

Poland

Exchange rate: US\$1.00 equals 2.85 zlotys.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1927 (salaried employees) and 1933 (wage earners).

Current laws: 1990 (farmers); 1997 (pension funds); 1998 (social insurance system), implemented in 1999; 1998 (social insurance fund); 2003 (social pension); and 2004 (individual pension accounts).

Type of program: Notional defined contribution (NDC) social insurance and mandatory individual account system for old-age benefits; social insurance system for disability and survivor benefits.

Coverage

Social insurance (old system): All economically active persons born before January 1, 1949. Those born from January 1, 1949, to December 31, 1968, could choose to remain in the old social insurance system or join the new system up until December 31, 1999.

Social insurance, NDC, and mandatory individual account (new system): All economically active persons born after December 31, 1968. Those born from January 1, 1949, to December 31, 1968, could choose to join the new system or remain in the old social insurance system up until December 31, 1999.

Voluntary coverage for students, Polish citizens working abroad, persons providing care for a family member, and persons with previous mandatory coverage.

Special systems for individual farmers, military personnel, public prosecutors, judges, and police personnel.

Source of Funds

Insured person

Social insurance (old system): 9.76% of covered earnings for old-age pensions and 1.5% of covered earnings for disability and survivor pensions.

The maximum annual earnings used to calculate contributions are 30 times the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Social insurance, NDC, and mandatory individual account (new system): 2.46% of covered earnings for the NDC old-age pension, 7.3% of covered earnings for the individual

account, and 1.5% of covered earnings for disability and survivor pensions.

In addition, pension fund administrators may charge up to 3.5% of contributions (up to 0.54% of assets) and up to an additional 0.06% of assets (depending on fund performance) for annual administrative fees.

The maximum annual earnings used to calculate contributions are 30 times the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Self-employed person

Social insurance (old system): 19.52% of declared earnings for old-age pensions and 1.5% of declared earnings for disability and survivor pensions.

The minimum income used to calculate contributions is 60% of the average national monthly earnings set by the budget law.

The maximum annual income used to calculate contributions is 30 times the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Social insurance, NDC, and mandatory individual account (new system): 12.22% of declared earnings for the NDC old-age pension, 7.3% of declared earnings for the individual account, and 1.5% of declared earnings for disability and survivor pensions.

In addition, pension fund administrators may charge up to 3.5% of contributions (up to 0.54% of assets) and up to an additional 0.06% of assets (depending on fund performance) for annual administrative fees.

The minimum income used to calculate contributions is 60% of the average national monthly earnings set by the budget law.

The maximum annual income used to calculate contributions is 30 times the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Employer

Social insurance (old system): 9.76% of covered payroll and 4.5% of covered earnings for disability and survivor pensions.

The maximum annual earnings used to calculate contributions are 30 times the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Social insurance, NDC, and mandatory individual account (new system): 9.76% of covered payroll for the NDC old-age pension, none for the individual account, and 6.5% of covered earnings for disability and survivor pensions.

The maximum annual earnings used to calculate contributions are 30 times the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Government

The total cost of the guaranteed minimum pension; pays pension contributions for insured persons taking child care leave or receiving maternity allowances, persons receiving unemployment benefits, and unemployed graduates.

Qualifying Conditions

Old-age pension (old system): Age 65 (men) or age 60 (women). Noncontributory years must not exceed 33.3% of contributory years. The age requirement is reduced for workers in certain hazardous occupations.

The pensionable age is reduced by 5 years for women with at least 30 years of coverage, war veterans, and persons assessed with a disability.

Partial pension: Paid if the insured does not have the required number of years of coverage at retirement age.

Nursing allowance: Paid to persons aged 75 or older, or to those assessed with a total incapacity for work and dependent on others.

Old-age benefits are payable abroad under reciprocal agreement.

Old-age pension (new system): Age 65 with at least 25 years of coverage (men) or age 60 with at least 20 years of coverage (women).

Guaranteed minimum pension: Paid if the total amount of the old-age pension and the annuity from the individual account is below the legal minimum old-age pension.

Old-age benefits are payable abroad under reciprocal agreement.

Disability pension: Paid for a total disability (incapacity for any work) or partial disability (greatly impaired earning capacity or total incapacity for usual work) with at least 5 years of coverage (1 to 4 years if younger than age 30) during the last 10 years. Noncontributory years must not exceed 33.3% of contributory years. The disability began during the coverage period or within 18 months of the cessation of contributions.

Nursing allowance: Paid to persons assessed with a total incapacity for work and dependent on others.

Training pension: Paid to a person who is no longer capable of work in his or her usual job and is in vocational retraining.

Survivor pension: The deceased was a pensioner or had the required number of years of coverage for a disability or old-age pension at the time of death.

Eligible survivors are a widow(er) aged 50 at the time of the insured's death, incapable of work, rearing a child younger than age 16 (age 18 if a student), or caring for a disabled child whose disability began before age 16 or before age 25 if a student (a divorced spouse must be entitled to alimony and meet the qualifying requirements applied to a widow(er)); dependent children younger than age 16 (age 25 if a student, no limit if disabled and the disability began before age 16 or before age 25 if a student); and parents if they were dependent on the deceased and fulfill the requirements applied to a widow(er).

Funeral grant: Paid for the funeral of the insured, a pensioner, or a member of his or her family.

Old-Age Benefits

Old-age pension (old system): The pension is the sum of 24% of national average earnings, 1.3% of the insured's earnings multiplied by the number of contribution years, and 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent rearing children).

The insured's earnings used to calculate the pension are equal to average monthly earnings in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period. Previous earnings are adjusted for inflation.

The maximum monthly earnings used to calculate benefits for each contributory year are 250% of the average national monthly earnings in the previous calendar year minus social security contributions. The average national monthly earnings (minus social security contributions) are 2,716.71 zlotys.

The average national monthly earnings are 3,102.96 zlotys (2009).

The minimum monthly old-age pension is 706.29 zlotys.

Nursing allowance: 181.10 zlotys a month is paid.

Earnings test: For pensioners younger than the statutory retirement age, the monthly pension is reduced if income is higher than 70% but lower than 130% of the average national monthly earnings. If the income received exceeds 130% of the average national monthly earnings, the pension is suspended.

Benefit adjustment: Benefits are adjusted automatically according to price increases when the aggregate growth of the consumer price index exceeds 5%.

NDC old-age pension (new system): The pension is based on the total value of contributions paid to the old-age insurance program (subject to adjustment) divided by average life expectancy at the age of retirement.

Mandatory individual account old-age (new system):

An annuity is purchased with the funds from the individual account.

Guaranteed minimum pension: Paid if the total amount of the NDC old-age pension and the annuity from the individual account is less than the legal minimum old-age pension.

Permanent Disability Benefits

Disability pension (old and new systems): If the insured has a total disability, the pension is the sum of 24% of national average earnings, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent rearing children), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60. Noncontributory years must not exceed 33.3% of contributory years.

The insured's earnings used to calculate the pension are equal to average monthly earnings in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period. Previous earnings are adjusted for inflation.

The maximum monthly earnings used to calculate benefits for each contributory year are 250% of the average national monthly earnings.

The average national monthly earnings are 3,102.96 zlotys (2009).

Earnings test: The pension is reduced if the insured's income is higher than 70% but lower than 130% of the average national monthly earnings. If the income received exceeds 130% of the average national monthly earnings, the pension is suspended.

The disability pension is replaced by an old-age pension at retirement age and there is no earnings test.

The monthly minimum pension for a total disability is 706.29 zlotys.

Partial disability pension: 75% of the total disability is paid.

The monthly minimum pension for a partial disability is 543.29 zlotys.

Nursing allowance: 181.10 zlotys a month is paid.

Training pension: The pension is 75% of the earnings used for calculating the insured's disability pension and is paid for up to 6 months; may be paid for up to 30 months in certain cases.

The minimum monthly training pension is 100% of the minimum monthly pension for a partial disability.

Benefits are payable abroad under reciprocal agreement.

Benefit adjustment: Benefits are adjusted automatically according to price increases when the aggregate growth of the consumer price index exceeds 5%.

Survivor Benefits

Survivor pension (old and new systems): The pension varies according to the number of survivors: one survivor receives 85% of the insured's old-age pension; two survivors, 90%; three or more survivors, 95%. If the deceased was not eligible for the old-age pension, the survivor pension is calculated based on the disability pension.

Earnings test: The pension is reduced if the insured's income is higher than 70% but lower than 130% of the average national monthly earnings. If the income received exceeds 130% of the average national monthly earnings, the pension is suspended.

The average national monthly earnings are 3,102.96 zlotys (2009).

The minimum monthly survivor pension is 706.29 zlotys.

Benefit adjustment: Benefits are adjusted automatically according to price increases when the aggregate growth of the consumer price index exceeds 5%.

Funeral grant: A lump sum of up to twice the average national earnings in force on the day of the insured's death is paid (6,632.76 zlotys in June 2010).

Administrative Organization

Old system: Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Social Insurance Institution (<http://www.zus.pl>), with 43 branch offices, administers the program.

New system: Social Insurance Institution (<http://www.zus.pl>), with 43 branch offices, administers the NDC program.

Polish Financial Supervision Authority (<http://www.knf.gov.pl>) supervises mandatory individual account providers.

Sickness and Maternity

Regulatory Framework

First law: 1920.

Current laws: 1997 (rehabilitation), 1999 (sickness and maternity), 2003 (health fund), and 2004 (health benefits).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: All employees.

Voluntary coverage for self-employed persons, artists, and authors.

Medical benefits: All employees, self-employed persons, artists, authors, pensioners, unemployment allowance beneficiaries, persons undergoing professional rehabilitation, students, and the insured's dependent family members.

Voluntary coverage is possible.

Special systems for individual farmers, military personnel, and police personnel.

Source of Funds

Insured person

Cash benefits: 2.45% of gross earnings.

Medical benefits: 9% of gross earnings.

There are no maximum earnings used to calculate contributions.

Self-employed person

Cash benefits: 2.45% of declared earnings.

Medical benefits: 9% of declared earnings.

The minimum earnings used to calculate contributions are 60% of the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

There are no maximum earnings used to calculate contributions.

Employer: None.

Government: Subsidies for medical benefits.

Qualifying Conditions

Cash sickness and maternity benefits: Currently in insured employment with at least 30 days of continuous coverage; 180 days of continuous coverage for the voluntarily insured.

Accidents that occur while commuting to and from work are covered.

Medical benefits: Must be currently insured or receiving social benefits, including persons in full-time education and unemployed persons.

Sickness and Maternity Benefits

Sickness benefit: 80% of average insured earnings (70% in the case of hospitalization) in the 6 months before the incapacity began is paid for 90 days. 100% of earnings is paid if the incapacity begins during pregnancy or is the result of an accident while commuting to or from work.

The benefit is paid from the first day of incapacity for up to 182 days (may be extended to 270 days if recovery is likely or in the case of tuberculosis). The employer pays the benefit for the first 33 days.

Rehabilitation allowance: If recovery is likely, the rehabilitation benefit may be paid after entitlement to the sickness benefit is exhausted. The benefit is 75% of average insured earnings and is paid for up to 12 months.

Compensatory allowance: Paid to employees to compensate for lost earnings resulting from a loss in working

capacity. The insured must undergo vocational rehabilitation for a period of up to 24 months. The benefit is the difference between the insured's average earnings during the last 3 months and the earnings received during vocational rehabilitation.

Maternity benefit: 100% of average insured earnings in the last 6 months is paid for 20 weeks (31 to 37 weeks for multiple births, depending on the number of children born).

Care allowance: 80% of average insured earnings in the last 6 months is paid for up to 60 days per calendar year if the insured takes leave from work to care for a healthy child younger than age 8 or a sick child younger than age 14. The allowance may be paid for up to 14 days to care for any other sick family member.

Workers' Medical Benefits

Private health care providers under contract to the National Health Fund Medical provide services directly to patients. Benefits include general and specialist care; hospitalization; surgeries specified by the Ministry of Health; laboratory services; dental care, including dental prostheses; ophthalmology and optician services; functional and vocational rehabilitation; free transportation; and basic prescription drugs.

Patients may choose the doctor and hospital.

There is no limit to duration if employed; if employment ceases, coverage continues for 26 weeks (may be extended to 39 weeks).

Cost sharing: There is no cost sharing for basic health care. Government provides a partial subsidy for basic prescription drugs.

Dependents' Medical Benefits

Private health care providers under contract to the National Health Fund Medical provide services directly to patients. Benefits include general and specialist care; hospitalization; surgeries specified by the Ministry of Health; laboratory services; dental care, including dental prostheses; ophthalmology and optician services; functional and vocational rehabilitation; free transportation; and basic prescription drugs.

Patients may choose the doctor and hospital.

There is no limit to duration if employed; if employment ceases, coverage continues for 26 weeks (may be extended to 39 weeks).

Cost sharing: There is no cost sharing for basic health care. Government provides a partial subsidy for basic prescription drugs.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) supervises cash benefits.

Poland

Social Insurance Institution (<http://www.zus.pl>) administers cash benefits.

Ministry of Health (<http://www.mz.gov.pl>) supervises medical benefits.

National Health Fund (<http://www.nfz.gov.pl>) administers public health funds and contracts medical services.

Work Injury

Regulatory Framework

First law: 1984.

Current laws: 2002 (cash benefits) and 2004 (health care benefits).

Type of program: Social insurance system.

Coverage

All economically active persons, including self-employed persons.

Special systems for individual farmers, public prosecutors, judges, military personnel, and police personnel.

Source of Funds

Insured person: None.

Self-employed person: 1.93% of declared earnings.

The minimum earnings used to calculate contributions are 60% of the average national monthly earnings set by the budget law.

The average national monthly earnings are 3,102.96 zlotys (2009).

Employer: From 0.90% to 3.60% of payroll, according to the assessed degree of risk and the number of employees.

Government: The cost of specialized procedures and public health promotion.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 100% of average earnings in the 6 months before the disability began is paid from the first day for up to 26 weeks (may be extended to 39 weeks).

Rehabilitation allowance: If recovery is likely, entitlement to the temporary disability benefit may be followed by entitlement to the rehabilitation allowance. The allowance is 100% of earnings and is paid for up to 12 months.

Permanent Disability Benefits

Permanent disability benefit: If the insured has a total disability, the benefit is the sum of 24% of the national average earnings, 1.3% of the insured's earnings multiplied by the number of contribution years, 0.7% of the insured's earnings multiplied by the number of eligible noncontributory years (for example, for years spent rearing children), and 0.7% of the insured's earnings multiplied by the number of projected years needed to give a maximum of 25 years of coverage from the day of the claim up to age 60. Noncontributory years must not exceed 33.3% of contributory years.

The insured's earnings used to calculate benefits are equal to average monthly earnings in 10 consecutive calendar years chosen by the insured from the 20 years before the year of the claim or in 20 years selected from the total coverage period. Previous earnings are adjusted for inflation.

The maximum earnings used to calculate benefits are 250% of the average national monthly earnings.

The average national monthly earnings are 3,102.96 zlotys (2009).

The minimum benefit must not be lower than 120% of the minimum monthly old-age pension. The minimum monthly old-age pension is 706.29 zlotys.

Earnings test: The benefit is reduced if the insured's income is higher than 70% but lower than 130% of average national monthly earnings. If the income received exceeds 130% of average national monthly earnings, the pension is suspended. There is no earnings test after reaching the statutory retirement age.

Nursing allowance: 181.10 zlotys a month is paid.

Partial disability benefit: The benefit is at least 60% of the insured's earnings and not less than 120% of the minimum monthly old-age pension.

The minimum monthly old-age pension is 706.29 zlotys.

Training benefit: 100% of the earnings used for calculating the disability benefit is paid to a person who is no longer capable of work in his or her usual job and is undergoing vocational retraining. The pension is paid for 6 months; may be paid for up to 30 months in certain cases.

The minimum training benefit must not be less than 120% of the minimum monthly old-age pension. The monthly minimum old-age pension is 706.29 zlotys.

Lump-sum benefit: Paid for permanent or long-term health damage as the result of a work injury or an occupational disease. The benefit is 20% of average monthly earnings for each percentage of assessed permanent or long-term health damage. The lump sum is increased by 3.5 times average monthly earnings if the insured person needs the constant attendance of another person.

Workers' Medical Benefits

All necessary medical care is provided.

The total cost of medical services is met by the National Health Fund.

There is no limit to duration.

Survivor Benefits

Survivor pension: The pension varies according to the number of survivors: one survivor receives 85% of the insured's old-age pension; two survivors, 90%; three or more survivors, 95%.

The minimum benefit must not be less than 120% of the minimum monthly survivor pension paid under Old Age, Disability, and Survivors.

The minimum monthly survivor pension paid under Old Age, Disability, and Survivors is 706.29 zlotys.

Eligible survivors are a widow(er) aged 50 at the time of the insured's death, incapable of work, rearing a child younger than age 16 (age 18 if a student), or caring for a disabled child whose disability began before age 16 or before age 25 if a student (a divorced spouse must be entitled to alimony and meet the qualifying requirements applied to a widow(er)); dependent children younger than age 16 (age 25 if a student, no limit if disabled and the disability began before age 16 or before age 25 if a student); and parents if they were dependent on the deceased and fulfill the requirements applied to a widow(er).

Lump-sum benefit for family members: The benefit is 18 times the deceased's average monthly earnings for a surviving spouse or the first child plus 3.5 times the deceased's average monthly earnings for the second and each subsequent survivor; 9 times the deceased's average monthly earnings if there is no surviving spouse or child plus 3.5 times the deceased's average monthly earnings for the second and each subsequent survivor.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision of cash benefits.

Social Insurance Institution (<http://www.zus.pl>) administers cash benefits.

Ministry of Health (<http://www.mz.gov.pl>) provides general supervision of medical benefits.

Unemployment

Regulatory Framework

First law: 1924.

Current laws: 2004 (employment promotion) and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.45% of gross payroll.

There are no maximum earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: The insured must be older than age 18, registered with the employment bureau, able and ready to work, involuntarily unemployed, and must not have received any redundancy pay or compensation. The insured's earnings must have been at least the minimum wage during at least 365 days in the 18-month period before unemployment (periods of military service, parental leave, and receipt of allowances are credited toward the 365-day period).

Preretirement benefit: The insured is unemployed, eligible to receive the unemployment benefit, and aged 63 with at least 25 years of coverage (men) or aged 58 with at least 20 years of coverage (women); involuntarily unemployed and aged 60 with at least 25 years of coverage (men) or aged 55 with at least 20 years of coverage (women); or any age and involuntarily unemployed with at least 40 contributory or noncontributory years of coverage (men) or at least 35 contributory or noncontributory years of coverage (women).

Unemployment Benefits

Unemployment benefit: The benefit is a flat-rate base amount (573.60 zlotys a month for the first 3 months; thereafter, 460 zlotys a month) for those with between 5 and 20 years of employment; 80% of the base amount is paid with less than 5 years; 120% of the base amount is paid with more than 20 years. The benefit is paid for 6 to 18 months, depending on the unemployment rate in the region.

Preretirement benefit: The benefit is 90% of the old-age pension paid at age 65 (men) or age 60 (women).

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Voivodships (provinces) and local labor bureaus pay benefits and keep registries of unemployed persons and jobs.

Social Insurance Institution (<http://www.zus.pl>) collects payroll contributions from enterprises.

Family Allowances

Regulatory Framework

First law: 1947.

Current law: 2003.

Type of program: Universal system.

Coverage

All persons residing in Poland.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (means-tested): Paid to a mother, father, or guardian for a child younger than age 18 (age 21 if a full-time student, age 24 with a learning disability). The family's per capita average monthly income must not have exceeded 504 zlotys in the previous calendar year (583 zlotys for families with a disabled child).

Childbirth supplement (means-tested): Paid to a mother, father, or guardian for each child born after April 30, 2004. The family must be eligible for family allowances.

Parental leave supplement (means-tested): Paid to a mother, father, or guardian for the care of a child younger than age 4 (age 18 if disabled). The family must be eligible for family allowances.

Single parent's young child supplement (means-tested): Paid to a single parent or guardian who is eligible for family allowances but not for the unemployment benefit. The child must be younger than age 7.

Single parent's child supplement (means-tested): Paid to a single parent or guardian who is eligible for family allowances and meets the income test (alimony is excluded). The child must be younger than age 18 (age 21 if a student, age 24 with a learning disability).

Education and rehabilitation supplement (means-tested): Paid to a mother, father, or guardian for up to 12 months to cover part of the cost of the rehabilitation or education of a child younger than age 16 with a disability (age 24 if moderately or severely disabled).

Beginning of school year supplement (means-tested): Paid to a mother, father, or guardian in September each year for children entitled to family allowances.

School travel and board supplement (means-tested): Paid to a mother, father, or guardian for 10 months (from September to June) for children entitled to family allowances. If the child's home is far from school, the supplement covers part of the travel or boarding costs necessary to attend school.

Nursing allowance (means-tested): Paid to persons incapable of living independently, children younger than age 16 with a disability (age 16 or older if severely disabled), adults with a moderate degree of disability whose disability began before age 21, and persons aged 75 or older.

Nursing benefit (means-tested): Paid to a mother, father, or guardian who ceases work to care for a child younger than age 16 with a disability or an older person with a severe disability.

Family Allowance Benefits

Family allowances (means-tested): The amount paid depends on the child's age: up to 68 zlotys for a child aged up to 5; 91 zlotys for a child aged 6 to 18; 98 zlotys for a child aged 19 to 24.

Childbirth supplement (means-tested): A lump sum of 1,000 zlotys is paid for each child.

Parental leave supplement (means-tested): 400 zlotys a month is paid for up to 24 months for one child; 36 months for multiple births; 72 months for a child with a disability.

Single parent's young child supplement (means-tested): 400 zlotys a month is paid.

Single parent's child supplement (means-tested): 170 zlotys a month is paid for each child (250 zlotys a month for each child with a disability), up to 750 zlotys per family.

Education and rehabilitation supplement (means-tested): 60 zlotys a month is paid for a child younger than age 5; 80 zlotys for a child aged 5 to 24.

Beginning of school year supplement (means-tested): A lump sum of 100 zlotys is paid.

School travel and board supplement (means-tested): 90 zlotys a month (50 zlotys for children who commute) is paid.

Nursing allowance (means-tested): A lump sum of 153 zlotys is paid.

Nursing benefit (means-tested): 420 zlotys a month is paid.

Administrative Organization

Ministry of Labor and Social Policy (<http://www.mpips.gov.pl>) provides general supervision.

Social Insurance Institution (<http://www.zus.pl>) and the Agricultural Social Security Fund (<http://www.krus.gov.pl>) administer the program through 16 branch offices.