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Content: Member of the Executive Committee, Social Affairs - Christophe KNEBELER
Trade union assistant - Maryse TARAFINO
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Evolution of the index

Date	Index	%
06/1979	303,42	2,5 %
12/1979	311,00	2,5 %
04/1980	318,77	2,5 %
09/1980	326,73	2,5 %
02/1981	334,89	2,5 %
05/1981	343,26	2,5 %
09/1981	346,65	1,0 %
02/1982	355,31	2,5 %
09/1982	364,19	2,5 %
12/1982	373,29	2,5 %
05/1983	382,62	2,5 %
09/1983	392,18	2,5 %
12/1983	401,98	2,5 %
09/1984	412,02	2,5 %
08/1985	422,32	2,5 %
07/1986	426,54	1,0 %
01/1987	428,67	0,5 %
12/1988	439,38	2,5 %
09/1989	450,36	2,5 %
05/1990	461,61	2,5 %
01/1991	473,15	2,5 %
11/1991	484,97	2,5 %
08/1992	497,09	2,5 %
05/1993	509,51	2,5 %
02/1994	522,24	2,5 %
05/1995	535,29	2,5 %

Date	Index	%
02/1997	548,67	2,5 %
08/1999	562,38	2,5 %
07/2000	576,43	2,5 %
04/2001	590,84	2,5 %
06/2002	605,61	2,5 %
08/2003	620,75	2,5 %
10/2004	636,26	2,5 %
10/2005	652,16	2,5 %
12/2006	668,46	2,5 %
03/2008	685,17	2,5 %
03/2009	702,29	2,5 %
07/2010	719,84	2,5 %
10/2011	737,83	2,5 %
10/2012	756,27	2,5 %
10/2013	775,17	2,5 %
01/2017	794,54	2,5 %
08/2018	814,40	2,5 %
01/2020	834,76	2,5 %
10/2021	855,62	2,5 %
04/2022	877,01	2,5 %
02/2023	898,93	2,5 %
04/2023	921,40	2,5 %
09/2023	944,43	2,5 %
05/2025	968,04	2,5 %
06/2026	992,24	2,5 %



Employment



Types of employment contracts

Permanent employment contract (French abbreviation: CDI)

The permanent employment contract is an employment contract which has no expiry date. This is the ordinary employment contract and may be terminated at any time by the unilateral will of one of the contracting parties. When the termination comes from the employer, there must be a real and serious cause. In this context, the employer must comply with the dismissal procedure.

Fixed-term employment contract (French abbreviation: CDD)

The fixed-term employment contract (CDD) is an employment contract having an expiry date. The use of the CDD is strictly limited by law and can only be used in certain cases for the performance of a specific and unsustainable task.

The duration of the contract may not, for the same employee, exceed the period of 24 months, including renewals. The seasonal contract may not be concluded for a period exceeding 10 months for the same period of 12 consecutive months, including renewals.

Application for conversion of employment contract

Following any trial period, an employee who has worked for the same employer for at least six months may, once every twelve months:

- Apply for or return to a full-time job or, conversely, to a part-time job;
- Request the conversion of their fixed-term employment contract into an permanent contract.

Within one month of an employee's request, the employer is required either to amend the contract by mutual agreement of the parties, or to state precisely, in writing, the reasons for its refusal to accede to the employee's request.

Discover the other types of employment contracts





Social minimum wage (French abbreviation: SSM)

In this context, the employer must comply with the social minimum wage (SSM) applicable according to the employee's qualification.

Unqualified employee

Age	SSM €/month	SSM €/hour	% of SSM
≥ 18 years	2.771,33 €	16,0192 €	100 %
17-18 years	2.217,06 €	12,8154 €	80 %
15-17 years	2.078,49 €	12,0144 €	75 %

Qualified employee = 120% of SSM

Monthly rate	Hourly rate
3.325,59 €	19,2231 €

The following employee is considered to be a qualified employee:

- the employee practising a profession with a professional qualification acquired through education or training attested by an official certificate recognised by the Luxembourg State and which is at least at the level of the certificate of technical and professional aptitude (the so-called CATP/DAP) of technical secondary education;
- the holder of the certificate of manual ability (French abbreviation: CCM) proving a practice of at least 2 years in the profession, in which the certificate has been issued;
- the holder of the technical and vocational initiation certificate (French abbreviation: ISCO) proving a practice of at least 5 years in the profession, in which the certificate has been issued;
- in the absence of a certificate, the employee who can prove a minimum professional practice of 10 years;
- for what concerns the professions where training is not established by an official certificate, the employee can be considered qualified when he has acquired practical training for at least 6 years for a profession requiring a progressively increasing technical capacity.



Overview of tax credits

Tax credits are intended to reduce the tax load on beneficiary households.

Description	Gross annual salary	Annual deduction	Remarks
Employee tax credit (CIS)	936 € - 11.265 €	300 € - 600 €	Automatic application
	11.266 € - 40.000 €	600 €	
	40.001 € - 79.999 €	600 € - 0 €	
	≥ 80.000 €	0 €	

Description	Gross annual pension	Annual deduction	Remarks
Pensioner tax credit (CIP)	300 € - 935 €	300 €	Automatic application
	936 € - 11.265 €	300 € - 600 €	
	11.266 € - 40.000 €	600 €	
	40.001 € - 79.999 €	600 € - 0 €	
	≥ 80.000 €	0 €	

Description	Gross monthly salary	Monthly deduction	Remarks
Social minimum wage tax credit (CISSM)	< 1.800 €	0 €	Automatic application
	1.800 € - 3.000 €	81 €	
	3.001 € - 3.600 €	Decreasing amount = $[81/600 \times (3.600 - \text{gross salary})]$	

Take a look at our brochure on tax returns in Luxembourg



Description	Adjusted annual taxable income	Annual deduction	Remarks
Single-parent tax credit (CIM)	< 60.000 €	3.504 €	This tax credit must be claimed via your tax return or annual tax statement. For cross-border workers: tax treatment equivalent to that of residents is required.
	60.000 € - 105.000 €	3.504 € - 750 €	
	> 105.000 €	750 €	

Description	Gross annual salary	Annual deduction	Remarks
CI-CO2 employee	936 € - 40.000 €	216 €	Automatic application
	40.001 € - 79.999 €	216 € - 0 €	
	≥ 80.000 €	0 €	

Description	Gross annual pension	Annual deduction	Remarks
CI-CO2 pensioner	300 € - 40.000 €	192 €	Automatic application
	40.001 € - 79.999 €	192 € - 0 €	
	≥ 80.000 €	0 €	

Description	Gross annual remuneration (basic pay and any salary supplements)	Annual deduction	Remarques
Tax credit for overtime (CIHS)	< 1.200 €	0 €	Cross-border workers: Under certain conditions, it is possible to apply for the CIHS by submitting a tax return or an annual statement.
	1.500 €	75 €	
	2.000 €	200 €	
	2.500 €	325 €	
	3.000 €	450 €	
	3.500 €	575 €	
	> 4.000 €	700 €	



Termination of the employment contract

Notice period

The employee or the employer, who decides to terminate the permanent employment contract, must comply with the notice periods, which is to say before the 1st resp. the 15th day of the month.

	Length of service	Notice period
Resignation by the employee	< 5 years	1 month
	5-10 years	2 months
	> 10 years	3 months
Dismissal by the employer	< 5 years	2 months
	5-10 years	4 months
	> 10 years	6 months

Dismissal with legal notice

The employer, who terminates the permanent employment contract, must comply with a legal procedure. The employer is entitled to terminate the contract only for real and serious reasons. The employer must notify the employee of the dismissal by registered letter or in writing duly certified by a receipt.

Preliminary interview

The employer must summon the employee to a preliminary interview before proceeding with the dismissal if his company employs more than 150 employees or if the applicable collective labour agreement provides for it. The employer must summon the person concerned by registered letter or in writing duly certified by a receipt indicating the purpose of the summons.

Steps of dismissal according to the workforce employed in the company

Workforce of the company	Reasons inherent to the employee (<i>aptitude, conduct of the employee, frequent absences or long-term chronic disease</i>)	Reasons not specified to the employee (<i>reasons related to the operational requirements of the company</i>)
< 15 employees	Notification to the employee	
15-149 employees	Notification to the employee	1. Notification to the employee 2. Notification to the conjunctural committee
≥ 150 employees	1. Preliminary interview 2. Notification to the employee	1. Preliminary interview 2. Notification to the employee 3. Notification to the conjunctural committee

Severance pay

The dismissed employee is entitled to severance pay according to his seniority on the date of expiry of the notice (whether he is employed or not). For companies which employ more than 20 employees, the compensation must be paid at the time when the employee actually leaves his job.

The companies employing less than 20 employees can:

- pay the severance pay or
- extend the notice period of the dismissed employee.

The employer must express his choice in his letter of dismissal..

Seniority	Severance payment	Extended notice period without compensation (companies < 20 employees)
minimum 5 years	1 month of salary	5 months
minimum 10 years	2 months of salary	8 months
minimum 15 years	3 months of salary	9 months
minimum 20 years	6 months of salary	12 months
minimum 25 years	9 months of salary	15 months
minimum 30 years	12 months of salary	18 months

The severance pay is not subject to income tax or social security contributions.

The employer and the employee may also agree on voluntary redundancy payments. Under certain conditions, these allowances are exempt from tax up to a limit of 12 x the SSM for unskilled employees (33.255,90 € gross monthly).

Termination with immediate effect for serious misconduct

The employer may dismiss an employee with immediate effect if the employee has committed a fault, which makes the maintenance of employment relations definitively and immediately impossible.

This type of dismissal is more severe than the dismissal with notice because it starts from the assumption that there is a more serious reason for the dismissal. In this case, the employer does not pay the severance pay.



Occupation of pupils and students

Affected persons

The pupil or student, who wishes to work during the school holidays and who:

- is between 15 and 27 years of age (due on the anniversary date);
- is enrolled in a Luxembourg or in a foreign educational institution;
- regularly follows a full-time course of study.

This also applies to pupils or students whose school enrolment has ended less than four months ago.

Salary

Age	Minimum wage €/month	Minimum wage €/hour	% of SSM
≥ 18 years	2.217,06 €	12,8154 €	80 % of 100 %
17-18 years	1.773,65 €	10,2523 €	80 % of 80 %
15-17 years	1.662,80 €	9,6115 €	75 % of 80 %

The contract for the pupil or student may not exceed a period of 2 months per calendar year. The occupation of pupils and students does not give rise to any affiliation to health insurance or pension insurance since the related contributions are not due. However, the occupation is subject to insurance against accidents at work with the payment of the related contributions.

Discover the practical guide of the student and the young employee of LCGB





Leave times

Ordinary statutory leave

Paid annual leave	Employees and apprentices	26 days
Additional paid annual leave for employees with disabilities	War disabled, injured at work, disabled (employees with a disability, physical, mental, sensory, psychic and/or psychosocial)	6 days
Additional paid annual leave for the mining sector and the mines	Technical employees in the mining sector and the mines	3 days
Additional paid annual leave in case of shortened weekly rest	Employees and apprentices without uninterrupted 44-hour weekly rest	6 days

Extraordinary statutory leave

Extraordinary leave is granted to the employee, who must be absent from work for personal reasons. This leave must be taken at the time the qualifying event occurs and cannot be carried over to the statutory annual leave.

The employee may benefit from this type of leave several times a year whereby this applies provided that this leave is justified for personal reasons. Unlike paid annual leave, the employee is entitled to extraordinary leave as soon as he enters the company. A collective agreement, internal regulations or an employment contract may grant additional days of extraordinary leave.

Throughout extraordinary statutory leave, the employment contract is maintained. The employer is not authorized to notify the employee of the termination of his employment contract or, as the case may be, of the invitation to an interview for dismissal, on the basis of the use of such leave.

Marriage and/or registered partnership

Marriage of the employee	Employees and apprentices	3 days
Statement of partnership of the employee	Employees and apprentices	1 day
Marriage of a child	Employees and apprentices	1 day

Birth and/or adoption

Birth of a legitimate or recognized natural child	For the father or the person recognized as equivalent second parent by the national legislation applicable by virtue of the place of residence or nationality of the child or parent concerned	10 days
Hosting of a child from < 16 years old in view of his adoption (<i>unless the parent is granted a hosting leave</i>)	Employees and apprentices	10 days

These leave days are limited to one leave per parent and per child, and cannot be accumulated.

The leave days correspond to 80 hours, which can be split up, for an employee with a normal working week of 40 hours. For employees whose working week is less than 40 hours, who work part-time or who have several employers, these leave hours are fixed in proportion to the weekly working hours specified in the employment contract or collective agreement.

These hours must be taken within 2 months of the child's birth/adoption or, in the case of adoption, after the adoption has taken effect or the child has actually moved into the household.

Generally speaking, the said leaves are determined according to the employee's desire, unless the company's need prevent it. Without any agreement made between the employee and the employer, the leave must be taken all at once and immediately after the birth and/or the hosting of the child.

The employer must be informed with a notice period of 2 months of the foreseeable dates on which the employee intends to take this leave. This written information must be accompanied by a copy of the medical certificate attesting to the presumed date of delivery or a supporting document attesting to the presumed date of the child's reception.

If the childbirth takes place 2 months before the expected date, the notice period does not apply.

In the absence of notification within the required period, the leave must be taken in a single period immediately after the birth of the child, unless the employer and employee agree to a flexible solution allowing the leave to be taken, in full or in part, at a later date.

Death

Death of a minor child (< 18 years)	Employees and apprentices	5 days
Death of spouse or partner	Employees and apprentices	3 days
Death of a first-degree relative of the employee or his/her spouse/partner (father, mother, step-parents, children and step-children)	Employees and apprentices	3 days
Death of a second-degree relative of the employee or his/her spouse/partner (grandparents, grandchildren, siblings, brothers-in-law and sisters-in-law)	Employees and apprentices	1 day

Accident and urgent or serious medical reasons

Leave in cases of force majeure due to illness or accident	Force majeure for urgent family reasons in the event of illness or accident making the employee's immediate presence indispensable	1 day out of a 12-month employment period
Leave for carers	For care or assistance of a family member or person living in the same household as the employee requiring considerable care or assistance for serious medical reasons (doctor-certified) that reduce their capacity and autonomy of the family member (mother, father, spouse, partner, child) or the person in their household incapable of compensating for or coping autonomously with physical, cognitive or psychological deficiencies or health-related constraints or demands	5 days over a 12-month period of employment

These extraordinary leave days correspond to 8 hours or 40 divisible hours, for an employee with a normal working week of 40 hours. For employees with a working week of less than forty hours, who work part-time or who have several employers, these leave hours are fixed in proportion to the weekly working time stipulated in the collective bargaining agreement or employment contract.

An employee taking such leave must notify the employer or the employer’s representative, personally or by intermediary, orally or in writing, no later than the day of the absence. On the 3rd day of his absence at the latest, the employee must provide his employer with:

- a medical certificate attesting that the conditions for personal care or assistance have been met, and;
- a document proving the family relationship between the employee and the person in need of care or assistance, or the concordance of their respective places of residence.

Relocation

<p>Relocation <i>(only once over a period of 3 years, except in the case of relocation for professional reasons)</i></p>	<p>Employees and apprentices</p>	<p>2 days</p>
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Circumstantial leaves

<p>Youth leave</p>	<p>Employees supporting the development of youth activities</p>	<p>60 days of which maximum 20 days per 2-year period</p>
<p>Leave for political reasons</p>	<p>Employee with a mandate as mayor, alderman, municipal councillor</p>	<p>Between 2 and 40 hours per week</p>
	<p>Employee with a mandate as a Member of Parliament</p>	<p>20 hours (maximum)</p>
<p>Leave for sports activity</p>	<p>From 5 to 90 days for club sportspeople, their supervisors and volunteers involved in organising a sporting event. Detailed overview on sports.public.lu</p>	



Leave for cultural reasons	Employees who are considered as cultural actors	12 days a year
	Administrative team of national cultural sector federations and networks	Varies according to the number of active members in the associations
	Employees nominated by national cultural sector federations and/or networks for participation in high-level cultural events in Luxembourg	The federation has a quota of 50 days per year
Leave for development cooperation	Experts and representatives of non-governmental organizations engaged in other professional activities	6 days per year
Leave for volunteers in the context of firefighting services, rescue and relief	Volunteers providing firefighting, rescue and relief services	20 days over a period of 2 years with a maximum of 60 days per beneficiary during his/her career
Training leave	Representatives of the personnel	15-49 employees: 1 week/mandate 50-150 employees: 2 weeks/mandate > 150 employees: 1 week/year
Individual training leave	Employees	80 days of which maximum 20 days over a period of 2 years
Leave for the search of a new job	Dismissed employees with notice	Maximum 6 days during the notice period
Leave for corporate appointments	Employee with a mandate in a professional chamber, a social security body, an assessor at the labour court, an insured assessor and an employer assessor of the board of referees and/or higher social insurance	4 hours per meeting or audience
Leave for linguistic reasons	Employee bound by contract to an employer or to a person exercising a professional or liberal activity in Luxembourg for a minimum period of 6 months	A maximum amount of 200 hours during the professional career to be taken in 2 tranches between 80 hours and 120 hours each
Leave for the accompaniment of people at the end of life	Employee whose relative (1 st degree in ascending/descending direct line or 2 nd degree in collateral line), spouse or partner suffers from a serious terminal illness	5 days per case per year (The employer must be informed no later than the 1 st day. The request for leave must be trans-mitted to the CNS)



Flexible working arrangements

The right to request flexible working arrangements is intended to enable employees to better balance their private and professional lives.

Conditions for the right to flexible working arrangements

Every employee is entitled to a meeting with his employer to request flexible working arrangements, provided that:

- he has at least 6 months' continuous service with the same employer, and;
- is the parent of a child under the age of 9, or;
- provides personal care or assistance to a family member (mother, father, spouse, partner, child) or to a person living in the same household who requires considerable care or assistance for serious medical reasons.

Flexible working arrangements

Employees can request flexible working arrangements, such as

- teleworking,
- flexible working hours or
- reduced working hours.

Duration

The fixed period cannot exceed 1 year.

Procedure

The employer must consider the request for flexible working arrangements and respond within one month, taking into account the operational needs and those of the employee.

Refusal or postponement of request

If the employer refuses the request or decides to postpone it, he must send the reasons for refusal or postponement to the requesting employee by registered letter with acknowledgement of receipt.

Acceptance of the request

In the event of agreement between the parties, the employee has the right to return to the original working arrangement at the end of the period agreed for the flexible working arrangements granted. The employee also has the right to ask to return to the original working arrangement before the end of the agreed period, if a change in circumstances justifies this. In this case, the employer must examine the request for an earlier return to the original working arrangement and respond within 1 month, taking into account both the operational needs and those of the employee.

Employee protection

Throughout the agreed period of flexible working arrangements, the employer is obliged to keep the employee's job or, if this is not possible, a similar job corresponding to the employee's qualifications and offering at least equivalent pay. The duration of this period is taken into account in determining seniority rights. The employee retains all benefits acquired prior to the start of this period.

Employees may not be subjected to reprisals or less favorable treatment for having made a request or having benefited from the flexible working arrangements granted to them.

The employer is not authorized to notify the employee of the termination of his employment contract or, as the case may be, of the invitation to an interview for dismissal on the basis that employee has applied for or availed of flexible work arrangements.



Unemployment benefits

Eligibility criteria

- being involuntarily unemployed;
- being between 16 and 64 years of age;
- be a young person who, at the end of his training, is unemployed;
- be a resident of Luxembourg;
- be fit for work, available for the labour market and willing to accept any type of suitable employment;
- be registered as a jobseeker with ADEM;
- have been employed for at least 26 weeks in the period of the last 12 months before the date of registration;
- under certain conditions, the person can be a self-employed person, who has to cease his/her activity.

Deadlines

- On the day of job loss: registration as a jobseeker
- No later than 4 weeks after job loss: application for unemployment benefits.

Procedure

Online via MyGuichet.lu or MyADEM. These platforms are accessible via computer, tablet or smartphone using strong authentication solutions (e.g. Luxtrust). Jobseekers who do not have access to IT tools or are not proficient in their use are entitled to use ADEM's equipment and assistance free of charge to submit their applications. Jobseekers who do not have strong authentication tools can sign their applications and declarations on paper (if you require assistance: ADEM Contact Centre (+352) 247-88888).

Duration

365 calendar days over a reference period of 24 months.

Several types of extensions are possible:

Age of the unemployed person	Conditions	Extension period
16 - 49 years	30% disability	6 months
> 50 years	15% disability	6 months
> 55 years	Unemployed person who is difficult to place	6 months
16 - 64 years	Unemployed person assigned to a measure	6 months
> 50 years	20 years of social security membership	6 months
> 50 years	25 years of social security membership	9 months
> 50 ans	30 years of social security membership	12 months

Amount

The unemployment benefit is equal to 80% of the gross salary of the last 3 months, but must not exceed 250% of the SSM. The amount is adjusted to changes in the cost of living. For the unemployed person with one or more dependent children, the compensation rate shall be increased to 85 %. In case the unemployment exceeds the duration of 182 calendar days (6 months) in a 12-month period, the limit will be reduced to 200% of the SSM. After a period of 12 months, the limit will be reduced to 150% of the SSM.

	1-6 months	6-12 months	> 12 months
Max. amounts in case of complete unemployment	6.928,31 € (2,5 x SSM)	5.542,65 € (2,0 x SSM)	4.156,99 € (1,5 x SSM)

Discover our brochure on unemployment benefits in Luxembourg, Belgium, France and Germany



Short-time work

The short-time work means a reduction in normal working hours or the introduction of several days off per week. There are 6 types of short-time work :

- short-time work due to conjunctural reasons;
- short-time work due to structural reasons;
- short-time work due to force majeure;
- short-time work due to economic dependency;
- weather-related short-time work;
- short-time work due to in-plant or technical reasons.

Affected persons

Employees who are regularly employed by the company when short-time work occurs.

Amount of the indemnity

80% of the gross monthly salary without the allowance exceeding 2,5 x the SSM (6.928,31 €). The employer's responsibility is the first 16 hours per month (for employees working more than 20 hours per week). The Employment Fund will cover the remaining hours. The reduction in working hours may be at most 1.022 hours per calendar year and per full-time employee. For what concerns the employees working part-time, the 1.022 hours are prorated.

The companies can take advantage of periods of short-time work to train their staff with a reimbursement rate of up to 90% of the salary received during non-working hours.



Professional redeployment

Conditions

An employee who is unable to perform the tasks of his last job for reasons of health or disability may benefit from a professional redeployment whereby this applies provided that:

- the employee can prove at least 3 years' seniority in his last position, or;
- the employee is in possession of a certificate of capacity for the position, when he was hired for said working place.

These conditions shall not apply to the insured persons who:

- are deprived of the invalidity pension granted immediately following an activity as an employed person, while they remain unable to perform the tasks of the last working place, or;
- are deprived of a full pension because they are no longer totally incapable of work, but are still incapacitated for the last working place, or;
- are declared incapable for the last working place due to the consequences of a recognized work accident or an occupational disease occurring during their period of work which entitle them to a partial pension or a bridging pension.

Procedure

The Joint Committee (French abbreviation: CM) will take all decisions relating to the professional redeployment. For what concerns the employees, it can be referred by the health practitioner of the Social Security Medical Board (French abbreviation: CMSS) or by the competent occupational health practitioner. For persons who have no employment contract, medical examinations will be carried out by the ADEM occupational health practitioner. The CM shall take its decisions on the basis of a reasoned opinion expressed by the competent health practitioner:

- if the CMSS health practitioner finds a capacity for work for the last position, the CM will refuse the professional redeployment;
- if the CMSS health practitioner finds an incapacity for work for the last position as well as for the related tasks, the CM will decide on an internal or an external redeployment;
- if the competent occupational health practitioner finds that an employee who fulfils the eligibility conditions is unfit, the CM will admit or as an alternative refuse the said internal or external redeployment.

Internal redeployment

The internal redeployment is the reintegration of an employee within his company with the potential adaptation of working time or with the potential assignment to another position which is suitable by taking into account his abilities. Starting from the date of the referral to the CM until the 12th month following the notification to the employer of the internal redeployment, the employee shall be protected against dismissal or summons to the pre-dismissal interview (except for serious misconduct or at the conclusion date of a fixed-term employment contract).

An enterprise having 25 or more employees must carry out an internal redeployment unless:

- it occupies the legal quotas for full-time employees, recognised as disabled employees and/or beneficiaries of internal or external redeployment:
 - 2% of the workforce if the company employs at least 50 employees;
 - 4% of the workforce if the company employs at least 300 employees;
- upon reasoned request, the company submits the proof that the professional redeployment would cause it serious harm and that the CM exempts it from its legal obligation.

In these cases, the CM will make its decision on an external professional redeployment. An internal redeployment may involve a reduction in working time which may not exceed 20% of the working time fixed in the employment contract in force before the first decision on the redeployment.

Compensatory allowance

In the event of a reduction in remuneration during an internal redeployment, the employee shall be entitled to a compensatory allowance. The said allowance is indexed, remains subject to social security and tax charges and calculated on the basis of the difference between:

- the average monthly income earned during the 12 months preceding the decision on the professional redeployment (or the disability or the award of a full pension) and
- the new average monthly income.

The income received before the beginning of the internal redeployment includes the earned gross earnings, all current bonuses and surcharges, gratuities, and benefits in kind. The overtime pay as well as any compensation for incidental costs incurred shall be excluded from the calculation.

As long as the employee is not redeployed for 14 months, the compensatory allowance shall be adjusted every 3 months. After that, it will become a fixed allowance. The request for the compensatory allowance must be made to the ADEM within a term of 6 months starting from the date of the beginning of the amendment to the employment contract. The compensatory allowance may be withdrawn if the beneficiary does not report his ancillary professional activities to the CM or if the involved rehabilitation, retraining or continuing vocational training measures are not followed.

External redeployment

The professional redeployment is carried out on the labour market for employees who are unable to perform their last position or work regime.

Obligations of persons in professional redeployment

The employee in the redeployment measure will be automatically registered as a jobseeker at the ADEM. This means that he will be available for the labour market. The employee must then report to the services of ADEM on the days and times indicated. If the employee, without valid excuse, does not comply with this obligation, this will entail the temporary withdrawal of the bridging pension for 7 calendar days, and in case of recidivism for 30 calendar days. The failure to attend 3 consecutive appointments results in the permanent withdrawal of the status of person in the redeployment measure and the bridging pension from the 1st day of absence.

Status of a person in a professional redeployment measure

This status guarantees the beneficiary, who accepts a new job, the maintenance of his rights related to his external professional rehabilitation until he has recovered the necessary work capacity to perform the tasks corresponding to the last job. If he loses his new job due to a reason beyond his control, he will preserve his status as a person in a professional redeployment if he registers with the ADEM within 20 days of the end of the contract.

The status of person in professional redeployment may be withdrawn if:

- the beneficiary refrains from his periodic medical reassessment;
- in the context of the adjustment of working time, the beneficiary refuses the acceptance of the similar position proposed by the employer;
- the beneficiary's assignment to public works is interrupted for serious and convincing reasons attributable to the jobseeker.

The decision to withdraw entails the cessation of the payment of the bridging pension or the compensatory allowance by the ADEM.

Bridging pension

The bridging pension is granted to employees who have not been able to be reintegrated into the labour market and whose legal period of payment of unemployment benefit (including the extension period) is coming to an end whereby this applies under the following conditions:

- the redeployed employee can claim an aptitude of at least 5 years at the last working place certified by the competent occupational physician, or
- the redeployed employee has a corporation seniority of at least 5 years.

The payment of the bridging pension shall cease as soon as the entitlement to an early retirement allowance or to a pension is established. The application must be submitted to ADEM within a term of 6 months from the end of the legal period for payment of the full unemployment benefit (including the extension period). The pension corresponds to 80% of the average monthly contributory income for the period of the 12 months preceding the decision on the redeployment or the declaration of disability or the awarding of a full pension. The amount is limited to 1,5 x SSM (4.156,99 €). The bridging pension is indexed and subject to social security and tax charges.

The medical reassessments following internal or external redeployment

The competent health practitioner will carry out a re-evaluation of the person in redeployment, either according to the periodicity determined in his last opinion (at least every 2 years), or upon request of the President of the CM. If the occupational health practitioner finds:

- whereas the state of health of the employee who has returned to work requires a reduction in working time or further adaptation of the workplace, the CM shall decide on this;
- whereas the reduction of working time is no longer medically justified in part or in full, the CM shall decide on the adjustment (this applies with a 6 months' notice from the notification);
- that the employee has recovered the capacities which are required to perform the tasks similar to those of his last position, the CM shall decide to interrupt the payment of the compensatory allowance or of the bridging pension (this applies a 12 months' notice from the notification).



Social benefits



Social inclusion income (French abbreviation: REVIS)

The REVIS is a financial aid for households whose income does not reach a certain threshold.

Determination domestic community or household

The amount of the REVIS shall be determined according to the composition and income of the domestic community. A domestic community includes all persons living in the same household and having a shared budget.

Individual persons who can form a domestic community by themselves:

- a parent living in household of his/her adult children;
- a person of full age who is unfit for work and lives in the household of his or her parents or siblings;
- a person staying free of charge in a household for a maximum period of 12 months.

Amounts

The REVIS includes two different services:

- the inclusion allowance: financial assistance for households with insufficient income;
- the activation allowance: a salary allowance for the person participating in an employment activation measure.

Inclusion allowance

The inclusion allowance is paid to the member of the domestic community designated as the beneficiary and includes the following elements and maximum amounts:

Basic flat-rate amount	972,20 € / adult
Basic flat-rate amount for each child*	301,84 € / child
Single-parent families: flat-rate amount for each child*	391,05 € / child
Amount to cover household expenses	972,20 € / household community
Amount to household expenses with a child and/or children*	1.118,06 € / household community
Equivalent tax credit (French abbreviation: ECI)	90 € / month

**Only in case of benefit of family allowances*

The recipient of the inclusion allowance pays his share of the health and maternity insurance contributions.

He must also pay the pension insurance contributions if he does not receive an activation allowance and has been a member of a pension insurance scheme for at least 25 years.

Reduced inclusion allowance

If the REVIS is not due or has not been requested, the following persons may benefit from a reduced inclusion allowance:

- Persons living in the domestic community of their descendants;
- Adults who, as a result of illness or disability, are unable to earn a living and who live in the domestic community of their ascendants or siblings;
- Adults admitted to a Luxembourg hospital or a stationary health institution abroad (with authorization from the Medical Control and care of the CNS) for a period of more than 60 days.

Basic flat-rate amount	972,20 € / adult
Basic flat-rate amount for each child*	301,84 € / child
Single-parent families: flat-rate amount for each child*	391,05 € / child

**Only in case of benefit of family allowances*

Activation allowance

The activation allowance shall be paid monthly to persons who participate in the measures listed here in the following:

- activities of social stabilization or preparation for the activity referred to in point 2;
- temporary assignment to the community service.

The activation allowance corresponds to the non-qualified SSM according to the hours retained in an activation agreement signed between the beneficiary, the activation body and the ONIS.

Admission conditions

Residency requirements

The person is authorized to live on the territory of Luxembourg, is domiciled there and actually reside there. Nationals of an EU or EEA Member State, or their family members, regardless of their nationality, are not entitled to REVIS for the first 3 months of their stay in Luxembourg, or for as long as they are actively seeking a job if that was the reason for their coming to Luxembourg.

For any kind of other derogations, please get in touch with LCGB INFO-CENTER.

Age requirement

You must be at least 25 years old, unless:

- you are raising a child for whom you are receiving family allowances;
- you are pregnant during the 8 weeks preceding the theoretical date of delivery (only on the basis of a medical certificate indicating the presumed date of delivery);
- as a result of illness or disability, your overall income is below the legal income limit;
- you are a carer (home care worker) for a person receiving long-term care insurance.

Income requirements

You must have insufficient resources, either individually or together with the people living in your domestic community. You must be prepared to exhaust all social benefits not yet used in Luxembourg or abroad in order to improve your situation.

Are not taken into account:

- family allowances, birth allowances and back-to-school allowances;
- supplementary allowance for children with disability;
- long-term care insurance benefits;
- professional income of a child (<25 years) until and unless it is equal to the maximum social inclusion benefit for an adult (1.944,40 €);
- state financial aid;
- aid from social welfare offices and other private social welfare charities.

Immunized to 25% of their gross amount:

- professional income;
- replacement income;
- pensions received (whether from Luxembourg or abroad);
- allowances received as part of an employment programme run by ADEM;
- activation allowance;
- child support allowances.

Conditions related to the social and occupational activation

The beneficiary of the REVIS must be registered with ADEM and actively seek employment, except:

- full-time employees;
- persons with physical or mental health impairments, medically certified by an expert appointed by the FNS;
- persons who, at the latest 1 month from the date of eligibility of the application for the REVIS, have a reasoned opinion from the ADEM relating to the inability for integration in the regular labour market;
- recipients of an old-age pension or of a disability pension;
- persons of more than 65 years of age;
- recipients of sickness or maternity benefit;
- beneficiaries of parental leave allowance under an employment contract whose working hours correspond to the ordinary working hours applicable in the company;
- informal carers;
- persons who are completing their secondary education;
- self-employed people, who over a period of 6 months renewable once, do not generate a professional income greater than or equal to the unqualified SSM;
- self-employed persons whose professional income is greater than or equal to the unqualified SSM.

Not eligible for the REVIS are persons, who:

- have voluntarily given up or reduced their professional activity;
- were dismissed due to a serious misconduct;
- do not respect the cooperation agreement signed with ADEM or have refused to participate in an active employment measure;
- refuse their collaboration with the ONIS;
- have lost their unemployment benefit;
- have made an incomplete or inaccurate declaration to the FNS;
- fail to notify the FNS within 1 month of a circumstance that may lead to a change in the allowance;
- are on unpaid leave or part-time leave;
- left the national territory for a period exceeding 35 calendar days in one calendar year or does not comply with the FNS' summonses to check the conditions of access to REVIS;
- are in preventive detention or be serving a custodial sentence. However, they may apply for REVIS for periods when they are on day parole or are serving a suspended sentence, are on conditional release, or are wearing an electronic tag ;
- attend their higher education studies;
- are beneficiaries of a certificate of care in favour of a foreigner.



Stakeholders of the REVIS system

The National Solidarity Fund (French abbreviation: FNS)	Management of REVIS (applications, decisions, and payments)
National Office for Social Inclusion (French abbreviation: ONIS)	Monitoring of beneficiaries and organisation of stabilisation and/or activation measures
Agency for the development of employment (French abbreviation: ADEM)	Regular monitoring of beneficiaries and organisation of employment measures

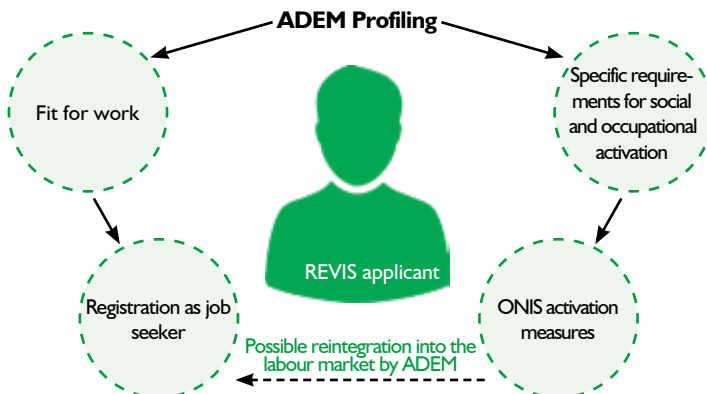
Application process

The application to obtain the REVIS must be sent to the FNS per mail. For details about the required documentation, please contact the LCGB INFO-CENTER. The FNS will send its decision to grant/refuse by registered mail to the applicant within 3 months of the application. The beneficiary is required to immediately notify the FNS of any fact or event liable to impact their entitlement to REVIS. The FNS will regularly check whether the access criteria are still met and can then raise, reduce or withdraw the REVIS, including retroactively.

All applicants under the age of 65 and who are able to work are profiled by ADEM. This interview enables ADEM to rule on the applicant's ability to join the ordinary job market:

- the applicant deemed fit for work must be immediately registered with ADEM as a job seeker and must actively look for a job in order to continue receiving REVIS;
- the applicant who has any specific needs in terms of social and professional activation will experience intensive follow-up by ONIS on the basis of an activation contract. Together with the Regional Social Inclusion Officer (French abbreviation: ARIS), an activation plan approved by ONIS is drawn up, which includes:
 - the activation project;
 - the reciprocal commitments and a timetable of the steps to be performed;
 - the sources offered to the beneficiary.

ONIS may reinstate the requirement to meet the condition of seeking work and being registered with ADEM. The beneficiary then maintains his right to the activation allowance for 3 months.





Accident insurance

Affected persons

All persons exercising a professional activity insured in Luxembourg and who are victims of an accident at work or a commuting accident.

Accidents

Commuting accident

The commuting accident must occur:

- between the insured's usual place of residence (main or secondary residence having a stable character) and the insured's place of work, either way;
- between the place of work and the place where the insured usually takes his meal (e.g.: canteen or restaurant);
- during his usual and most direct route.

By extension, the usual route covers the following:

- the detour made to drop off or pick up his child, who is at a third person's place to whom he is obliged to entrust the child in order to be able to work;
- the detour made and required in the context of a regular carpooling.

The insured will not be compensated if the accident occurs as follows:

- by serious misconduct (with knowledge of the risk) such as alcohol abuse or violation of traffic laws;
- during a journey interrupted or diverted for reasons of personal interest.

Work-related accident

The work-related accident is characterized by the sudden action of an external cause while a professional activity is being carried out and must result in injury and/or damage to the vehicle.

Deadlines

Except in exceptional circumstances, an **insured person who is the victim of a work-related or commuting accident** must immediately notify his employer. The declaration addressed to the Accident Insurance Association (French abbreviation: AAA) must be submitted by the employer within the term of one year under penalty of forfeiture of the right to compensation. The said period begins the day after the occurrence of the accident. In the absence of a declaration submitted to the AAA, the person claiming to have been the victim of an accident can lodge a complaint within the term of one year.

If the insured person dies as a result of a recognized occupational accident, rightful claimants may apply for the payment of a survivor's pension allowance and/or a compensation for non-pecuniary damages.

Occupational disease

To recognize an occupational disease, the employee must suffer from a condition caused directly:

- by more or less prolonged exposure to a physical, chemical or biological risk, or
- in the course of the usual exercise of the profession, or
- difficult working conditions.

Declaration

It is the responsibility of the physician to make the declaration to the AAA as soon as he has a well-founded suspicion that an illness has its determining cause in a professional activity carried out by the insured person. The physician gives a copy of the statement to his patient. After that, the AAA asks the employer to provide all the information concerning occupational exposure to risks.



Benefits offered by the Accident Insurance Association (French abbreviation: AAA)

Benefits in kind

The AAA pays benefits in kind consisting in the coverage of health care expenses related to an accident at work / commuting accident. Cross-border commuters can benefit from health care benefits, not only in Luxembourg but also in their own country of residence. In this case, they must register with the competent institution.

Benefits in cash

During the first 78 weeks of sickness, the sickness-maternity insurance will pay a sickness pecuniary allowance (see what stated on page 38).

Material damage to the motor vehicle

Compensation for damage caused to the motor vehicle used at the time of the accident within the limit of a deductible corresponding to 2/3 of the SSM (1.847,55 €). The insured person may, even in the absence of bodily injury, be compensated up to a certain limit which shall be the following:

- 5 x SSM (13.856,63 €) for commuting accidents and
- 7 x the SSM (19.399,28 €) for occupational accidents.

Material material damages and damages caused to prostheses

All insured persons whose work or commuting accident may be entitled to a compensation for material damages. Compensation for damage caused to clothing and other personal effects is granted on presentation of the invoice before the date of the accident by deducting a percentage of 20% per year for wear and tear. The damage to dental crowns, prostheses, orthotics and epitheses can be compensated, even if there is no bodily injury.

Annuities

Accident annuities compensate for the total or partial loss of occupational income. The payment of these annuities will be interrupted at the age of 65 or if an early old-age pension is granted.

Full annuity

The full annuity takes effect in the event of a total incapacity for work, a failing or upon the expiry of the right to sickness pecuniary allowance.



Partial annuity

The partial annuity is due in the event of a permanent loss of income of at least 10% as a result of an accident at work or an occupational disease when resuming professional activity.



Occupational waiting annuity

If an employee is unable to perform his last position, he can benefit from an external professional redeployment with an amount set at 85% of the full annuity.



IPP
=
Partial permanent incapacity
for work

Compensation for non-pecuniary damage

If the insured person suffers from a total or partial permanent incapacity for work, the insured person shall be entitled to compensation for non-pecuniary damage.

The insured person, whose consequences of the accident at work or of the occupational disease have been aggravated by at least an IPP rate of 10%, may request a revision. The worsening must be definitive for a new IPP rate so that it can be assessed.

Compensation for physiological and amenity damage

The compensation payment compensates for the victim's loss of quality of life and loss of value in the labour market and is paid in the form of capital for IPP rates less than or equal to 20% and in the form of a monthly annuity for IPP rates which are higher than 20%.

Compensation for endured bodily pain

The compensation is intended to repair damage caused by bodily pain as well as by pain caused by surgical and therapeutic treatment of lesions. The degree of severity of the pain defines the amount:

Compensation for aesthetic damage

This payment compensates the repercussion of an anatomical or anatomic-physiological damage to the person which results in an alteration of the image. The level of severity of the aesthetic damage defines the amount:

Endured pain	Compensation
very light	873,17 €
light	1.736,42 €
moderate	4.346,02 €
intermediate	10.865,04 €
quite important	21.720,16 €
important	36.206,89 €
very important	72.403,85 €

Aesthetic damage	Compensation
very light	575,50 €
light	1.448,67 €
moderate	3.621,68 €
intermediate	10.140,71 €
quite important	21.720,16 €
important	36.206,89 €
very important	72.403,85 €

You can find more information in the guide of the
AAA (only available in French and German)





Health and maternity insurance

Types of insurance

Mandatory insurance cover

The following persons are subject to compulsory insurance with the social security institutions:

- all persons engaged in a professional activity;
- the pensioners;
- the unemployed persons;
- the persons in receipt of a replacement income from which contributions are deducted;
- the beneficiaries of the REVIS payment;
- the spouse, relative or ally in collateral line up to the 3rd degree, who manages the household of the insured person.

Voluntary insurance

Voluntary continued health insurance

Any person of the minimum age of 18, residing in Luxembourg, who loses the status of compulsory insured or the protection as a family member (co-insurance) after having benefited from it for a continuous period of 6 months (whereby an interruption of less than 8 days is possible) before the loss of insured status, may request to continue the insurance. The application must be submitted to the CCSS under penalty of foreclosure within a term of 3 months starting from the date of the loss of membership.

Optional voluntary insurance

The persons residing in Luxembourg, who are not eligible for health insurance protection, have the option of concluding an optional voluntary insurance.

Modalities

The voluntary insurance contribution amounts to 155,19 € per month. The right to benefits arises from the beginning of the activity carried out by the insured person. In case of optional insurance, a 3-month period is applied for benefits in kind of the health insurance. For long-term care insurance benefits, the period is 1 year.

The voluntary insurance shall be terminated in the following cases:

- on the written declaration of the insured;
- in the event of non-payment of the premiums at two deadlines;
- in the case of a new compulsory insurance membership for a continuous period of 6 months.
The dual employment premiums with compulsory insurance shall be refunded.

Download the voluntary insurance application here *(only available in French and German)*



Extension of the insurance (co-insured persons)

The compulsory insurance and the voluntary insurance cover the following persons:

- the spouse or civil partner;
- the children under the age of 30, who have less resources than the REVIS payment for a single person (1.944,40 €).

Financing

The financing of the health system is provided by social contributions levied on wages, by contributions paid by employers and by a contribution made by the State.

Premiums

	The share of the insured person	The share of the employer/State	Total
CNS	3,05 %	3,05 %	6,10 %
CMFEP	2,80 %	2,80 %	5,60 %
CMFEC	2,80 %	2,80 %	5,60 %
EMCFL	2,80 %	2,80 %	5,60 %
Pens./Invalid.	2,80 %	2,80 %	5,60 %
Preretirement	2,80 %	2,80 %	5,60 %
Continued insurance	5,60 %	0	5,60 %
Unemployed	2,80 %	2,80 %	5,60 %

Minimum and maximum contributory basis

Minimum basis	= Social minimum wage	2.771,33 €
Maximum basis	= 5x social minimum wage	13.856,63 €

Benefits in kind

Choice and payment of a physician

In Luxembourg, the insured person has the free choice of the physician and must pay the fees of the physician's honorary in advance. These are reimbursed by the CNS according to the rate of the fund (for the treatment abroad, see what stated on the next page).

Third-party payment (applicable in certain areas such as pharmacies, physiotherapy, etc.)

In some cases, third-party social payment guarantees that the costs will be borne directly. In this case, the physician will be paid directly by the CNS and the insured pays only the share of the costs, which is not reimbursed by the CNS or which is excluded from the third-party social payment.

Participation in the medical fees

For children and young people under the age of 18, all fees of the physicians as well as the fees for speech therapy, psychomotor and nursing care shall be 100% covered.

For adults, medical expenses are covered in full with the exception of:

- for out-of-hospital medical visits, the participation of the insured person amounts to 20% of the minimum rate of the regular visit at a physician;
- for acts and services included in the nomenclature, which are not referred to in the preceding paragraph, the participation of the insured shall be 12%, provided that the said acts and services are carried out outside a stationary hospital treatment or an ambulatory hospital treatment in place of supervision.

In case of the hospitalization of an insured person over the age of 18, the contribution to the costs amounts to 26,79 € per day for a maximum of 30 days (in the event of hospitalization during childbirth, this contribution is not due during the first 12 days). In case of the admission in place of supervision or day hospital, or in case of rehabilitation and/or functional rehabilitation in outpatient treatment, the contribution to the costs amounts to 13,40 € per day (with the exception of treatments in a psychiatric day hospital).

Service	Participation
Hospitalization (max. 30 days & > 18 years old)	26,79 €
Outpatient treatment for an entire day (> 18 years)	13,40 €

Download the nomenclature of medical procedures of the CNS *(only in French)*



Transfer abroad

The insured person is entitled to cover medical expenses abroad for:

- an emergency treatment during a temporary stay abroad;
- a treatment scheduled and authorized by the CNS*;
- a treatment scheduled without the authorisation given by the CNS*.

*Any covering of costs for stationary treatment or treatment with highly specialised medical equipment requires prior authorisation by the CNS. For the outpatient care (care in hospital without overnight stay or outside the hospital, such as for example for the doctor's surgery), a prior agreement is not required.

Authorisation procedure

All requests must be made in writing to the CNS before the start of treatment abroad on the basis of a duly substantiated written request from a physician. There are 2 authorisation procedures for treatment in the EU, Iceland, Liechtenstein, Norway and Switzerland:

With the S2 form:

If the request concerns an conventional hospital, the S2 form authorising treatment is issued to the insured person after a positive opinion from the control medical service (Contrôle Médical de la Sécurité Sociale).

By presenting the authorisation to the health insurance fund of the country of treatment, the insured person benefits from the usual cost coverage in that country. However, the said S2 form is not a guarantee for a coverage of all expenses, but it allows a coverage for the third-party payment by a local sickness fund.

Important notice: The foreign physician is not necessarily obliged to accept the S2 form. If the physician refuses the coverage on the basis of S2 form, the insured person will be obliged to pay the invoice to then request reimbursement from the CNS.

Without the S2 form:

European Directive on Cross-Border Healthcare

If the S2 form cannot be drawn up, because the care does not fall within the scope of the health insurance (such as for example in case of rare diseases) or if the care is carried out in a private establishment, the insured person will pay in full for the care and will be then reimbursed by the CNS according to the conditions and rates applicable in Luxembourg.

In case of agreement, the insured person will receive a voucher explaining the terms of reimbursement. As the charged fees can be significant and far higher than the amount reimbursed by the CNS, it will be advisable to ask for a quote concerning the treatment costs.



Additional reimbursements

The CNS may cover transport costs in connection with an authorized transfer abroad. A prior agreement of the CNS is requested by the physician who indicates the means of transport. If the application is refused, the insured person will be entitled to a flat-rate travel allowance. A person accompanying the insured person may, on request and subject to a physician's certificate certifying that the presence of that person is essential, obtain a flat-rate reimbursement of his travel and/or subsistence expenses.

In order to find out how the CNS takes care of the treatments abroad, please get in touch with the LCGB INFO-CENTER.

Physiotherapy

To be eligible for reimbursement, all physical therapy procedures must be prescribed by a medical prescription. The maximum number of sessions and the reimbursement vary according to the type of treatment.

Treatment	Maximum number of sessions per prescription	Reimbursement
Common pathology	8 sessions	70 %
Severe pathology	64 sessions	100 %
Post-surgical rehabilitation	32 sessions	100 %

Treatment of children under the age of 18 has a coverage of 100%.

As the prescription must be validated by the CNS, the insured person must hand it over to the physiotherapist during the first session. The latter takes care of the required administrative procedures and subsequently the third-party payment shall apply.

If the insured person himself requests the validation of the CNS order or if the care is provided outside the territory of Luxembourg, the care must always be paid in full. The CNS share shall then be reimbursed upon request. For cross-border employees, the reimbursement of the care received in the country of residence is the responsibility of the respective local fund.

The third-party payment shall only apply if the validation request comes directly from the physiotherapist and if the care is provided in Luxembourg.

Medications

The reimbursement of medications is limited to the medications admitted for sale in Luxembourg. The third-party payment is applied in pharmacies in Luxembourg.

Funeral allowance

In the event of the death of an insured person or of a protected family member, a funeral allowance of 1.289,91 € will be granted for the following persons:

- for children under the age of 6, it will be reduced to 50%;
- for stillborn children, it will be reduced to 20%.

In the event of the death of an insured person during a stationary treatment abroad authorized by the CNS with the S2 form, the health-maternity insurance will contribute to the repatriation of the mortal remains from the place of treatment to the place of stay up to the flat-rate of 1.289,91 €.

Dental care and dental prosthesis

With the exception of prosthetic treatments, the reimbursement amounts to 88% beyond an annual amount of 83,88 € which is entirely at the expense of the health insurance. For children under the age of 18, the reimbursement will be 100%. In this context, two annual scales are supported.

The local anaesthesia shall be reimbursed in case of obstruction (1x per session and per half maxilla).

The costs for dentures shall be covered at the rate of 80%. However, persons who justify having consulted a dentist annually as a preventive measure during the two years preceding the delivery, the dental prosthesis will be reimbursed at 100%.

Supplements for prostheses and benefits are for necessary treatment only; any extra treatment will not be covered. The renewal period for joint prostheses is 12 years.



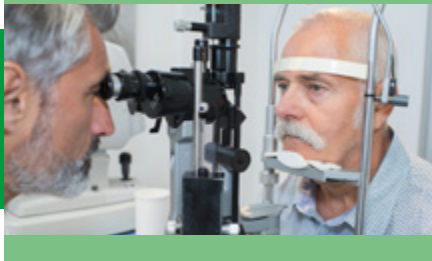
Glasses and contact lenses

The mounts will be covered up to an amount of 30 €. The lenses of the glasses will be covered at the rates stated in the agreement entered into between the CNS and the professional group of master opticians.

The time of coverage for the glasses is 3 years unless there is a change in dioptre of more than 0.5.

For children under the age of 18, the glasses will be covered without any renewal period. The first pair of glasses (lenses and frame) after the age of 18 will be covered by the health insurance (without medical prescription) and forms the starting point for the calculation of the first renewal period of 3 years.

The contact lenses will be reimbursed at 100% starting from dioptre 6 and within a term of 3 years.



Financial benefits in case of incapacity for work

Eligibility criteria

The employee must notify the employer from the 1st day of his incapacity for work. If the incapacity for work lasts more than two days, the certificate of incapacity for work must be submitted to the CNS and to the employer no later than the 3rd day.

Duration

The employee's right to the sickness pecuniary allowance is limited to a total of 78 weeks over a reference period of 104 weeks.

Full salary continuance

The employee is entitled to the full salary continuance and for the full maintenance of other benefits resulting from his employment contract until the end of the month in which the 77th day of incapacity for work occurs over a reference period of 18 consecutive calendar months. Calculation of compensation to be paid by the employer:

Concerned employee	Compensation
The employee, who had his work schedule at least until the end of the calendar month covering the incapacity for work	Base salary during the involved month + Current premiums and surcharges + Possible surcharges for night work, Sunday work or statutory holiday work
The employee, who did not have his work schedule at least until the end of the calendar month covering the incapacity for work	Average daily wage for the term of 6 months immediately preceding the occurrence of the disease <i>The average daily wage is obtained by multiplying the gross hourly wage (gross monthly wage/monthly working hours provided for in the employment contract or in the collective agreement) by the number of daily work hours</i>
Employees paid by performance or by task or whose salary is fixed as a percentage of turnover or subject to noticeable variations	Average salary for the period of 12 months preceding the occurrence of the disease

The periods of leave, sick leave, partial unemployment, unemployment due to bad weather and accidental or involuntary technical unemployment included in the reference period shall be immunised in the calculation.

If the employee has been working with the employer for less than 6 or 12 months, the reference period for establishing the average salary will be reduced to the period of the actual occupation.

Progressive return to work for therapeutic reasons

The employee must:

- be unable to work for at least 1 month out of the 3 months preceding the application;
- submit a medical certificate from his attending physician attesting that the work performed is likely to improve his/her state of health;
- have been authorised by his employer;
- have the prior agreement of the CNS on the basis of a reasoned opinion of the Medical Control.

Address to submit the application to
Caisse Nationale de Santé
Département prestations en espèces
L-2980 Luxembourg

Upon receipt of the agreement of the CNS, the insured person may resort to progressive return. Throughout the duration of the measure, the employee is considered to be totally incapable of work and must produce a medical certificate of 100% incapacity for work which continuously and uninterruptedly covers the entire period of the measure. Any interruption of the incapacity for work (100% return to work, termination of the certificate of incapacity for work, legal or extraordinary leave, etc.) will terminate the gradual return to the work measure.

The right to sickness pecuniary allowance shall be maintained at 100% during the period of progressive return to work, regardless of its rate. Every day of the progressive return to work shall be then taken into account as a whole day in the calculation of the limit of 78 weeks of sickness.

Beneficiaries of a progressive return to work are also covered against the risk of the accident.

Heavy illnesses: specific measure for people with exceptional medical needs

This specific measure aims at the intensive support of adults or children suffering from extremely debilitating neurodegenerative diseases, particularly serious permanent neuromuscular disorders or metabolic diseases. These people depend on intensive, permanent and uninterrupted support and exceptional outpatient medical care.

If the existing offer is insufficient to meet the identified needs, the involved persons may apply for specific financial assistance, adapted to their specific and limited case whereby this applies provided that they meet certain eligibility criteria. For each request, an inter-ministerial consultation platform shall carry out a case-by-case analysis.

**Discover the practical guide of LCGB entitled
“What must be done in case of sickness”**

(only available in French and German)





Long-term care insurance

Beneficiaries

Any person who, because of a physical, mental or psychological illness or disability, regularly requires the following:

- the assistance offered by a third person to perform the fundamental acts of life;
- an aid for a minimum period of six months or irreversible aid;
- an assistance of at least 3,5 hours per week (accommodation adaptations and technical aids are allocated without regard to this threshold);
- palliative care;
- care due to reduced hearing or visual ability or a form of spina bifida.

Contribution to long-term care insurance

All workers and pensioners pay a special contribution of 1,4% on all net income (salary, pension, annuity, and estate income). A monthly allowance of 692,83 € (equivalent to 1/4 of the SSM) shall be applied to employees and pensioners. The allowance is prorated according to the number of hours declared in comparison with 173 hours, if the duration of work in the service of an employer is under 150 hours in one calendar month. On all other income, the 1,4% contribution does not qualify for an allowance.

Service providers

Networks of help and care

group of professionals operating in the field of home care

Semi-stationary centres

welcome day or night, in case of maintenance at home, dependent persons

Aid and care institutions with continuous stay

host day and night dependent persons ensuring them all the aids and care they need

Intermittent residential establishments

predominantly day and night accommodation for persons with disabilities

Informal carer

The informal carer is a third person, who provides the entire care and support or a part of it to the dependent person at home. However, the informal carer himself cannot be a beneficiary of the dependency insurance. The applicant declares (information sheet) the presence of an informal carer at the Administration for Evaluation and Controls (AEC), who assesses his capacities and availability to provide at least once a week the aids and care in the areas of the fundamental acts of life (AEV), as well as his coaching and training requirements.

Carer Training (AMD-FA)

This type of training can be a planned and structured individual or group training. This training aims to advise and make competent the informal carer for the execution of the aids to be provided to the dependent person in the fundamental acts of life by transmitting to him the techniques and knowledge he requires.

Annual flat-rate	6 hours
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The long-term care insurance covers the contributions for the pension insurance of the informal carer, who does not receive an individual pension. Thanks to this insurance, the insured person can cover or complete the periods during which the informal carer provides his support and care.

Check out the website where you will find useful information about long-term care insurance



Status of the need for care

Evaluation

The evaluation is organised in two parts:

- the medical evaluation with a clinical examination of the person in order to determine his individual needs in terms of support and care;
- the basic evaluation in order to show how the illness, impairment or disability results in a need for support offered by a third party and how the said need translates into benefits.

Reevaluation

At the initiative of the Administration for Evaluation and Controls, a reevaluation of the needs of the dependent person may take place in the following cases:

- if the performance of the services required at the level of the AEV is fully ensured by a provider, the reevaluation shall be carried out at the earliest 2 years after notification of the final decision to take charge;
- if the performance of the required services is entirely or partly carried out at home by an informal caregiver, the reevaluation shall be carried out no earlier than one year after notification of the final decision to take charge;
- if the person leaves his home to receive his care in a care facility, the reevaluation will be carried out within a term of 6 months of his admission;
- if the person submits an application for technical aids or housing adaptations, all the needs of the dependent person may be subject to reevaluation;
- if the Administration for Evaluation and Controls finds a fundamental change in circumstances, it may immediately initiate a reevaluation of the respective needs.

Benefits in kind

Basic day-to-day tasks (French abbreviation: AEV)

Aids and care at home or in institutions offered in the fields of personal hygiene, disposal, nutrition, clothing and mobility. Their frequencies are determined according to a standard survey providing a fixed duration for the different services.

Level 1	210-350 minutes
Level 2	351-490 minutes
Level 3	491-630 minutes
Level 4	631-770 minutes
Level 5	771-910 minutes
Level 6	911-1.050 minutes
Level 7	1.051-1.190 minutes
Level 8	1.191-1.330 minutes

Level 9	1.331-1.470 minutes
Level 10	1.471-1.610 minutes
Level 11	1.611-1.750 minutes
Level 12	1.751-1.890 minutes
Level 13	1.891-2.030 minutes
Level 14	2.031-2.170 minutes
Level 15	≥ 2.171 minutes



Independence Support Activities (French abbreviation: AAI)

Learning or maintenance of the motor, cognitive or psychic abilities required to perform AEV in the areas of body hygiene, elimination, nutrition, clothing and mobility or to limit the worsening of the dependence.

The said activities can be provided individually or in a group regardless of the place where the dependent person lives. The volume of AAI is set according to the person's ability to participate actively, mentally and/or physically, in the activities which have been proposed.

Maximum weekly flat-rate	5 hours individually or 20 hours in a group
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Institutional support activities (French abbreviation: AAE)

Intended for persons in care in a continuous-stay environment and in an intermittent-stay environment. The AAE are provided in the community and consist of coaching sessions offered during the day. They aim to ensure the safety of the beneficiary who cannot remain alone for a long time or to avoid harmful social isolation, to help structure the course of the day of the dependent person and to contribute to his/her social contacts.

Weekly flat-rate	4 hours
Increased weekly flat-rate*	10 hours

**This flat-rate is only allocated if the person needs a specific and personalized supervision*

Home Support Activities (French abbreviation: AMD)

Promotion of the home care by providing supervision and structuring the course of the day, by avoiding isolation, ensuring security and relieving the burden of the helper by carrying out cleaning, training or care activities.

Individual care (AMD-GI)

Individual care is reserved for beneficiaries residing in their usual home and consists of the supervision and support offered over a short period during the day in the absence of the informal carer. This care includes occupational activities when the general condition of the person allows it.

Weekly flat-rate	7 hours
Increased weekly flat-rate*	14 hours

**This flat-rate is only awarded in case of proven overwork of the informal carer*

The individual supervision may be partially provided in groups in semi-stationary centres up to 50% of the maximum annual non-advanced duration. A quarter of the duration worked in a group is counted in the determination of the maximum duration.

Group care (AMD-GG)

With the supervision outside the place of life during the day, group custody in a semi-stationary centre aims to guarantee the physical and psychological integrity of a dependent person with a need for prolonged supervision.

Weekly flat-rate	40 hours
Increased weekly flat-rate*	56 hours

*This flat-rate is only allocated if the person needs a specific and personalized supervision

The group childcare may be provided individually:

- at home up to 50% of the maximum annual non-adjusted duration, or
- outdoor walks up to 4 hours per week.

In this context, it must be noted that the quadruple (4 times) of the duration worked individually shall be counted in the determination of the maximum duration.

Night nursing service (AMD-GDN)

The overnight supervision offered to a person at his home, which requires the presence of a third person around the clock. This nursing service allows to replace the informal caregiver in case of temporary absence, in case of absence due to a need for a break, following his hospitalization or due to his permanent unavailability.

Annual flat-rate	10 nights
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Training related to the use of technical aids (AMD-FAT)

This individual training aims to advise and make competent the dependent person or his informal caregiver for the use of technical aids made available by home care insurance, by transmitting to them the required knowledge and techniques.

Annual flat-rate	2 hours
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Activities in the field of household maintenance support (AMD-M)

These activities are assigned to all dependent persons in home care and aim to maintain the healthiness of the home and the supervision of the basic supply, namely:

- cleaning and tidying works;
- washing dishes and cleaning the kitchen equipment;
- ensuring the edibility of the food;
- buying food and basic necessities;
- changing the bedding, washing and ironing the laundry.

Weekly flat-rate	3 hours
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Cash benefits

The benefits for the AEV and the activities in the field of household maintenance support may be replaced entirely or in part by a cash benefit intended to remunerate the person, who provides the assistance and care outside a professional network (such as for example the informal carer). The cash benefits are not subject to social security and tax charges.

Flat-rate	Cash benefit	Care time by relatives
1	12,50 € / week	< 61 minutes / week
2	37,50 € / week	61-120 minutes / week
3	62,50 € / week	121-180 minutes / week
4	87,50 € / week	181-240 minutes / week
5	112,50 € / week	241-300 minutes / week
6	137,50 € / week	301-360 minutes / week
7	162,50 € / week	361-420 minutes / week
8	187,50 € / week	421-480 minutes / week
9	212,50 € / week	481-540 minutes / week
10	262,50 € / week	≥ 541 minutes / week

Flat-rate for the incontinence equipment

Attributed to any dependent person in care at home, who suffers from daily, urinary or faecal incontinence. This flat-rate cannot be combined with sickness and maternity insurance benefits of the same type.

Monthly flat-rate	142,09 €
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Technical aids

Technical aids and costs for their implementation are only supported once without any minimum threshold of weekly aid, if:

- they shall be included in a list proposed by the Consultative Commission and adopted by Grand-Ducal Regulation;
- a favourable opinion has been given in advance by the competent Administration for Evaluation and Controls.

Housing adaptations

The housing adaptations are supported on the advice of the competent Administration for Evaluation and Controls. The amount of support cannot exceed 35.000 €. The said amount does not include technical aids or costs which may be incurred for the implementation of the adaptation.

Maximum amount	35.000 €
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Car adaptations

Only the adaptations of cars for private use purchased from a supplier linked to the CNS will be subsidized. If the beneficiary is not the owner of the car, he must justify by a written declaration of the owner of the car, that he has been attributed a permanent right of use. The car adaptations are renewable every 5 years.

Palliative care

The right to palliative care is granted on the basis of a declaration made by the attending physician. In this context, the beneficiary person is entitled, apart from the AEV, to specific palliative care and to the contribution for the products which are needed for the aids and care as well as for the technical aids.

Application for benefits

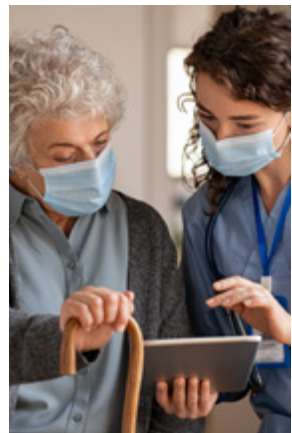
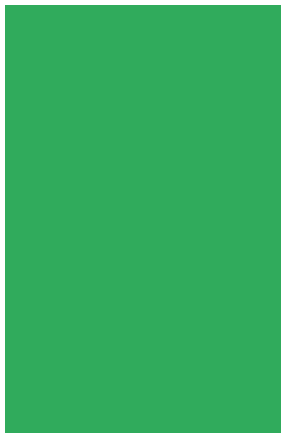
The request to the CNS is made by using a pre-established form, which contains a medical report to be completed by the attending physician.

Rejection of an application

If a request for care is rejected because the minimum threshold of 3,5 hours of assistance per week is not reached, a new request is only admissible after the conclusion of a period of one year. During the said period in time, a new application is only admissible if the competent physician certifies that there has been a fundamental change in circumstances.

**Download the form to submit the application
for dependency insurance benefits**

(only available in French and German)





Financial aid for higher education studies

Definition

The financial aid for higher education studies is awarded to anyone wishing to pursue his higher education and are characterized by the following:

- this aid is composed of several cumulative grant modules and a student loan with interest expense and interest subsidies;
- it is paid in 2 semesterly instalments per academic year, except for the family scholarship, which is paid in a single instalment only in the summer semester;
- the respective academic year begins on 1st August and ends on 31 July of the following year;
- the conditions for granting must be met by 30 November for an application for financial aid for the winter semester and by 30 April for the summer semester of the current academic year.

Conditions

Residents

- the person is a citizen of Luxembourg;
- the person is a European national (EU or EEA) and works in Luxembourg;
- the person is a family member of one of the previous persons;
- the person has resided in Luxembourg for at least 5 years (or has been granted a long-term resident status in Luxembourg) if the person is a third-country citizen or a stateless person;
- the person is a political refugee.

Non-residents

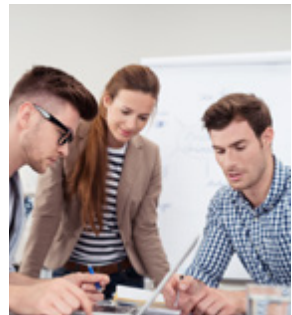
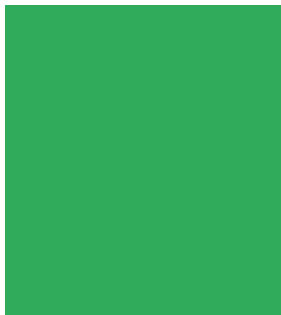
- must be the child of an employee who has:
 - worked in Luxembourg for at least 5 cumulative years within a period of 10;
 - worked in Luxembourg for a cumulative period of at least 10 years;
- or must have been:
 - enrolled for a minimum cumulative period of 5 years in basic education, secondary education or initial vocational training in a Luxembourg public or private institution or must have attended a similar programme;
 - furthermore, the non-resident must have stayed for a minimum of 5 cumulative years in Luxembourg at the time of application;
- or must be a beneficiary of an orphan's pension in Luxembourg.

If you have an annual income of your own:

- exceeding the amount of the SSM (2.771,33 €), you can only benefit from the student loan;
- exceeding 3,5 times the amount of the SSM (9.699,64 €), you will be excluded from any financial aid.

Maximum amount

Regardless of the age of the student, the maximum amount of financial aid (grants plus student loan) is 21.426 € per academic year (2025/2026).



Scholarships for the academic year 2025/2026

	Per semester	Per year
Basic grant	1.258 €	2.516 €
Mobility grant	1.566 €	3.132 €
Family grant	301 €	602 €
Social grant	387 € - 2.438 €	774 € - 4.876 €

Basic grant

is awarded to all eligible students.

Mobility grant

is offered to students who are pursuing their studies outside the country of residence of the household they are part of and if he provides proof, that he bears the costs of renting an accommodation.

Family grant

is granted if other children of the household the student belongs to is a member, are already receiving financial aid. The family scholarship is only paid in the summer semester.

Social grant

may include a grant part and a loan part according to the total annual income of the household the student belongs to. Income from student work limited to a maximum of 10 hours per week and student jobs during school holidays are not taken into account. Any other income available to the student during the current academic year is added to the total annual income of the household and may influence the amount which can be attributed to the scholarship. By household, we mean: parents, parent and spouse/partner, student and spouse/partner.

Income	Per semester	Per year
< 1 x SSM	2.438 €	4.876 €
1-1,5 x SSM	2.062 €	4.124 €
1,5-2 x SSM	1.711 €	3.422 €
2-2,5 x SSM	1.396 €	2.792 €
2,5-3 x SSM	1.080 €	2.160 €
3-3,5 x SSM	763 €	1.526 €
3,5-4,5 x SSM	387 €	774 €

Enrolment fees

The enrolment fees are supported up to 3.800 € depending on the situation of the respective student. Half of the enrolment fee is added to the grant amount while the other half is added to the student loan amount.

Maximum amount of the registration fee = 3.800 €

Surcharge for a serious and exceptional situation

A surcharge of 2.000 € can be allocated to the student, who is in a serious and exceptional situation and who is faced with extraordinary expenses. The amount is provided 50% as a grant and 50% as a loan.

The student loan

The student loan is optional. The student is not obliged to take it out. It is a loan with a maximum interest rate of 2%, which is guaranteed by the State with interest charges and interest subsidy and amounts to 3.250 € per semester (and to 6.500 € per academic year). The student begins to repay it two years after having completed or interrupted his studies. The maximum repayment period is 10 years.

	Per semester	Per year
Student loan	3.250 €	6.500 €

Payment of financial aid and duration of the granting

The payment of the financial aid shall require the production of certificates or other official documents attesting that the conditions for granting the aid have been complied with. A student may benefit from grant and student loans for an extended period of time of the duration officially provided for the completion of the course of study.

Studies	Extensions of the financial aid
Single cycle	2 semesters
1 st cycle / Bachelor	2 semesters
2 nd cycle / Master	2 semesters if the student has completed the 1 st cycle within the period officially scheduled for the completion of this cycle of studies 1 semester if the student has exceeded by 1 semester the duration officially planned for the completion of the 1 st cycle of studies
Doctorate "research training" cycle	Maximum duration = 8 semesters

The student with a recognized disability can benefit from the aid for a maximum number of two additional semesters per cycle for the studies of the first cycle, of the second cycle and of the cycle “research training” respectively for a maximum number of 4 additional semesters for the studies of a single cycle.

The student, who has successfully completed his first or second cycle studies, can benefit from financial assistance to follow new studies in the first or second cycle in another educational program. The said aid is granted only once.

Calculate your financial assistance and download the forms for the applications from here



Other benefits

Maintenance payments

Outstanding maintenance payments (owed to a spouse, ascendant or descendant), can be advanced and collected by the National Solidarity Fund (FNS) upon application and under certain conditions. The claim for payment shall be allowed if the creditor:

- has a legal domicile in Luxembourg and he or his legal representative has resided in Luxembourg for a period of 5 years;
- has a maintenance payment fixed by a court decision enforceable in Luxembourg;
- has a full or partial recovery of the pension, which could not be obtained under the applicable private law. The claim is still allowed when the use of enforcement seems destined to fail or when the debtor resides outside Luxembourg;
- the creditor is in a difficult economic situation.

In the cases in which advances are granted, the FNS shall claim from the maintenance debtor the sums paid, plus 10% of recovery costs. The buildings of the debtor as well as those of the creditor are encumbered with a mortgage registration in favour of the FNS for the security in restitution.

Cost-of-living allowance

The cost-of-living allowance enables resident low-income households to cope with rising consumer goods prices. The respective amount is determined according to the composition of the household. The household income (average of the two lowest monthly incomes during a three-month reference period preceding the application) must not exceed the thresholds listed here in the following. The allowance is exempt from taxes and social insurance contributions. It cannot be combined with the supplement for elderly persons (see page 55 et seq.).

The upper limit of gross monthly income for the granting of the allowance:

for a single person	2.778,28 €
for the 2 nd person	1.389,13 €
for each additional person	833,48 €

Annual amounts:

for a single person	1.817 €
for a household of 2 people	2.272 €
for a household of 3 people	2.727 €
for a household of 4 people	3.182 €
for a household of ≥ 5 people	3.637 €

All applications must be accompanied by a bank statement (French abbreviation: RIB) and are to be submitted before the date of 31 December. REVIS recipients receive the benefit automatically.

Download the form for the application for the cost-of-living allowance/energy premium



Energy allowance

Resident low-income households can benefit from an energy allowance, the amount of which varies according to the composition and income of the respective household. This allowance is exempt from taxes and social security contributions. It cannot be combined with the supplement for elderly persons (see page 55 et seq.).

This allowance is intended for people whose income does not exceed the limits of the cost-of-living allowance increased by 25%.

Upper limit of gross monthly income for the granting of the energy allowance:

for a single person	3.472,84 €
for the 2 nd person	1.736,42 €
for each additional person	1.041,85 €

The amount of the energy allowance is between 600 and 1.200 € depending on the composition of the respective household. The allowance is normally paid with the cost-of-living allowance.

Annual amounts:

for a single person	600 €
for a household of 2 people	750 €
for a household of 3 people	900 €
for a household of 4 people	1.050 €
for a household of ≥ 5 people	1.200 €

The beneficiaries of the cost-of-living allowance automatically receive this energy allowance. The applications for the cost-of-living allowance, which are rejected because the income threshold is exceeded, are automatically reviewed in order to determine whether the conditions for awarding the energy allowance are complied with or not.

As with the cost-of-living allowance, the applications must be submitted by the date of 31 December at the latest. REVIS recipients receive the benefit automatically.

Cost-of-living allowance and reduced energy allowance

To ensure a degree of degressivity and prevent resident households with incomes slightly above the threshold from being excluded altogether, a reduced cost-of-living allowance and a reduced energy allowance may be claimed. Calculate your entitlement using the calculator below

Calculate whether you are entitled to the cost-of-living/energy allowance.



Financial assistance for elderly persons

Residents receiving an old-age or survivor's pension who are at least 65 years of age are eligible for financial assistance as follows:

For recipients of the cost-of-living allowance:

for a single person	2.400 €
for an additional person	1.200 €

For recipients of the energy allowance who do not receive the cost-of-living allowance:

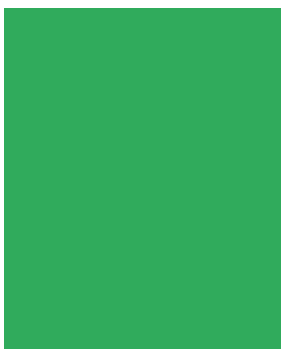
for a single person	1.200 €
for an additional person	600 €

For recipients of the reduced energy allowance:

for a single person	600 €
for an additional person	300 €

In order to ensure a certain degree of degressivity and to avoid households with incomes slightly above the threshold being completely excluded, reduced financial assistance may be granted.

Under no circumstances can financial assistance be combined with the supplement for elderly persons.



Supplement for elderly persons (formerly gerontological admission)

The supplement for elderly people is financial assistance intended for elderly people who live in an approved accommodation facility and who cannot pay the accommodation costs themselves.

The supplement is paid monthly to the institution hosting the applicant and can be combined with long-term care insurance benefits. It covers:

- the cost of accommodation: up to a maximum corresponding to the national average cost of approved single rooms (3.568,57 €).
- the cost of services and products (supply and maintenance of linen, basic hygiene products, access to information and communication technologies): supplement of 277,83 €

The following persons are entitled to the supplement for elderly persons:

- those admitted to an approved residential facility or assisted living facility for elderly persons; *EU, EEA or Swiss citizens or family members: no entitlement during the first three months of their stay in Luxembourg.*
- those unable to cover the costs of accommodation in these facilities; *Third-country nationals who are not recognised*
- who have the right of residence, are registered in the National Registry of Natural Persons and actually reside at their usual place of residence. *asylum seekers: must have resided in Luxembourg for at least 5 of the last 20 years or hold long-term resident status.*

Financial conditions

- After payment of the net accommodation cost, the beneficiary's monthly income may not exceed 644,96 €.
- Movable assets must be used in priority over all other benefits. If the amount of movable assets exceeds 24.806 €, the supplement will be refused. This amount is doubled if there is a spouse/partner (49.612 €). Real estate assets in Luxembourg or abroad are also taken into account. Their value is calculated in the form of a life annuity.

Calculation and amounts

The exact monthly amount of the supplement is determined based on the following factors:

- the national average monthly accommodation price (in the event of an increase, the new price may not exceed this average, or the beneficiary must be given the option of moving to a new room in the same or another facility);
 - the price of the accommodation offered to the beneficiary (amount divided by 2 if 2 people share a double room);
 - a fixed supplement to cover the costs of the above-mentioned services and products;
 - the personal resources available to the applicant individually or together with their spouse/partner.
- The following are taken into account: all annual income (professional income, replacement income, pensions, REVIS, alimony and other regular monthly income), minus taxes and social security contributions paid.*

The following are not taken into account: family benefits (except parental leave allowance), state financial assistance and voluntary aid granted by social services or private social welfare organisations.

If both spouses/partners are admitted to a facility for elderly persons, the personal resources of each spouse are defined as 50% of the household income.

Situation where only one spouse or partner is accommodated

If only one of the spouses/partners is admitted to a residential care facility for the elderly, personal resources are assessed in such a way that the other spouse/partner will retain a minimum income:

- equivalent to the minimum social wage (2.771,33 €), if they have their own income;
- equivalent to REVIS benefits, if they have no income of their own.

Housing costs, i.e. rent or mortgage repayments, are deductible from income up to a monthly limit of 1.984,48 €.

Transitional provisions relating to gerontological admission

As long as there is no change in circumstances requiring an adjustment to the calculation, the amount previously received under the 'gerontological admission' scheme remains guaranteed.

Application

The application must be submitted to the National Solidarity Fund (FNS). If the application is accepted, the FNS will communicate the amount and the start date of the payment and indicate the income and assets taken into consideration.

Review and repayment

Beneficiaries of the supplement must immediately notify the FNS any facts that may affect their entitlement. The supplement may be increased, reduced or withdrawn, even with retroactive effect. In certain cases, the FNS may demand repayment from:

- the beneficiary whose assets have improved;
- the beneficiary's donee;
- the beneficiary's legatee.

If the estate passes to the surviving spouse or direct descendants, repayment to the FNS is not required for part of the direct estate (295.161,63 €). If one of the abovementioned legatees continues to live in the property, the FNS cannot, for as long as this situation continues, claim repayment. However, the property is encumbered with a legal mortgage. The exemption in the case of indirect succession amounts to 1.786,03 €.

Download the application form for the supplement here



Severe disability allowance (French abbreviation: RPGH)

The person, with a decrease in his capacity to work of at least 30%, who is recognized as a disabled worker, has the following rights:

- the right either to receive a salary because of his professional activity with an ordinary employer or with a protected workshop;
- the right to receive the severe disability allowance when the person does not have the access to such kind of employment options or if the person cannot work in an ordinary or protected environment.

Severe disability allowance	1.944,40 € / month
Equivalent tax credit (French abbreviation: ECI)	90 € / month

Grant conditions

- be at least 18 years of age;
- decreased ability to work by at least 30% due to physical, mental, sensory or psychological impairment. The impairment must be acquired before the age of 65;
- a state of health for which it proves impossible to adapt a workstation in the ordinary or protected environment to the needs of the person;
- the person must be authorised to reside in Luxembourg, be domiciled in Luxembourg or actually reside in Luxembourg. All who are not European Community citizens must have been legally resident in the European Community over a period of 5 years in the last 20 years.

Rental guarantees

Major resident tenants, who do not have the needed means to finance a rental guarantee required by the landlord of a private dwelling in Luxembourg, can apply for an aid to finance the said guarantee. In return for this assistance, the tenant undertakes to save the total amount of the rental guarantee over a period of 3 years. This amount must be reimbursed to the Ministry if the landlord uses the guarantee.

The application form must be accompanied by the requested supporting documents



Rent subsidy

Tenant households in difficulty can apply for a rent subsidy granted by the Ministry of Housing to access decent housing. This aid can be requested throughout the year.

The rent subsidy is calculated in relation to net income and household composition. Single-parent families are particularly taken into account.

Conditions

The household must:

- legally reside in Luxembourg;
- have signed a rental agreement;
- not be the owner, co-owner, usufructuary, leaseholder or holder of an area right of another dwelling, neither in Luxembourg nor abroad respectively not rent a dwelling held by an ascendant or descendant of the applicant;
- the household's net disposable income must not exceed the monthly income limit;
- the monthly rent payable must exceed 25% of the net disposable income;
- have had regular income for at least 3 months at the time of application.

The rented accommodation or the accommodation to be rented must:

- be located in Luxembourg and not be rented by a public body (such as for example by the Housing Fund, SNHBM, or the municipality);
- be used for primary and permanent residential purposes;
- meet the safety and health standards in force in Luxembourg.

Simulate your rent subsidy





Family



Maternity benefits

Maternity leave

Every pregnant woman who is working (as an employed or self-employed person) and who has been insured with social security for a minimum period of 6 months during the 12 months preceding the childbirth shall be entitled to maternity leave.

The application addressed to the CNS must be submitted by means of a medical certificate indicating the expected date of birth and to be issued within the last 12 weeks of pregnancy. After the birth, a copy of the newborn's birth certificate must be submitted to the CNS.

Prenatal leave	The prenatal leave begins 8 weeks before the expected date of birth: <ul style="list-style-type: none">• when the birth takes place before that date, the days of the prenatal leave not taken will be added to the postnatal leave (the total duration of the maternity leave may not exceed 20 weeks in total);• when the birth takes place after that date, the prenatal leave will be extended until the actual date of birth, without shortening the duration of the postnatal leave, which remains at 12 weeks.
Postnatal leave	12 continuous weeks after the date of birth

At the end of the maternity leave, each parent is entitled to a parental leave (see page 67).

Calculate the key dates for your maternity leave



Adoption leave

The adoption leave is a 12-week leave in case of adoption of a child under the age of 12. The employee must have been affiliated to the health and maternity insurance for at least 6 months of the last 12 months preceding the adoption leave. The employer is obliged to grant such leave.

However, only one of the two parents can take the adoption leave. The other parent shall be entitled to an extraordinary leave of 10 days (or more depending on the /collective agreement applicable in the company). However, both parents shall be entitled to parental leave at the end of the adoption leave.

Pecuniary allowance for maternity/adoption leave

The remuneration for the maternity/adoption leave is paid by the CNS and corresponds to the gross salary of the previous months without, however, exceeding the threshold of 5 times the SSM (13.856,63 €). The maternity/adoption leave is considered effective work unlike parental leave, which fully suspends the employment contract. The employee continues to receive a pay slip and is also entitled to annual recreation leave and seniority.

Protection against dismissal

As soon as the pregnancy certificate/attestation of adoption has been sent, the employee is protected against dismissal for up to 12 weeks after the expected date of childbirth/adoption.

Breastfeeding while working

When a woman continues to breastfeed her child beyond the maternity leave, she is entitled to breastfeeding time during the working hours whereby this is granted only upon request and presentation of medical certificate. The breastfeeding time is considered as working time and paid for as such. The breastfeeding time will be allocated as follows:

- either in 2 periods of 45 minutes at the beginning and at the end of the normal daily schedule;
- or in a single period of at least 90 minutes in the following cases:
 - if the working day is interrupted only by a break of one hour and/or
 - if a woman may not breastfeed her child in the vicinity of the workplace.

Exemption from work for pregnant or breastfeeding women

Some jobs are considered hazardous to the health and safety of a pregnant or breastfeeding woman. If a woman is exposed to such a risk, the occupational physician may ask the employer to temporarily adjust her workstation or her working hours. If an adaptation of this kind is not feasible, the woman in question will have to be assigned to another job without loss of income. If another assignment is not feasible, the occupational physician will order an exemption from work. The pregnant or breastfeeding woman is then entitled to an indemnity equivalent to the sickness pecuniary allowance of the CNS.

Night work

If the occupational physician considers that night work between 10 p.m. and 6 a.m. to be a risk to the health and safety of the pregnant or breastfeeding woman, the employer will have to transfer the woman in question to a daytime workstation (until the child's first birthday). In case of a transfer, the salary must be maintained. In case that the transfer to a day shift is not feasible, the employer must exempt the woman from working for the necessary period.



Family allowances

Allowance for the future of children

Two different systems have been applicable since 1 August 2016.

You benefit from the old plan (frozen amounts) if:

- your child was born before the date of 1 August 2016 and
- you had worked in Luxembourg before the date of 1 August 2016 or
- you came to settle in Luxembourg before the date of 1 August 2016.

You benefit from the new plan (single amounts) if:

- your child is an only child, regardless of date of birth;
- your child was born after the date of 31 July 2016 or
- you started working in Luxembourg after the date of 31 July 2016, or
- you moved your residence place to Luxembourg after the date of 31 July 2016.

Except for the month of birth, the conditions for granting the allowance must be fulfilled on the first day of each month. For what concerns cross-border or temporary employees, the affiliation condition must be met predominantly for each month (half of the month + 1 day = 16 calendar days).

Any interruption of the compulsory membership of Luxembourg social security (> 16 calendar days) results in the child of the beneficiary «old scheme» passing as soon as it is re-enrolled automatically into the new scheme.

Conditions

Residents

- the allowance is a personal right granted to the resident child;
- the child must have a legal domicile in Luxembourg and reside there continuously and effectively (it is not enough to simply declare the child to a Luxembourgish municipality);
- the condition of actual residence is presumed to be complied with in several situations, listed by law (such as for example if your children accompany you while you are temporarily posted abroad by your employer).

Non-residents

- you must work in Luxembourg and be a compulsory member of the CCSS;
- your child must reside in a country of the European Union or with which Luxembourg has concluded a social security agreement;
- the allowance can be claimed for your biological and adoptive children, as well as for the children of the spouse or partner, provided that the requesting parent proves that he provides for the maintenance of the child and that he legally shares a common domicile and thus the effective and continuous residence with the spouse or partner.

If the spouse of a frontier worker has an income in his country of residence, a right to a differential allowance is granted if that country pays a lower allowance than the Luxembourg allowance.

How to proceed

You must complete the form and submit it to the CAE together with the following documents:

- an extract from birth certificate;
- the bank account details;
- a proof of residence permit in Luxembourg for all family members (for residents of a nationality other than the EU, EEA or Switzerland).

All non-residents must add the following documents:

- a certificate of residence (form E401);
- the information relating the household composition;
- if applicable, any evidence concerning the maintenance of the spouse's or partner's child;
- in the case of payment of allowances abroad: a certificate concerning the right to family benefits to be established by the fund, which pays or has paid the allowances.

The family allowance will be paid at the end of each month for which it is due. The exact date of payment may vary from month to month.

**Download the application form for the Child
Future Allowance here**



Amounts

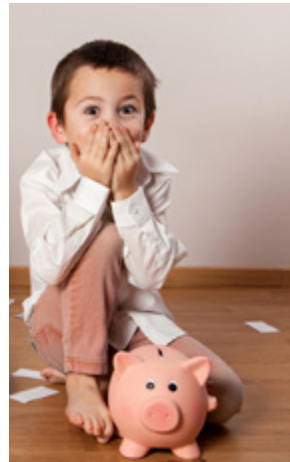
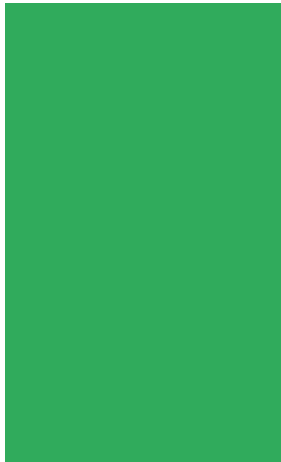
Old system

Beneficiaries of family allowances before the date of 1 August 2016 will continue to receive a “frozen amount” consisting of the basic amount together with the consideration of the increased family group and the amount of the child bonus. All families having one child were automatically transferred to the new scheme with the one-off amount of 315,04 €.

Number of children	Amount per child	Total paid
1 child	315,04 €	315,04 €
2 children	353,34 €	706,68 €
3 children	409,40 €	1.228,20 €
4 children	437,48 €	1.749,92 €
5 children	454,25 €	2.271,25 €

New system

Number of children	Amount per child	Total paid
1 child	315,04 €	315,04 €
2 children	315,04 €	630,08 €
3 children	315,04 €	945,12 €
4 children	315,04 €	1.260,16 €
5 children	315,04 €	1.575,20 €



Terms

Beneficiaries of the family allowance payment

The parents	<ul style="list-style-type: none">• <u>Common household of parents and child</u>: the parents freely designate the beneficiary of the family allowance.• <u>Separated parents</u>: the family allowance is paid to the natural or legal person with whom the child has his legal domicile and his actual and continuous residence. In case of a joint parental authority and an alternating residence of the child, the parents freely designate the beneficiary of the family allowance respectively jointly request the division by half of the allowance between them.
The adult child or the emancipated minor child	Upon request, the allowance may be paid into the account of the emancipated adult or of the minor child.
The guardian of the child	If a guardian is nominated for the child by a court decision, the family allowance shall be paid to the natural or legal person invested in the guardianship of the child and with whom the child has his legal domicile and his effective and continuous residence.
In case of dispute	In case of dispute, it is up to the CAE to determine the beneficiary of the family allowance in the interest of the child on the basis of the information available to it.

Age limit

The family allowance is payable from the month of birth until the age of 18. The pupils who pursue higher education after the age of 18 shall no longer be entitled to receive the family allowance payments.

The pupils in secondary education may continue to benefit until they reach the age of 25 whereby this applies subject to the following conditions:

- they attend a secondary, technical or similar secondary education in an educational institution and as their main education for a period of at least 24 hours per week;
- they attend studies or a training adapted to the abilities of the student in an institute, service or centre for differentiated education or in an equivalent institution abroad;
- they attend an apprenticeship (in Luxembourg or abroad) whose allowance is lower than the SSM.

For all pupils over the age of 18, the payment of the family allowance shall be limited to 31 July and is resumed only upon request for maintenance with presentation of a school certificate. In case of an adjournment in terminal class, the payment of the family allowance will cease in the month of July and the months of August and September will no longer be paid.

Age increases

Child age	Amount
6-11 years	23,81 €
> 12 years	59,44 €

The said amounts are applicable to all beneficiaries. No application is required for this purpose..

Back-to-school allowance

Automatic payment during the month of August of each year. No application is required.

Child age	Child age
6-11 years	115 €
> 12 years	235 €

The children admitted to the second cycle of basic education and who have not yet reached the age of 6 at the time of the beginning of the school year shall be entitled to the school year allowance on presentation of a school certificate.

The allowance applicable to all beneficiaries ceases and will so no longer be paid during the calendar year in which secondary education is completed.

Additional special allowance

If your child suffers from a permanent impairment or from a decrease of at least 50% in physical or mental capacity and ascertained by your physician, you can apply for the additional special allowance.

Additional special allowance = 200 € / month

Download the form for the application for the additional special allowance here



The social security control physician determines the disability rate, either by summoning the person or on file in order for the Children's Future Fund to grant payment of the special allowance.

This allowance is paid at the same time as the family allowance and up to a maximum of the 25th birthday.

Birth allowance

The birth allowance of a total of 1.740,09 € consists of 3 instalments of 580,03 € each:

- prenatal allowance;
- childbirth allowance;
- postnatal allowance.

The prenatal and birth allowances are reserved for pregnant women and for women who have given birth. As these allowances are paid to the mother, a frontier worker cannot benefit from them in favour of his wife, partner or concubine who does not work in Luxembourg. In addition, the Luxembourg birth allowance cannot be combined with a birth grant paid in the country of residence of the frontier worker.

Conditions

Prenatal allowance

- during her pregnancy, the pregnant woman must carry out at least 5 medical examinations (both obstetric and general) and a dental examination;
- the mother must have her legal domicile in Luxembourg or she must be affiliated in Luxembourg at the time of her last medical examination.



Birth allowance

- the child must be born viable (more than 22 weeks since the conception);
- the mother must carry out the postnatal examination at a physician specializing in gynaecology and obstetrics;
- the mother must have her legal domicile in Luxembourg or be affiliated to Luxembourg social security at the time of birth.



Postnatal allowance

- the child must be subject to 6 medical examinations up to the age of 2 years;
- until the age of 2, the child must have been continuously brought up in Luxembourg or one of the parents must have been continuously affiliated to the CCSS for 2 years;
- this clause does not apply to adopted children if all post adoption examinations have been carried out.



Download the forms to submit your application for the prenatal and birth allowance here





Parental leave

Conditions

The requesting parent must:

- bring up the child or the children concerned in his or her home and devote himself or herself principally to their upbringing during the period of parental leave;
- exercise a professional activity through one or more employment contracts totalling at least 10 hours of work per week and must be affiliated to Luxembourg social security without interruption for at least 12 continuous months immediately preceding the start of the parental leave (interruptions of less than seven days in total will be allowed);
- **Attention:** The parent holding an apprenticeship contract shall only be entitled to a full-time parental leave of 6 or 4 months;
- must not engage in any professional activity during the period of full-time parental leave or must not engage in any part-time professional activity during the period of part-time parental leave reduced by half the working time worked before the parental leave or reduced by 20% per week or over 4 periods of one month for a maximum period of 20 months in the case of a split of the respective parental leave.

If the parent has changed the employer during the 12-month period preceding or during the duration of the parental leave, the said leave may be granted subject to the agreement entered into with the new employer.

The parents who have entered into permanent employment contracts with a probationary period can only apply for their parental leave after the conclusion of the probationary period.

Types of parental leave

The parents who both work in Luxembourg and who comply with the conditions for granting parental leave each have an individual right to parental leave for the same child. The parents are also allowed to take their respective parental leave at the same time. The parental leave which is not taken by one parent is not transferable to the other parent. In case of the death of the child or the refusal of the application for adoption, the parental leave commenced shall be terminated. In this case, the beneficiary integrates his employment at the latest 1 month after the event in question.

First parental leave

One of the parents must take parental leave following maternity or adoption leave. Exception for single-parent family: The parent, with whom the child lives with the right to only one parental leave must not take it immediately after the maternity and/or adoption leave. If only one of the parents is entitled to parental leave because the other is not working, he can choose between the first and second parental leave, which he can take from the first day of the third week, following the childbirth or from the date of issue of the adoption judgment.

Second parental leave

The parent who does not benefit from the first parental leave, must take the second parental leave before the date of the child's 6th birthday. In the case of an adoption, the parental leave may be taken within a period of 6 years from the end of the adoption leave or from the date of issue of the adoption judgment until the age of 12.

Multiple birth and/or multiple adoption

In the case of multiple births or multiple adoptions, the right to parental leave will be granted for each child of the same birth or of the same adoption.

Duration of the parental leave

Parental leave	Duration	Working time before the parental leave	Consequence on the activity
Full time	6 or 4 months	Weekly working time ≥ 10 h per week <i>Attention: This option is only possible for apprentices and parents with multiple employers</i>	During the whole period of the prenatal leave, no professional activity will be allowed
Half time	12 or 8 months	Weekly working hours ≥ 20 h per week	Employment reduced to 50% during the entire parental leave
Split (over a maximum period of 20 months)	4 x 1 Full-time	Weekly working hours ≥ 40 h per week	No work allowed during the 4 months of parental leave
	1 day per week	Weekly working hours ≥ 40 h per week	Work activity reduced by 20% per week during the entire parental leave

Application process

1 st parental leave	2 months before the start of the maternity leave. In case of adoption, the application must reach the employer before the start of the adoption leave.
2 nd parental leave	4 months before the start of the parental leave at least.

The employee must submit an application addressed to the employer by registered letter with acknowledgement of receipt. The employer can refuse both types of leave if the request has not been notified within the legal forms and deadlines.

The employer may not refuse or postpone the first full-time parental leave if it has been duly requested. The employer is obliged to grant the 2nd full-time parental leave requested in due form.

The employer, may exceptionally request postponement of 2nd parental leave for operational reasons. Before any decision is taken to postpone the 2nd parental leave to a later date, the employer must, as far as possible, offer the employee an alternative form of parental leave. The decision to postpone must be justified and notified to the parent by registered letter with acknowledgement of receipt within 4 weeks of the request at the latest. In principle, the employer may postpone the start of the 2nd parental leave by a maximum of 2 months. The delay is extended to a maximum of 6 months for companies with fewer than 15 employees, or to the end of the season for companies with seasonal operations.

In the following cases, no postponement will be possible:

- if the condition of the child requires the presence of the parent in the family home;
- if the employer has given his consent or in the absence of a response within four weeks.

Particularities of part-time or split parental leave

For half-time or split parental leave, a parental leave plan must be agreed and signed by the employer and the parent within 4 weeks of the parent's request. This agreement covers the entire period of parental leave. Modifications, to be approved by mutual agreement between the parent and employer, are only possible for adjustments to schedules or calendar months.

In all circumstances, the employer may refuse to grant half-time or split parental leave, giving reasons for his decision and informing the beneficiary parent by registered letter with acknowledgement of receipt within 2 weeks of the request, and inviting the parent to an interview within 2 weeks of this notification. As part of this interview, the employer must propose to the parent in writing an alternative form of parental leave or a different parental leave plan. If no parental leave plan is agreed and signed by both parties within 2 weeks of this meeting, the parent is entitled to a choice of 6 months' or 4 months' full-time parental leave.

Labour law and parental leave

The employment contract will be entirely suspended for the duration of the full-time parental leave. For what concerns the part-time parental leave or the split parental leave, the employment contract shall be partially or proportionally suspended.

From the last day of the notification period of the application for parental leave and throughout its duration, the employee may not be dismissed except for serious reasons. In addition, the employer is required to keep the employee's job.

The length of parental leave is taken into account in the determination of seniority rights but does not give any entitlement to statutory leave.

Income substitution benefit

The income substitution benefit is calculated on the basis of:

- the income declared by the employer to the CCSS during the 12 months preceding the parental leave;
- the average hours worked in the 12 months preceding the parental leave.

Parental leave	Average working time	Gross monthly allowance
Full time	40 h/week	2.771,33 € - 4.618,88 €
	30 h/week	2.078,50 € - 3.464,16 €
	20 h/week	1.385,66 € - 2.309,45 €
	10 h/week	692,83 € - 1.154,72 €
Half time	40 h/week	1.385,66 € - 2.309,45 €
	30 h/week	1.039,25 € - 1.732,08 €
	20 h/week	692,83 € - 1.154,72 €
Split (1 day/week)	40 h/week	554,27 € - 923,78 €

The said income is subject to social security contributions and taxation. Its amount is limited at 5/3 of the SSM (4.618,88 €).

Suspension of repayment of a mortgage

On a voluntary basis, banks offer the suspension of the repayment of a mortgage for the duration of the parental leave, provided that it is a mortgage contracted for personal housing purposes. The conditions for granting and the practical terms of the suspension system are determined individually by the respective credit institutions according to the particular situation of the client.

Download the application form for the granting of the parental leave allowance here





Leave for family reasons

Conditions

Each employee caring for a child (under the age of 18), who requires his presence due to a serious illness, accident or other any kind of compelling health reason, is entitled to leave for family reasons. The age limit of 18 years does not apply to children, who receive the additional special allowance. The biological child and the adoptive child are considered dependent children.

Duration

12 days	per child aged 0-3 years inclusive
18 days	per child aged 4-12 years inclusive
5 days	in the event of hospitalization of a child aged 13-18 years inclusive <i>non-applicable condition for children who are the beneficiary of disabled child allowance</i>

The balance of family leave days can be viewed directly on the website MyGuichet.lu

The leave for family reasons is not cumulative with partial unemployment. This leave can be split; however, the two parents are not allowed to it at the same time. The leave for family reasons may be extended if the child has active cancer or needs to be hospitalized for more than 2 weeks (maximum duration possible over a reference period of 104 weeks: 52 weeks). The leave taken in the event of quarantine of a child or measures of isolation, eviction and home care of children in the context of an epidemic are not counted.

Rights and obligations of the beneficiary

On the same day as his absence for family reasons, the employee has to notify his employer personally or through an intermediary. A medical certificate attesting to the illness, accident or other compelling reasons of health of the child as well as the obligatory presence of the beneficiary with the sick child, must be presented as soon as possible to the employer regardless of the duration of the child's illness (even if this illness lasts only one day). On the other hand, the employee must submit the medical certificate to the CNS no later than the third day of absence. The period of leave for family reasons is equivalent to a period of incapacity for work due to illness or accident. The legal provisions on social security and protection at work remain applicable to beneficiaries.



Childcare service voucher (French abbreviation: CSA)

Application

The residents must apply must submit their application to their municipality of residence.

Non-residents, whose children receive family allowances in Luxembourg, may draw up CSA contracts with the CAE.

Registration is free of charge and can be done throughout the year. Children are admitted according to available places and priorities set by the service providers.

The application does not exempt parents from the registration of their children with a CSA provider

To join the CSA, parents must bring the following documents:

- the child's registration number;
- the registration number of the legal representative;
- the address of the child, the applicant and the invoicing of the services;
- the number of children receiving family allowances and belonging to the household of the legal representative;
- the data on the income situation of the household in which the child lives.

All non-residents must add the following documents:

- a copy of the employment contract;
- a recent household composition certificate;
- a certificate of income drawn up by the Direct Contributions Administration or by the CCSS and, if applicable, any other document documenting the income received outside Luxembourg (unemployment payment certificate, sickness benefit, RSA, etc.).

If you are separated and/or divorced:

- the most recent tax slip of the person working in Luxembourg. If you are not taxable by basis of assessment: the annual income certificate issued by the CCSS;
- the extract from the divorce decree specifying the arrangements for the custody of the children and the payment of any alimony;
- proof of payment of the alimony for the children for whom the CSA has been applied. If no alimony is collected, the applicant must sign a declaration on his honour.

Download the form for the application for non-resident membership here

(only available in French and German)



Contract and validity of membership

At the time of CSA membership, the parents receive the following for each child:

- a membership agreement in which the value of the CSA is set;
- a «myCard fir Kanner» membership card to access the website www.staarkkanner.lu with different features and benefits (access to teaching materials, consultation of invoices and annual statements, intervention on multilingual education weeks).

The CSA membership has the validity of one year starting from the date of the signature of the contract. The parents are responsible for the renewal before the expiration date. However, the “my-Card fir Kanner” remains valid until the end of the basic school. For this reason, there is no systematic issue of a new card during the annual renewal of the contract.

Service providers

The various education and reception services (SEA) must hold an accreditation issued on the basis of criteria of good repute, qualification of staff and infrastructure in accordance with Luxembourg law.

The SEA can be contracted with the State (such as for example if the State offers a financial contribution to the operating costs of the service) or have a commercial purpose.

In practice, these SEA institutions are the following:

- nurseries (care for young children under the age of 4);
- day care homes (care for schoolchildren);
- relay homes for children (care for young children and/or care for schoolchildren).

There are two other types of care:

Nursery playschools (Mini-crèches)

Offer the day care addressed to a limited number of 11 children accommodated simultaneously, of which no more than 4 may be under one year old. There must be no more than 22 children registered in total. The services offered by the nursery playschools of a minimum period of 46 weeks per year between 5 am and 11 pm (exceptionally stays with accommodation of a maximum number of two nights per year).



Parental assistants

The parental assistance consists of regular paid day or night care of minor children at the home of the parental assistant. This activity is carried out independently in accordance with a reception contract. The parental assistant must also be licensed in accordance with Luxembourg law. The parental assistant can take care of a maximum number of 5 children at the same time, apart from his own children.



Financial contribution by the parents

Childcare and meals for schoolchildren have been free of charge during school weeks, from Monday to Friday from 7am to 7pm, regardless of the type of facility (maisons relais, foyers du jour, mini-crèches or parental assistants). Outside these times and for infants or children enrolled in early education, the CSA scale is applied to calculate the parents' financial contribution. During the school holidays, families with an income of less than 2 x SSM (5.542,65 €) still benefit from free meals. In addition, parents of children aged 1 to 4 can take advantage of 20 hours of free childcare as part of the multilingual education programme at the nursery.

The calculation of the financial contribution by the parents is based on the following:

- income of the household in which the child lives;
- number of children receiving the family allowances in the household;
- type of reception (contracted SEA, SEA for commercial purposes, nursery playschool, and parental assistant);
- number of reception hours per week.

The parental participation is defined according to the income of the household, while knowing that the fi-

In this context, the private childcare facilities and the parental assistants are free to set their own hourly rates. Pay attention to the terms of the education and reception contract

financial contribution of the State is limited to 60 hours per week with a maximum monetary contribution amounting to 7 € per hour (5,40 € per hour for a parental assistant). In this context, the private childcare facilities and the parental assistants are free to set their own hourly rates. Any amount exceeding of the limitations (in terms of hours and rates) is the responsibility of the parents.

The «Centre de ressources - Helpdesk» is available to answer any general questions about the CSA.

Parents and providers can contact the helpdesk by:



✉ helpdesk@chequeservice.lu or

☎ 8002 1112

Monday to Friday from 9am to 5pm

**For more information on free childcare,
scan the QR Code**



Specific advantages according to the age of the child

Additional benefits exist depending on the age of the child and regardless of the income of the parents.

Flat-rate of 200 € per week for children < 1 year

The child under the age of 1 benefits from a rate limited to 200 € per week of attendance whereby the main meals are not included in the said amount.

Flat-rate of 100 € per week during the school holidays for the child attending school

For a child attending school, during the school holidays, the amount payable by the parents is limited to 100 € per week whereby the main meals are not included in the said amount.

Multilingual education programme

The multilingual education programme familiarises children of the age between 1 and 4 with Luxembourgish and French. This supervision is offered by the contracted or commercial SEA for 46 weeks per year. The nursery playschools remain free to decide if they want to apply this programme or not. The parental assistants are excluded.

The parents can benefit from the following flat-rates:

For the children who still do not attend school	20 hours of free tuition per week
Children enrolled part-time in early childhood education and attending a nursery	10 hours of free tuition per week

Invoicing

An invoicing period of one month is the period from the 1st Monday to the Sunday before the 1st Monday of the following month. The invoicing period can vary between 4 and 5 weeks. For this reason, the amounts charged to the parents may be higher or lower. The parents receive a detailed invoice by mail, listing the invoiced hours, the financial assistance from the State and the final due amount.





Early retirement and pensions



Early retirement

The following text includes a summary of the modalities related to the different forms of early retirement. Please consult the LCGB brochure dedicated to the early retirement through the website www.lcgb.lu to get for more detailed information.

General conditions to be fulfilled

- the application must be at least 57 years of age;
- the applicant must have a minimum 5 year membership with the last employer. Exception: minimum employment period of one year for employees coming from a company in bankruptcy or liquidation;
- maximum compensation period of 3 years: the compensation period ends at the time when the beneficiary is entitled to the old-age pension or the early old-age pension;
- choice between the early old-age pension and the early retirement up to the age of 63.

Early retirement benefit

The monthly allowance is calculated on the basis of the gross monthly remuneration actually received by the employee during the 12 months preceding the granting of early retirement.

The reference salary (French abbreviation: SR) used to calculate the monthly allowance corresponds to the average remuneration including the 13th month, holiday pay, etc., but excluding overtime and incidental allowances.

Early retirement benefits with maximum 5 x SSM (13.856,63 €):

During the first 12 months	85% of the SR
During the next 12 months	80% of the SR
For the 12 consecutive months	75% of the SR

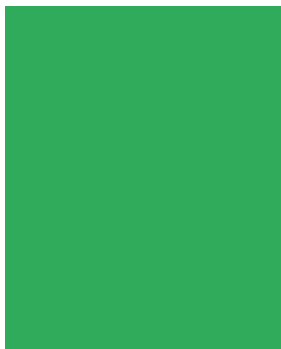
Early retirement due to corporate restructuring (“Préretraite ajustement”)

In the event of closure or restructuring of the company or the transformation of jobs following technological changes, the employer will be allowed to request an early retirement. The same principle applies to companies declared bankrupt, placed under controlled management or in the process of judicial liquidation.

The company must be eligible and the employee must fulfil the following conditions:

- the employee must fulfil the general conditions (see what stated under page 76);
- the employee must undertake not to engage in any remunerated activity which, over a calendar year, exceeds half of the SSM applicable to it per month;
- the employee must not receive a pension paid by a foreign pension institution.

The employee has the possibility to advance the early retirement due to corporate restructuring on 1st January of the year in which the employee reaches the age of 57.



Early retirement for shift work and early retirement for night workers

This early retirement allows employees who have worked a shift work within the framework of a mode of organization of work in successive shifts or a fixed shift work at night to withdraw earlier from their working life.

In order to be eligible for this early retirement, the employee:

- must fulfil the general conditions (see what stated under page 76);
- must undertake not to engage in any remunerated activity which, over a calendar year, exceeds half of the SSM applicable to it per month;
- must not receive a pension paid by a foreign pension institution;
- must demonstrate 20 years of shift work in successive shifts or fixed shift work at night or 15 years of shift work in successive fixed shift work at night during the last 25 years of their working life;
- must demonstrate that he has worked 20% of his normal monthly working hours between 10 p.m. and 6 a.m.

This early retirement is offered to employees who have worked a full-time and part-time position (at least 50% of normal working time).

Progressive early retirement

Progressive early retirement allows the employee to gradually retire early, that is to say by reducing his occupation level. The part-time working time shall be fixed by modifying the employment contract and shall be at least 40% and not more than 60% of the previous working time.

In order to benefit from the progressive early retirement, the employee:

- must fulfil the general conditions (see what stated under page 76);
- must occupy a position with a working time of at least 75%.

Only employees coming from an enterprise covered by a collective agreement specifically providing for progressive early retirement have an unconditional right of access. Other employees can only benefit from it if the company has entered into a specific agreement with the Ministry of Labour in Luxembourg and if the employer agrees to the progressive early retirement.



National pension insurance fund (French abbreviation: CNAP)

The CNAP is competent for the calculation, allocation and management of the following:

- of the retirement pensions;
- of the invalidity pensions;
- of the survivors' pensions.

Premiums

	Insured person	Template	State	Total
CNAP ⁽¹⁾	8,5 %	8,5 %	8,5 %	25,5 %
F.P. ⁽²⁾	8,5 %	8,5 %	8,5 %	25,5 %
C.P.F.E.C. ⁽³⁾	8,5 %	8,5 %	8,5 %	25,5 %
P.C.F.L. ⁽⁴⁾	8,5 %	8,5 %	8,5 %	25,5 %

(1) National Pension Insurance Fund | (2) Public service | (3) Provident Fund for Civil Servants and Municipal Employees |

(4) Railway Pension Fund

Compulsory pension insurance

All periods of professional activity and replacement income subject to contributions for which the contributions are paid shall count as periods of compulsory insurance.

The contribution base cannot be under the level of the unqualified SSM (2.771,33 €), nor higher than 5 x SSM (13.856,63 €).

Voluntary pension insurance

In the absence of a professional activity, there are three different forms of voluntary insurance:

Continued insurance

Persons with 12 months of compulsory insurance during the period of 3 years preceding their disaffiliation, shall be entitled to request to continue their insurance with the CCSS within a period of 6 months after the loss of the said affiliation.

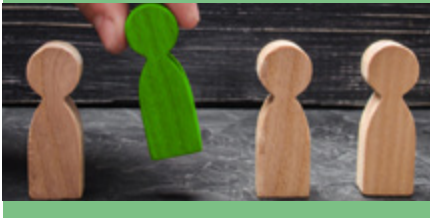
Supplemental insurance

Persons with 12 months of compulsory insurance during the period of 3 years preceding their application, shall be entitled to supplement with voluntary contributions the contributions they have already paid under the compulsory insurance.

Voluntary insurance

On the basis of the favourable opinion expressed by the Medical Control, the persons who do not receive continuous insurance may optionally insure themselves from the 1st day of the month following the request during periods during which they do not exercise or reduce their own professional activity due to family-related reasons.

The applicants must be resident in Luxembourg, must be affiliated for a minimum period of 12 months and, at the time of their application, they must not have reached the age of 65 or be entitled to an individual pension.



The contribution rate for the voluntary pension insurance is 17% (monthly contribution between 471,13 € - 2.355,63 €). However, for a maximum period of 60 months of insurance, the insured person may request that the contribution base of the voluntary pension insurance be reduced to 1/3 of the SSM with a monthly contribution of 157,04 €.

Download the form to submit the application for the voluntary pension insurance here

(only available in French and German)



Retroactive purchase of insurance periods

The retroactive purchase allows beneficiaries who have interrupted or reduced their professional activity for family reasons (e.g. marriage, education of a minor child, care of a recognized dependent or of a severely disabled person) in order to cover incomplete periods of insurance for an old-age pension at a later stage. The said retroactive purchase can be requested by any resident with at least 12 months of compulsory insurance and no individual pension. Non-residents can also request a retroactive purchase under the same conditions as residents.

Additional periods

These are periods during which no contributions have been deducted, including:

- the periods during which a disability pension was paid;
- a maximum of 9 years of uncompensated study or vocational training after the ages of 18.

These periods count only for the purpose of the completion of the traineeship required for the early old-age pension (starting from the age of 60) and the minimum pension as well as for the purpose of acquiring flat-rate increases and the end-of-year allowance.

Baby year

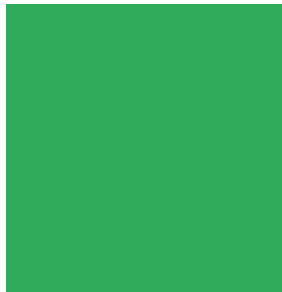
Parents must designate the beneficiary of the baby year period or decide in favour of a split of the period via a joint application. This decision can't be changed. In the event of the allocation of the said period between the parents, Parent A will always receive the first 12 months and Parent B the last 12 months.

The baby year is a period of insurance of two years taken into account for the parent, who has devoted himself to the education of a legitimate, legitimated, natural or adoptive child until the age of 4. The baby year can be extended to a period of four years if, at the time of birth or adoption, the parent raises at least two other children in his or her home or if the child suffers from a permanent impairment or decrease of at least 50% for what concerns his physical or mental capacity.

The parent must have 12 months of compulsory insurance during a reference period of 3 years preceding the birth or the adoption. The baby year periods cannot be claimed for a child for whom one of the parents benefits from the education package (hereinafter referred to as "Mammerent").

Download the form for the application of the baby year here

(only available in French and German)





Old-age pension

Eligibility criteria

Old-age pension

from age 65

with 120-month periods of compulsory insurance, continuing insurance, optional insurance or retroactive purchase periods

An insured person who does not meet the 120-month probationary condition at the end of his or her 65th birthday and who does not receive an individual pension abroad may apply to the CNAP to get a refund of the employee and employer contributions actually paid into his/her account. However, the said reimbursement abolishes all the right to any benefits!

Early old-age pension

from age 57

with 480-months of compulsory insurance periods

from age 60

with 480-months of compulsory insurance periods or

with 480 months of insurance coverage, including periods of contributions and additional periods (of which at least 12 months must be compulsory, continued, optional or retroactive insurance), the 480-month period is increased by whole months of compulsory, continued or optional insurance:

From 1 July 2026: + 1 month

2027: + 2 months

2028: + 4 months

2029: + 6 months

2030 and beyond: + 8 months

This increase does not apply if the pension entitlement arises following early retirement for shift workers and night workers or early retirement due to corporate restructuring.

Download the form for the application of the old-age pension

(only available in French and German)



Amount

The old-age pension consists of:

Flat-rate allowances

granted according to the duration of the insurance, regardless of the level of income of the insured person and taking into account the years of compulsory, assimilated, continuous, optional insurance as well as the retroactively purchased years.

Max. duration to consider = 40 years

The rate of flat-rate increases is increased from 23,5% in 2012 to 28% in 2052 of the reference amount (see page 93).

Proportional allowances

make it possible to set a proportional amount (pro rata) of all the annual income declared during the insurance period. The proportional increase rate of 1,85% in 2012 is reduced to 1,60% in 2052. The valuation threshold for the proportional increases is gradually increased from 93 in 2012 to 100 in 2052 whereby age and career are combined (see page 93).

Parameters applicable to pensions started in 2026

Rates of the flat-rate allowances	25,075 %
Rates of proportional allowances	1,763 %
Threshold applicable to the proportional allowances	95
Increase in the rates of the proportional allowances per unit exceeding the threshold	0,016 %
Adjustment factor (corresponds to changes in wages between the base year 1984 and the start of the pension)	1,570

Terms

If at the age of 65, the insured person does not meet the 120-month period condition:

- the contributions actually paid, excluding the share to be borne by the public authorities, may be reimbursed to the insured person upon request;
- the start of the pension may be deferred. The employment contract does not cease as the conditions for entitlement to a pension have not yet been complied with.

Cumulation with earnings

The cumulation is possible without reductions in the normal old-age pension. In the event of a contribution from an early old-age pension with paid employment, the early old-age pension will be reduced insofar as the pension together with the income exceeds the average of the 5 highest annual salaries of the insurance period.

Return of the refunded contributions

Persons who have received a refund can revive the claims associated with the non-refunded portion by repaying the refunded contributions plus 4% interest per year. The employer's share becomes effective again if the person has worked and contributed for a minimum period of 48 months (such as for example 12 months of compulsory contribution and 36 months of continuous insurance).



Progressive pension

Eligibility requirements

Employees who meet the following conditions may apply for a progressive pension:

- be eligible for early retirement;
- work at least 75% of full-time hours;
- request a reduction in working hours of at least 25% from their employer, while respecting an absolute lower limit of 16 hours of work per week.

The staff delegation must be informed by the employer of any request for admission to the progressive pension.

Procedure

① With the employer

The employee must submit their request to their employer at least 4 months before the desired date of the reduction. This request must be accompanied by a certificate from the CNAP establishing the date of entitlement to early old-age pension and the conditions for admission to progressive pension.

After notification, the employer has 1 month to respond to the request. If agreed, an amendment to the employment contract must be signed, setting out the new working conditions, including the rate of reduction, the number of working hours and the date on which the reduction will take effect. Any reduction in working hours must take effect on the 1st day of the month.

② With the CNAP

The employee must submit the amendment to the employment contract to the CNAP no later than 2 months before the start date of the reduction. The CNAP checks the eligibility conditions and communicates its response no later than 1 month before the planned date of the reduction.

Refusal of admission to the progressive pension is notified by a written and reasoned decision from the CNAP, which indicates the deadlines and competent appeal bodies. In this case, the amendment to the employment contract is considered null and void.

Successive reductions are possible, but each time a new amendment must be agreed between the employer and the employee and then verified by the CNAP.

Allowance

Under the progressive pension scheme, the employee is entitled to a monthly allowance paid by the employer with the monthly salary.

Attention: However, at the employer's request, the CNAP may agree to pay the allowance directly to the employee. In this case, the employer must inform the employee of the CNAP's consent within 3 days of receiving it, so that the employee can provide the CNAP with their bank details before the deadline.

The compensation is calculated on the basis of the amount of the early old-age pension and the end-of-year allowance to which the employee would have been entitled, applying the reduction rate used. For social security and tax purposes, the compensation is treated as an early old-age pension.

End of the employment contract or progressive pension

In the event of dismissal or termination of the employment contract, the CNAP pays the compensation directly to the employee. In this case, the employer must inform the CNAP within three days of the termination of the employment contract and the employee must provide their bank details to the CNAP within the same period.

Entitlement to the allowance automatically ceases if the employee reaches the legal retirement age of 65, applies for early retirement or disability pension, dies, exceeds the agreed working time or engages in another activity generating income in excess of 50% of the SSM.

Special provisions

In the event of a change in the employer's situation due to succession, sale, merger, transformation of funds or incorporation, the obligations resulting from the progressive pensions in progress shall remain between the new employer and the transferred staff.

With regard to overtime, the provisions relating to part-time work are applicable to progressive pensions: requirement of mutual agreement between the employer and the employee, within the limits and according to the terms set out in the employment contract. Refusal to work overtime does not constitute serious or legitimate grounds for dismissal. Overtime work may not extend the actual working time beyond the normal working time for a full-time employee. Overtime work entitles the employee to additional pay.





Tax allowance for continuing in employment (AMVP)

Taxpayers who meet the conditions for receiving a personal old-age pension from the CNAP, but do not actually receive one, are entitled to the AMVP

The AMVP is a general deduction that reduces the taxpayer's taxable income and, consequently, reduces the amount of tax due.

Procedure

In order to enable the Direct Taxation Authority to verify that the conditions for granting the AMVP are met, the application must be accompanied by a certificate provided by the CNAP attesting that the taxpayer does not receive a personal pension even though they meet the conditions for entitlement.

Amount

The AMVP amounts to a maximum of 9.000 € per year, up to a limit of 750 € per month.

The taxpayer is entitled to the full monthly allowance from the month following the month in which they become eligible for a personal pension until the month in which they receive a personal pension.

Request a certificate from the CNAP to obtain AMVP





Disability pension

Definition

A disability pension may be granted, under certain conditions, to an insured person who, after a prolonged illness, infirmity or fatigue, has suffered a loss of capacity for work so that the insured person is prevented from exercising his recent profession or another occupation corresponding to his skills and aptitudes.

Conditions

The employee must have a period of contributory service of at least 12 months of insurance during the 3 years preceding the date of the disability found or the expiry of the sickness pecuniary allowance. However, no minimum period of contributory service shall be required in the event the disability is attributable to an accident or to a recognized occupational disease.

Application

The disability pension is applied for in writing and granted if the CNAP control physician confirms the invalidity. In case of a rejection, there is right of recourse.

Download the form for the disability pension application



Amount

The invalidity pension consists of the following elements:

Flat-rate allowances

granted according to the qualifying period (max. 40 years). The flat-rate allowances is increased from 23,5% in 2012 to 28% in 2052 of the reference amount (see page 93).

Special flat-rate allowances

to compensate for the 1/40 premature career interruption for each year between the start of pension entitlement and the age of 65 (max. 40 years). They are added to the flat-rate allowances.

Proportional allowances

based on the income earned during the insurance period. The proportional allowances rate of 1,85% in 2012 is reduced to 1,60% in 2052. The valuation threshold for the proportional allowances is increased from 93 in 2012 to 100 in 2052 regard-less of age and professional career (see page 93).

Special proportional allowances

to compensate for premature career interruption in case of disability before the age of 55. These special proportional allowances are added to the proportional allowances. Their amount is calculated in relation to the average wages earned during the period between the age of 25 and the year of maturity of the risk.

Cumulation with other income sources

In the case of a combination with an accident pension, the invalidity pension will be reduced to the extent that the pension together with the pension exceeds either the average of the 5 highest annual salaries of the insurance career, or, in the case where this method of calculation is more favourable, the salary used to calculate the accident pension. If there is a salary/income, the medical control makes a decision on whether the disability pension is maintained or not.





Survivor's pension

Conditions

In the event of the death of an insured professionally active person or a recipient of a personal pension, a survivor's pension may be granted:

- if the deceased person was a pensioner: in this case, no qualifying period is required;
- if the deceased person was in active service: the right to a survivor's pension is only available if the insured person has, during the 3 years preceding his death, completed at least 12 months of compulsory, continuous or optional insurance.

No preconditions related to the duration of his affiliation are required if the death is attributable to an accident or to an occupational disease.

Survivor's pension of the spouse or partner

In the event of death, the surviving spouse or partner claims the survivor's pension provided that the marriage/partnership lasted for a minimum period of 1 year, a child was born or conceived at the time of the marriage/partnership or the death of the insured person is caused by an accident.

In the event of the remarriage of a beneficiary of a survivor's pension, the pension in question shall cease to be paid from the following month:

- if the new union takes place before the age of 50, the survivor's pension can be redeemed at the rate of 5 times the amount paid in the last 12 months;
- if the new union takes place after the age of 50, the rate will be reduced to 3 times the amount paid during the last 12 months.

Pension of the divorced spouse or former partner

In the event of the death of his former spouse, the divorced spouse shall be entitled, under the same conditions applied to the surviving spouse, to a survivor's pension provided that he has not entered into a new marriage. The same rules will be applied in the context of a partnership.

Parents and allies

If the insured person dies without leaving a surviving spouse or partner, the parents and allies in the direct line (children, grandchildren, and parents) and in the collateral line up to the second degree (brother and sister) are, under certain conditions, entitled to receive a survivor's pension.

Amount

The full pension of the deceased person will be paid for 3 months to survivors, who have lived with him in common household ("quarter of favour" upon request). If the deceased person was not yet a pensioner, the survivors' pensions are completed for the month of death and the following three months up to the amount of the pension to which the deceased person would have been entitled.

100% of flat-rate allowances and special flat-rate allowances
to which the insured person was or would have been entitled.

&

75% of proportional allowances and special proportional allowances
to which the insured person was or would have been entitled.

Orphan's survivor's pension

An orphan's survivor's pension is granted until the age of 18. It is maintained until the age of 27 if the orphan is prevented from earning his living as a result of his scientific or technical preparation for his future profession. The orphan's pension is paid without age limit if, as a result of physical or intellectual infirmities found before the age of 18, the child cannot earn his own living. In the case of an orphan who lost father and mother, the survivor's pension will correspond to the double of the orphan's pension. If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions will be doubled.

33 % of the flat-rate allowances and of the proportional allowances the insured person was or would have been entitled to.

&

25 % of the proportional allowances and of the special proportional allowances the insured person was or would have been entitled to.

Cumulation with other income sources

Survivor's pension and personal income

The survivor's pension will be reduced if, together with the beneficiary's personal income, it exceeds a legally defined threshold.

Reduction threshold = 4.060,06 € per month increased by 4% for each child eligible for the baby years or the education flat-rate and by 12% for each child eligible for an orphan's pension.

Exempted professional income = 1.804,47 € per month when the individual income consists of professional income or replacement income

Individual pension with spouse's survivor's pension

If the spouse's survivor's pension with a personal pension exceeds a specified threshold, the survivor's pension will be reduced.

Reduction threshold = 4.060,06 € per month

Administrative procedure

All pensions are granted exclusively upon formal request. The extracts from the marriage certificate and from the death certificate must be attached to the application. If the deceased was affiliated to several funds during his professional career, the application will have to be sent to the fund with which he was last insured.

The survivors of frontier insured persons are obliged to submit their application to the competent body of their place of residence.

Download the form for the application of the survivor's pension *(only available in French and German)*





End-of-year bonus

An end-of-year bonus, which is indexed and adjusted with pensions, will be paid annually during the month of December to all pensioners.

End-of-year bonus	1.040,64 € for 40 years of insurance
-------------------	--------------------------------------



Child-raising pension “Mammerent”

Allocated to the parent, who has devoted himself to the education of one or more children, if his pension or that of his spouse does not take into account the periods of education of the said children.

Eligibility criteria

The parent, who has devoted himself to the education of his child whereby this applies provided that at the time of the birth he was domiciled in Luxembourg and actually resided in Luxembourg and that his maintenance (baby years) or that of his spouse does not include the consideration of periods of education for the child for which the flat-rate payment is requested.

The requirement of domicile and residence will not be applied to persons covered by a bi- or multilateral social security coordination instrument. If, due to exceptional circumstances, the parents were living abroad at the time of the child's birth, an exemption from the residence requirement could be granted.

Amount

Education flat-rate per child/month	86,54 € gross
-------------------------------------	---------------

Payment

The education flat-rate is due from the age of 65 upon request of the parent from the National Solidarity Fund.



Minimum pension in the general pension scheme

Number of years	Factor of revalorisation	Minimum pension (gross)
40	1,570	2.436,04 €
39	1,570	2.375,14 €
38	1,570	2.314,24 €
37	1,570	2.253,34 €
36	1,570	2.192,44 €
35	1,570	2.131,53 €
34	1,570	2.070,63 €
33	1,570	2.009,73 €
32	1,570	1.948,83 €
31	1,570	1.887,93 €
30	1,570	1.827,03 €
29	1,570	1.766,13 €
28	1,570	1.705,23 €
27	1,570	1.644,33 €
26	1,570	1.583,43 €
25	1,570	1.522,52 €
24	1,570	1.461,62 €
23	1,570	1.400,72 €
22	1,570	1.339,82 €
21	1,570	1.278,92 €
20	1,570	1.218,02 €





Overview of pension calculation variables

Year of commencement of pension entitlement	Flat-rate charges	Proportional allowances		
	Rate %	Rate %	Threshold	Increase
before 2013	23,500	1,850	93	0,010
2013	23,613	1,844	93	0,011
2014	23,725	1,838	93	0,011
2015	23,838	1,832	93	0,012
2016	23,950	1,825	93	0,012
2017	24,063	1,819	93	0,012
2018	24,175	1,813	94	0,013
2019	24,288	1,807	94	0,013
2020	24,400	1,800	94	0,013
2021	24,513	1,794	94	0,014
2022	24,625	1,788	94	0,014
2023	24,738	1,782	94	0,015
2024	24,850	1,775	95	0,015
2025	24,963	1,769	95	0,015
2026	25,075	1,763	95	0,016
2027	25,188	1,757	95	0,016
2028	25,300	1,750	95	0,016
2029	25,413	1,744	95	0,017
2030	25,525	1,738	96	0,017
2031	25,638	1,732	96	0,018
2032	25,750	1,725	96	0,018
2033	25,863	1,719	96	0,018
2034	25,975	1,713	96	0,019
2035	26,088	1,707	97	0,019
2036	26,200	1,700	97	0,019
2037	26,313	1,694	97	0,020
2038	26,425	1,688	97	0,020
2039	26,538	1,682	97	0,021
2040	26,650	1,675	97	0,021
2041	26,763	1,669	98	0,021
2042	26,875	1,663	98	0,022
2043	26,988	1,657	98	0,022
2044	27,100	1,650	98	0,022
2045	27,213	1,644	98	0,023
2046	27,325	1,638	98	0,023
2047	27,438	1,632	99	0,024
2048	27,550	1,625	99	0,024
2049	27,663	1,619	99	0,024
2050	27,775	1,613	99	0,025
2051	27,888	1,607	99	0,025
2052	28,000	1,600	100	0,025
after 2052	28,000	1,600	100	0,025

Useful web addresses

Miscellaneous

Agence pour le Développement
de l'Emploi - ADEM

 adem.lu

Ministère de l'Education
Nationale, de l'Enfance et de la
Jeunesse

 men.lu

Ministère de l'Enseignement
supérieur et de la Recherche

 mengstudien.lu

Social security

Caisse Nationale de Santé

 cns.lu

Assurance Accident

 aaa.lu

Caisse Nationale d'Assurance
Pension

 cnap.lu

Fonds National de Solidarité

 fns.lu

Caisse pour l'Avenir des Enfants

 cae.lu

Assurance Dépendance

 aec.gouvernement.lu

Labour law

Chambres des Salariés (CSL)

 csl.lu

Le guide administratif de l'Etat luxembourgeois

 guichet.lu

Inspection du Travail et des Mines (ITM)

 itm.lu

INFO-CENTER OFFICES

LUXEMBOURG

11, rue du Commerce
L-1351 Luxembourg
☎ +352 49 94 24-222

ESCH/ALZETTE

8, rue Berwart
L-4043 Esch/Alzette
☎ +352 54 90 70-1

ETTELBRUCK

47, avenue J.F. Kennedy
L-9053 Ettelbruck
☎ +352 81 90 38-1

DIFFERDANGE

19, avenue Charlotte
L-4530 Differdange
☎ +352 58 82 89

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THIONVILLE

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F-57100 Thionville
☎ +33 (0) 38 28 64-070

ST. VITH

Centre culturel Triangel
Vennbahnstraße 2
B-4780 St. Vith
‡ Brigitte WAGNER
☎ +352 671 013 610

CSC - ARLON

1, rue Pietro Ferrero
B-6700 Arlon
☎ +32 (0) 63 24 20 40

CSC - BASTOGNE

12, rue Pierre Thomas
B-6600 Bastogne
☎ +32 (0) 63 24 20 40

CSC - VIELSALM

5, rue du Vieux Marché
B-6690 Vielsalm
☎ +32 (0) 63 24 20 40

CSC - ST. VITH

Klosterstraße, 16
B-4780 St. Vith
☎ +32 (0) 87 85 99 32



LCGB SERVICES

Questions about our services

☎ +352 49 94 24-600

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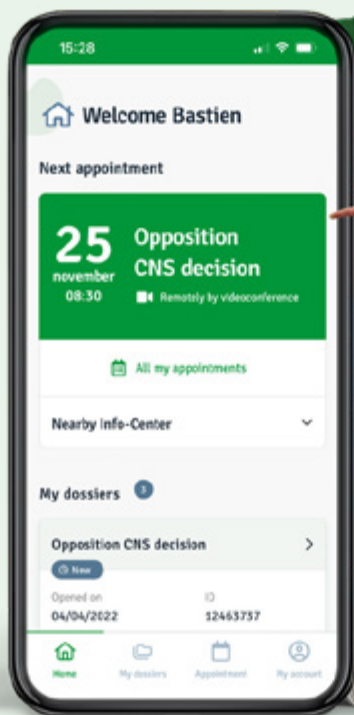


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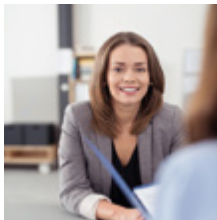


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