

- insurance connected with running an agricultural farm, medical, legal, notarial activity and provision of financial and legal advisory services in case of damage resulting from the work performed.

INSURANCE AND TYPES OF EMPLOYMENT

Insurance	Employment contract	Commission contract	Business activity
Old-age pension insurance	Mandatory	Mandatory	Mandatory
Disability pension insurance	Mandatory	Mandatory	Mandatory
Accident insurance	Mandatory	Mandatory	Mandatory
Sickness insurance	Mandatory	Voluntary	Voluntary
Health insurance	Mandatory	Mandatory	Mandatory
Third-party liability insurance	Voluntary	Voluntary	Voluntary

Please remember! If you work under a specific work contract, you are not covered by social security or health insurance.



Polish Migration Forum Foundation

Since 2007, we have been supporting foreigners living in Poland and working for the benefit of intercultural dialogue.

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We offer advice and consultations on:

- legalisation of stay in Poland,
- work and employment in Poland,
- establishing sole proprietorship (self-employment) or a limited liability company,
- social and health insurance (ZUS),
- labour market in Poland.

We can book you an appointment with:

- a psychologist – for adults and children,
- a career advisor,
- a lawyer,
- a development and company establishment specialist,
- an integration assistant.



A safe harbour.

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TYPES OF INSURANCE IN POLAND | INFORMATION FOR FOREIGNERS IN POLAND



TYPES OF INSURANCE IN POLAND

Insurance - is an agreement between you or your employer and an insurer (Social Insurance Institution or other insurance company) to protect you in difficult situations related to illness, inability to work, damage to someone else's property, etc.

Legal status as at 01.12.2019 | Free leaflet



MEDICAL INSURANCE POLICY

Most foreigners from outside the European Union and the Schengen area are **required to have a medical insurance policy** with a minimum insurance amount of EUR 30,000, valid for the period of their intended stay, covering expenses related to medical treatment or death. It is required when applying for a visa and when crossing the border **with or without a visa**.

HEALTH INSURANCE

In Poland, you must hold health insurance with the **National Health Fund (NFZ)** in order to receive public healthcare services free of charge. The insured person also has the right to register a family member for insurance purposes. Some uninsured persons are entitled to free services, e.g. holders of the Pole's Card.

Health insurance may be **compulsory or voluntary**.

a) compulsory insurance

You are covered by **compulsory health insurance** if you work on the basis of a contract of employment, a commission contract or run your own business (and pay appropriate contributions to ZUS towards health insurance). Important! Persons employed under a specific work contract **are not** covered by compulsory health insurance.

b) voluntary insurance

If you live in Poland but are not covered by compulsory health insurance, you can take out **voluntary** insurance. To do this, you must submit a written application to the NFZ and sign an agreement at its provincial branch. You can also register family members living with you in Poland for voluntary insurance purposes. Once the agreement has been concluded, you need to visit a branch or inspectorate of the **Social Insurance Institution (ZUS)** to submit the relevant insurance application forms. You and your family members who are registered for insurance are entitled to health insurance benefits (i.e. free treatment at facilities contracted by the NFZ) from the date specified in the agreement.

Voluntary insurance with the NFZ is available only to foreigners who **are staying in Poland on the basis of**: a visa to perform work, a temporary residence permit, a permanent residence permit or a long-term EU resident's permit, a permit to stay for humanitarian reasons, a tolerated stay permit, have refugee status in Poland or subsidiary protection, or are under temporary protection in the territory of Poland. A stay on other grounds or an unregulated stay is not allowed for voluntary health insurance purposes, unless agreements between Poland and your country of origin provide otherwise. You can find information about this issue at a branch of the NFZ.

Contributions to voluntary health insurance are variable and are determined quarterly by the National Health Fund (this is a percentage of the average salary in Poland, which is variable). In October, November and December 2019, the contribution was **PLN 463.51 per month**.

Moreover, for some groups of foreigners the NFZ offers preferential terms of health insurance. From November 2018, for foreigners who are students from outside the EU and for foreigners who are non-EU members of clergy, or who are non-EU nationals undergoing an adaptation internship or a Polish language course or a preparatory course to take up studies in Polish, the base for the contribution (i.e. the amount on which the health insurance contribution should be calculated) is PLN 620 and the amount of the contribution is: **PLN 55.80 per month**.

More information about voluntary health insurance (in Polish) is available at: <https://www.nfz.gov.pl/dla-pacjenta/zalaw-sprawy-krok-po-kroku/jak-ubezpieczyc-sie-dobrowolnie/>

ADDITIONAL INFORMATION ABOUT HEALTH INSURANCE WITH NFZ

If you start working on the basis of an employment contract or commission contract, your employer must register you with to the Social Insurance Institution (ZUS) within 7 days. You have 7 days to apply for insurance yourself if you are self-employed.

Legalization of a foreigner's stay in Poland is closely connected to having valid health insurance. It is required when applying for the right of residence on the basis of: work, business activity, staying with family or other circumstances.

Remember that your health insurance with the NFZ is still valid for one month after the last day of the month for which the contribution was paid.

COMMERCIAL HEALTH INSURANCE (OUTSIDE NFZ)

Health insurance can be purchased from other insurance companies - however, it is worth checking its scope. Often commercial insurance does not cover costly medical services, e.g. childbirth and perinatal care, oncological therapy, etc. However, with private health insurance it is easier to make appointments with family doctors and specialised doctors (e.g. ENT specialist, gynaecologist) - the waiting time for an appointment is sometimes shorter and the staff often speak foreign languages.

SOCIAL SECURITY INSURANCE

Social security insurance includes the following types of insurance:

- 1) old-age pension insurance,
- 2) sickness insurance,
- 3) accident insurance,
- 4) disability pension insurance.

Old-age pension insurance is a contribution paid to ZUS towards a pension to be paid out in the future. Everyone who pays pension insurance contributions secures an income for when they stop working due to reaching the retirement age (65 years for men, 60 years for women).

If, after reaching the retirement age, you move to or stay in a country with which Poland has signed an international social security agreement, you can receive your pension in your country of residence. As at 01.12.2019 r. Poland has signed such agreements with Australia, Bosnia and Herzegovina, Montenegro, Canada, South Korea, North Macedonia, Moldova, Mongolia, Serbia, Ukraine and the USA. The combination of seniority and pension amount depends on the content of individual international agreements. More information is available on the ZUS website: <https://www.zus.pl/swiadczenia/emerytura-i-renty-dla-osob-pracujacych/zamieszkanych-za-granica/wyplata/transfer-swiadczen-dla-osob-zamieszkanych-za-granica>

Payment of **sickness insurance** contributions provides financial protection in the event of inability to work due to illness or after childbirth (sickness insurance pays, among others, for maternity allowance).

Accident insurance gives you the right to benefits in case of incapacity to work due to an accident at work or an occupational disease.

Disability pension insurance guarantees pension benefits in situations of loss of income related to permanent inability to work or death of the breadwinner (e.g. parent).

THIRD-PARTY LIABILITY INSURANCE

Third-party liability insurance can also be compulsory and voluntary.

Compulsory insurance types include:

- third-party liability insurance for motor vehicle owners for damage caused in road traffic (this type of insurance is paid for once a year; a lack of third-party liability insurance results in high penalties and, if you cause an accident, an obligation to pay very high compensation to the injured party),