred during the entitlement to the survivor's pension will retain such entitlement as long as such incapacity exists

The entitlement to the survivors' pension that a child acquired from his/her biological parents ceases to apply from the day of adoption of that child, as determined by the final adoption decision passed by the competent centre for social welfare.

Parent:

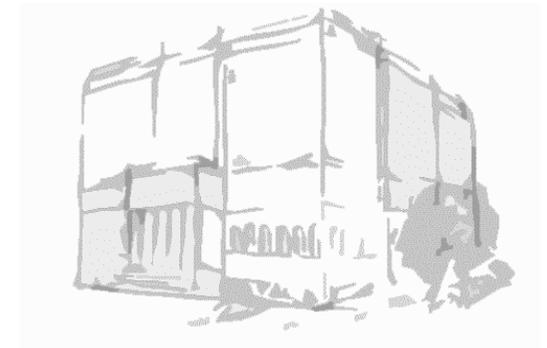
- if being 60 years of age before insuree's death **or**
- if less than 60 years of age, but with total incapacity to work - as long as such incapacity exists.

The provisions on the acquisition, determination, usage, redetermination and loss of entitlement to the survivor's pension apply, as appropriate, to the following insured family members of the insuree/beneficiary who entered registered partnership with a person of the same sex: partner, dependent child, child of the deceased partner whom such insuree/beneficiary maintained as well as the parent's maintained partner.

hzm.

HRVATSKI ZAVOD ZA MIROVINSKO OSIGURANJE

OVERVIEW OF THE PENSION QUALIFYING CONDITIONS IN CROATIA ACCORDING TO THE PENSION INSURANCE ACT



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Applicable law:

PENSION INSURANCE ACT

(in force as of 1 January 2014)

"Narodne novine" (Official Gazette)

no 157/2013, 151/2014, 33/2015, 93/2015,

120/2016, 18/2018 - Decision by Constitutional

Court of the Republic of Croatia, 62/2018 and

115/2018