enasp

Austria
Finland
France
Germany
Poland

European Network of Agricultural Social Protection Systems

Tailor-Made Services
for Rural Population

Time off

Holiday, Sickness, Maternity leave cover with farm helpers

Health care incentives and programs

Subsidies for PPE

Farm transfer support

Training and prevention programs

Offers for family carers

Risk management seminars and tools

Web app & social media for seasonal workers

Digital tools for health and prevention

Study on Services, Actions and Programs to Agricultural Populations on the ground of activities of member organisations of ENASP

September 2026

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About ENASP

*Five European countries which economy substantially relies on agriculture, created separate social security systems for farmers: Sozialversicherung der Selbständigen – **SVS*** in Austria, Maatalousyrittäjien eläkelaitos – **MELA** in Finland, Mutualité Sociale Agricole – **MSA** in France, Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – **SVLFG** in Germany and Kasa Rolniczego Ubezpieczenia Społecznego – **KRUS** in Poland.*

For the purpose of sharing and popularizing extensive issue of insurances and prevention on rural areas twenty years ago these institutions decided to create the European Network on Agricultural Social Protection Systems – ENASP.

ENASP Member organisations in the frames of social protection are servicing matters connected with health, pensions, workplace accidents, occupational illnesses and family.

Beyond their activities connected to insurances for rural populations of Europe, ENASP Member organisations conduct various services, programs and actions in order to make life of farmers and their families easier and their crucial issue is to answer to important needs of farmers' population.

For many years the rural population was regarded as a homogeneous population group with very different needs compared to the urban population. In modern times the quality of life for rural and urban citizens is similar, yet the farmers have limited access to many services.

ENASP Member organisations have their own methods which support a wide range of outreach activities. Due to specific and complex situation of rural populations, all created projects are "tailor made" for the country where they are conducted.

All these services are designed to improve safety, health and development of agricultural populations, regardless of age and health condition of their members, as well as support for the citizens' daily lives.

There is also a possibility to have the status of observer member within ENASP. Currently Montenegro has such a status.

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* SVB – existed till the end of 2019. Since 01.01.2020 SVB and SVA merged creating the new institution – Sozialversicherungsanstalt der Selbständigen – SVS. As legal successor that has assumed all of SVB's rights and obligations, the SVS also conducts (similar) actions and services.

Chapter 1: Services for farmers

The obligation of support for farmers in trouble is one of the most important issues of European institutions of farmers' social insurance. Because of specific needs of rural populations the agricultural social insurances created a special form of help for their insured and beneficiaries in various problematic situations related to health, finances, social exclusion or ageing.
The ENASP member organizations implemented various services and programmes aiming to relieve problematic situations caused by mental or physical diseases, lack of education and knowledge about rules of safe work and safe usage of agricultural machines as well as by problems with the potential poor financial situation of inhabitants of rural areas.

1.1 Services for farmers work safety and risk management

MELA

Mela provides farmers with **preventive services** aimed at preventing accidents and exposure to occupational diseases.

The Risk Management Tool is designed for farmers, fishermen, and reindeer herders to support occupational safety and risk management in their businesses. With the Risk Management Tool, users can identify and record hazards related to their work environment and assess the level of risk. In addition, entrepreneurs can document measures to manage these risks and monitor the farm's operations, including any changes that improve workplace safety. The Risk Management Tool works on mobile devices as well and is free of charge for users.

Farmers can receive assistance in using the Risk Management Tool from Mela's occupational safety experts. They help with taking the Risk Management Tool into use and provide guidance on farm risk management. In addition, the **Occupational Safety Experts** are specialists in personal protective equipment (PPE) and can advise on selecting the right types of PPE. They also carry a **PPE kit** that includes a comprehensive range of essential protective gear and use **virtual reality (VR) demonstrations** to showcase agricultural hazards. The VR experience serves as a starting point for discussions with Mela's occupational safety experts.

Alongside the PPE kit, Mela also offers the **Farmer's PPE Examination**, an inspiring e-learning platform widely used by agricultural entrepreneurs, students, and occupational health care professionals. The purpose of the examination is to familiarize participants with the use, care, and storage of personal protective equipment used in agriculture. The course consists of seven

sections covering respiratory, hearing, eye, head, hand, and foot protection, as well as work clothing. The e-learning package includes informative modules and a variety of assignments.

Mela also provides free **Occupational Safety Card Training** for farmers. The training promotes workplace safety in agriculture and provides farmers with tools to improve workplace safety. The goal is zero accidents in agriculture.

SVS

Occupational Safety: In order to strenghten occupational safety in companies, SVS safety experts offer individual consulations in companies and farms. Work psychologists are also availible to provide advice to reduce psychological stress and strenghten healthy work places.

More Information:
https://www.svs.at/sicherheitsberatung

Safety award: Every year, the SVS awards a workplace safety prize to agricultural businesses that implement exemplary occupational safety practices. To raise public awareness of workplace safety, the awards are presented at a public ceremony.

Safety training: The SVS offers advanced training courses and expert lectures on occupational safety in agriculture and forestry. The SVS maintains close and long-standing cooperation with national agricultural training and further education institutions as well as with secondary agricultural and forestry schools.

"Safety-Hundreds": The SVS Safety Bonus ("Sicherheitshunderter") is a financial contribution of up to €100 per year per company from the SVS. It promotes occupational safety and accident prevention. Funding is provided for things like first aid courses and driver safety training.

More Information:
https://www.svs.at/sicherheitshunderter

Online Safety Check: The SVS Online Safety Check is a free online tool that allows companies and self-employed individuals to quickly check their occupational health and safety.

More Information:
https://www.svs.at/sicherheitscheck

1.2 Services for farmers exposed to diseases

MSA

Against a backdrop of profound change, MSA's occupational health and safety mission is a key driver in ensuring sustainable working conditions within the agricultural sector. This is a major challenge both for workers' health and for the long-term viability of farms. Through its occupational safety and health (OSH) network, MSA plays a key role in supporting farm owners and agricultural workers. It implements prevention measures tailored to the sector's specific needs and promotes a culture of prevention through awareness-raising, training, intervention and support for employers and workers.

Another distinctive feature of the MSA model is the presence of OSH services, placing MSA at the heart of occupational risk prevention and improvement of working conditions, in a sector where agricultural work places people at the interface with ecosystems and the animal world.

The OSH Plan 2026–2030 supports an approach based on work situations and anticipation of high-risk situations across three complementary areas:

- The development of early detection of harmful working conditions by cross-referencing the multiple health indicators (work-related accidents, occupational diseases, absenteeism, incapacity, staff turnover, etc.) available to the MSA's OSH teams,
- the analysis of organisational, contextual, economic, technical and managerial factors affecting working conditions in order to identify the key determinants on which to focus,
- the support of transformation projects within companies and organisations through a participatory approach involving those who carry out and supervise the work.

4 cross-cutting priorities in the OSH Plan 2026–2030:

- One Health
- Primary prevention
- Personalised OSH service provision
- OSH advocacy strategy

SVS

The SVS provides support in the event of illness through the provision of farm relief services, sickness benefits, and medical care. The "SVS CaRe-Beratung"'service offers free case management and provides assistance in cases of serious illness, accidents, or business-related emergencies. Subject to certain conditions,

the SVS offers you medical, vocational, and social rehabilitation measures."

More Information:
https://www.svs.at/rehabilitation

SVLFG

In order to support individuals with high stress levels, the SVLFG offers its policyholders **intensive individual case coaching** in the form of telephone support by a personal coach (trained psychologist) over a period of up to six months. Together they can find ways to cope better with stressful situations, crises or fears in order to sustainably maintain a better quality of life. Coaching is carried out in telephone or, if necessary, personal discussions. Should further assistance be necessary, the coach provides advice on further offers of assistance and looks for the suitable measures locally. All personal contents which are discussed are confidential and are not passed on to SVLFG.

More information:
https://www.svlfg.de/einzelfallcoaching

SVLFG provides its policyholders with a **crisis hotline** to deal with acute crises. Here, experienced psychologists are available around the clock, anonymously and in an advisory capacity. Callers have the opportunity to arrange further discussions until their personal situation has stabilised. The perspectives for personal and professional local offers of assistance can also be discussed by telephone. With this health offer, the SVLFG would like to provide its policyholders with the greatest need with targeted support by providing a personal coach who "defuses" the situation and motivates the caller to tackle the crisis him/herself in a manner which is essentially autonomous.

More information:
https://www.svlfg.de/krisenhotline

Permanent and unresolved stress can cause illness over the long term. At the SVLFG's four-day **stress management seminar**, the participants learn to recognise stress triggers and their own stress reactions at an early stage. Individual techniques with which stress factors can be minimised or even eliminated are developed jointly. As a result, stress-related accidents and illnesses can be avoided. This offer is additionally offered online.

More information:
https://www.svlfg.de/stressmanagement

Physical and mental stress have been proven to endanger health. Many people do not have the time to attend courses lasting several weeks. That is why the SVLFG offers its insured members special health services in the form of **short courses of treatments**. The treatments last four to eight nights and include various combined health programs, including sports and stress prevention programs. Insured members can choose between six recognized health resorts and spend their short spa treatment on the Baltic Sea or in the Alps.

More information:
https://www.svlfg.de/lkk-kurzkuren

Everyday work in the green professions is characterised by physically demanding work, one-sided stresses and forced postures. In addition, there are increased economic pressures and increasing bureaucratic constraints, which can lead to work-related stress and psychological stresses. Against this background, the SVLFG offers its policyholders with **"Gesundheit kompakt"** a sector-specific course where they can recover and at the same time actively do something for their health. The focus here is on prevention and health promotion. The participants are motivated to keep their body and mind fit and encouraged to work and behave in a healthy manner.

More information:
https://www.svlfg.de/gesundheit-kompakt

The rapidly changing world of work, with its changing employment conditions and requirements, characterized by greater time pressure, work intensification, and increasing complexity, has also led to changes in work-related stress. The two-week prevention program **"Strong Against Stress"** which was developed as part of a project, offers SVLFG policyholders an effective measure to better cope with the stresses and challenges of everyday working life and promote their health. The target group is primarily entrepreneurs in green professions who are exposed to increased stress and a risk of physical and mental health problems. The program includes a seminar on stress management, relaxation and exercise sessions, physical fitness, stress reduction measures, and leisure activities.

More information:
https://www.svlfg.de/stark-gegen-stress

MELA

Farmers facing difficulties continuing their work due to accidents or occupational diseases may receive vocational rehabilitation. This rehabilitation covers the necessary measures that enable farmers to continue their previous work despite the injury or occupational illness.

Rehabilitation may include:

Work trials
– Work trials offer an opportunity to assess the suitability of a new job or modified job tasks before starting formal employment or training. They help farmers determine whether the work is compatible with their abilities and health conditions.

Job coaching
– Job coaching provides longer-term guidance and support compared to work trials. It assists farmers in adapting to new job tasks and environments, helping them overcome challenges and achieve success in their work.

Training for a new profession
– This component focuses on providing education and training for farmers to pursue a new profession that aligns with their abilities and health conditions. The aim is to equip farmers with the skills and knowledge needed for a career change, while also building on their previous experience.

Support for livelihoods
– This support usually takes the form of grants or funding to acquire machinery and equipment that can facilitate work tasks, such as tractor air suspension seats, mini loaders, motorized respiratory protection and protective gloves. Additionally, changes in production direction or the initiation of new business activities can also be supported with livelihood support.

Mela provides an earnings-based rehabilitation allowance during vocational rehabilitation to support farmers returning to work. If vocational rehabilitation is unsuccessful, compensation for loss of earnings due to an accident or occupational disease is paid to clients in the form of a daily allowance or occupational accident pension. Additionally, cattle breeders are entitled to replacement services when their work capacity is reduced, ensuring continuity in farm operations despite limitations.

KRUS

Since 1992, KRUS has been organising **rehabilitation stays for farmers**. In accordance with Article 64 of the Act on farmers' social insurance (i.e. Journal of Laws 2024, item 90) the Fund takes measures to assist persons who are completely unable to work on a farm but are expected to regain their ability to do so as a result of treatment and medical rehabilitation, or who are at risk of becoming completely unable to work on a farm, and who:
– are subject to full social insurance for farmers under the Act, or
– are covered by accident, sickness and maternity insurance, upon application, to the full extent and without interruption for at least 18 months prior to submitting the application for medical rehabilitation; however, this period is not required in the case of an insured person at risk of total incapacity for work on a farm as a result of an accident at work in agriculture, or
– are entitled to a periodic agricultural disability pension and have retained the ability to live independently.

The rehabilitation provided by KRUS covers two groups of conditions: musculoskeletal disorders and cardiovascular diseases.

Programme and scope of therapeutic rehabilitation is determined individually for each patient in line with the doctor's instructions. Furthermore, people who have recovered from Covid-19 are eligible for therapeutic rehabilitation provided by the Agricultural Social Insurance Fund.

Since 2023, the Fund has also been organising rehabilitation stays for people receiving an agricultural pension. Between 2023 and 2025, over 2,300 people eligible for an agricultural pension benefited from therapeutic rehabilitation.

Programme and scope of therapeutic rehabilitation is determined individually for each patient. Therapeutic rehabilitation organised by KRUS is provided at its six KRUS Farmers' Rehabilitation Centres in: Iwonicz-Zdrój, Horyniec-Zdrój, Jedlec, Kołobrzeg, Szklarska Poręba and Świnoujście. Around 12,000 farmers take part in rehabilitation stays each year.

Therapeutic rehabilitation takes the form of free 21-day residential programmes; those referred are guaranteed accommodation, meals and treatment, and, in the case of insured persons receiving a periodic disability pension, reimbursement of travel costs to the Centre.

Between 1992 and 2025, over 418,000 eligible individuals benefited from therapeutic rehabilitation through KRUS.

1.3 Services for farmers – wellbeing and mental health

MSA

Preventing psychological distress and accompanying farmers and agricultural workers

a) Background
Commissioned to lead suicide prevention plans for farmers since 2011, the MSA has developed several measures over the years. As early as 2020, with a focus on optimizing its actions

and capitalizing on its expertise, the MSA's Central Fund (CCMSA) developed a national program for prevention and support of agricultural beneficiaries in situations of distress, targeting all its members (active and inactive). This program is implemented in a context where the issue of distress is one of the priorities of the public authorities. Thus, following the report by Members of Parliament and Senators, the government has established a plan to prevent agricultural distress. The roadmap for the "interministerial plan for prevention of distress and support to farmers and production workers" was published in November 2021, followed by an interministerial instruction on its management modalities in early 2022. This gives a prominent place to MSA due to its expertise and historical involvement in the matter.

CCMSA provides support to the 35 local MSA branches network to deploy the program and to participate in the national interministerial plan for prevention of distress. It coordinates the network of managers responsible for the distress prevention program in MSA branches, providing methodology and tools and organizing nationwide monitoring. It develops national partnerships with other actors that facilitate cooperation in the field.

The aim of this program is to mobilise cross-disciplinary resources in order to offer a comprehensive range of services tailored to the needs of farm workers suffering from distress. The developed measures are organized in a logic of pathways, around the different stages where MSA intervenes with beneficiaries: prevention, identification, support and care, follow-up. These MSA's actions in favour of distress prevention complement the interministerial strategy and encompass a wide range of tools, programs and measures.

b) Tools, programs and measures led by MSA with partners

Respite aid scheme

As part of this, the institution is mobilising its health and social action through the deployment of the respite aid scheme. This scheme is one of MSA's main means of action. Its aim is to mobilise individual and collective actions to prevent and support farm workers who are facing burnout or difficulties at work (including maternity leave).

The respite aid program aims to prevent professional burnout among active members of the agricultural world, both non-salaried policyholders and employees in sectors exposed to agricultural crises. Two levers of action are mobilized: assistance for replacing business owners or operators (allowing for a break from their activity) and prevention and support actions for respite of employees and non-salaried policyholders (addressing burnout syndrome, encouraging reflection, etc.).

The program is linked to that of job retention and fight against professional disengagement, which intervenes in situations of disability and/or illness, and offers multidisciplinary medium/long-term support.

In 2024, in light of the agricultural crisis and subsequent protests, the MSA experimented administrative respite aid in 30 MSA branches. An answer to the weight and complexity of the agricultural administrative load, this service is aimed at supporting situations of professional burnout following administrative difficulties. These services are provided following a social diagnosis carried out by MSA indicating a proven risk of professional burnout linked to administrative overload and a need for administrative clarification. The support is non-renewable and exceptional in nature, not intended to replace daily secretarial activities. The experimentation was generalized in 2025, and MSA hopes to make this service permanent (pending national funding from the French government).

Distress prevention cells

In addition to the work conducted by the health and social action professionals, the distress prevention program is centered on a tailored approach to individual situations and risk prevention. All MSA branches have set up interdisciplinary distress prevention cells, bringing together various professions including health and social action, medical control, and health and safety at work. The distress prevention cells enable comprehensive and personalized support for MSA policyholders in great distress. Involving front office actors, contributions, and recovery, as well as professions, these cells allow for comprehensive support and coordinated action against distress. They can manage individual cases, redirect to competent actors, and also offer support to MSA staff on managing agricultural distress situations. They work closely with the distress prevention program manager present in each branch, who is responsible for this interdisciplinary coordination in managing individual cases and offering tailored solutions.

In 2025, 8,195 people were flagged to the MSA branches as being in distress. This represents an increase of 41% from the 5,830 people reported in 2024 (which was also a 30% increase since 2023). Out of those 8,195 people flagged in 2025, 89% benefitted from a form of personalized support from the MSA.

Other individual and collective actions

MSA offers to farmers and agricultural workers in distress both individual help and collective actions, organized by various services, including collective reflections on work practices, but also a variety of collective times including group therapies in certain branches, or collective actions focusing on overcoming professional or personal difficulties among peers. The actions included in the distress prevention program go further than alleviating the distress of

individuals, and most of the 35 branches deploy awareness raising actions, for students, retirees, or the general public (often in the form of "debate theatre", a play followed by a public debate)

Sentinels network and distress detection actors

For a broader outreach, MSA has developed the Sentinels network, consisting of volunteers in contact with the agricultural world (retirees, prevention advisors, elected officials, social workers, veterinarians, etc.) who have received training in order to identify and redirect farmers and agricultural workers in situations of distress, or even at risk of suicidal crisis. Local sentinel networks are animated by local MSA branches, which encourage sharing of experiences and development of tools adapted to distress prevention. Since 2024, the MSA has also developed specific trainings, and the number of "distress detection actors" has reached 14,500 people in December 2025 (among which 10,500 Sentinels, a 200% growth since December 2023.

4,744 of these distress detection actors benefitted from a form of network animation in 2025 (collective supervision with a psychologist, training, practice workshop, …).

Additionally, in 2025, 1,550 state agricultural inspectors were trained to detect distress and orient the concerned farmers towards MSA services.

AgriEcoute service

In addition to the Sentinels, MSA also offers a service giving 24 hours/7 days a week access to trained psychologists via phone to all its beneficiaries, via the Agri'écoute service. This service mobilizes up to 30 psychologists trained in the specificities of the agricultural population, and can offer up to 5 telephone appointments with the same dedicated psychologist, as well as an online discussion platform (chat, email, and video consultation) allowing for appointment scheduling. In 2025, 4,230 people received psychological support via Agri'écoute.

Since 2025 : mental health initiatives

In 2025, the French government announced that mental health would be declared the "Great National Cause" of 2025. This "Great National Cause" was renewed in 2026. The MSA has invested the topic of farmers' mental health, once taboo, at the occasion of this Great Cause. 67 actions were developed over the year, for 8,500 participants. Over half of these were focused on awareness-raising on mental health preservation.

Further steps

The ambitions of the PMEA program (Programme de prévention du mal-être Agricole: Agricultural wellbeing program) for 2030:

– to improve our understanding of the various groups experiencing distress, enabling us to better detect, prevent, and provide more targeted support as early as possible. This involves adapting our initiatives to meet needs at both the national and local levels, supported by an effective partnership strategy.

– to strengthen the overall respite support system by clarifying the scope of services provided and integrating new offers, such as administrative respite assistance and reinforcement aid for farmers.

– to continue expanding the Agri'écoute service.

– to develop new initiatives to support seniors, young people, employees-especially seasonal workers-women, farmers, caregivers, and insured individuals most in need, while fostering innovation.

– to maintain a culture of evaluation and implement evidence-based actions: practice quantitative/qualitative evaluation and organizational studies, and assess satisfaction with deployed initiatives. Aim to conduct a comprehensive impact study on our actions and approach to preventing distress by 2030, in collaboration with academics.

Two major principles to uphold:
Community engagement, a key protective factor for mental health.
Empowering insured individuals receiving support.

SVS

Through a wide range of programs, the SVS promotes the maintenance of health and encourages its policyholders to take personal responsibility for their well-being. Many of these programs require proof of a recent preventive health check-up. Here is an overview of the SVS health promotion offerings:

With the **"SVS-Healthy-Hundres"**, the SVS actively supports policyholders who take proactive steps for their health. A total of 100 euros per year can be claimed for health-promoting activities in the areas of physical activity, nutrition, mental health, relaxation & bodywork, and smoking cessation. Prerequisites include, among other things, having a recent preventive health check-up on record. Furthermore, the health-promoting service must be provided by a suitably qualified professional.

More information:
https://www.svs.at/gesundheitshunderter

The **SVS Health Weeks** consist of multi-day stays during which insured members can consciously take a break from their daily routine to boost their health. The program features an engaging mix of lectures and numerous practical exercises centered on the three pillars of health: physical activity, nutrition, and mental well-being. Different focus areas are offered depending on the individual's life circumstances and personal situation. For example, there is a Health Week specifically focused on mental health. . This mental health program comprises two 7-day sessions: a seven-day initial stay followed by a seven-day refresher session six months later. Participation requires, among other things, proof of a recent preventive health check-up.

More information:
https://www.svs.at/gesundheitswochen

At the three- to four-day **SVS Active Camps**, self-employed members can look forward to a sports-oriented weekend filled with practical tips for healthy physical activity. Insured members can choose their preferred activity from a wide range of options (e.g., snowshoeing, swimming, dancing, etc.). The camps are suitable for beginners, advanced participants, and those returning to physical activity. Participants must cover the costs of the camp themselves but can apply for financial support through the "SVS Gesundheitshunderter" scheme.

More information:
https://www.svs.at/camps

Occupational psychology counseling is a free service provided by the SVS to help business owners maintain their performance capabilities in the long term. SVS occupational psychologists visit businesses directly to conduct the counseling on-site. Together, measures are developed to reduce work-related stress and strengthen resources. The goal is to make working conditions and the daily work routine as conducive to health as possible.

More information:
https://www.svs.at/sicherheitsberatung

"Future Proof" is a workplace health promotion program offered by the SVS, specifically designed for small family-run businesses in the trade and agricultural sectors with up to nine employees. The program is conducted on-site at the businesses and takes into account the close interplay between family, work, and health in small enterprises. Modern strategies and measures for workplace health promotion are developed on an individual, tailored basis in collaboration with business owners and their staff. Additionally, specialized modules—such as those addressing generational succession or digitalization—can be selected.

More information:
https://www.future-proof.at

MELA

The growing ecological, social, and production-related demands placed on agriculture are increasingly adding to the psychosocial burden of farmers. Mela offers a range of trainings and intensive courses that help farmers manage psychosocial stress, such as the **Work Ability ABC courses** and **Resilient Mind Coaching**. These trainings are designed to strengthen and support farmers' work ability, and they are available both online and as in-person sessions. In Mela's **peer support groups**, farmers can share experiences and receive guidance from others in similar situations, supported by Mela's experts.

Mela also organizes larger events. **Farmers' wellbeing days**, held in various regions, bring participants together to learn about factors influencing work ability and to network with fellow farmers. In addition, Mela offers webinars featuring expert speakers.

Finnish farmers assess their work ability to be lower than that of many other professional groups. In response, Mela has developed a pioneering online service—the first of its kind. The **Farmer's Work Ability Scale** allows farmers to evaluate and monitor their own work ability and level of psychosocial stress. The tool measures perceived work ability, occupational wellbeing, and occupational safety, while considering the unique characteristics of agricultural work.

Based on the responses, farmers receive personalized feedback along with recommendations for suitable Mela's work ability services. A key feature of the service is the ability to compare one's own results with those of other farmers of the same age, gender, and production sector. Its innovativeness is rooted in the comprehensive reference data, which is continuously updated in real time as new responses are submitted.

Occupational health services provide important support for farmers' work ability. Because these services are voluntary for self-employed entrepreneurs, only 26.4% of all farmers in Finland were covered in 2025. Farmers' occupational health services help maintain and promote health, work ability, and wellbeing at work. The services are primarily preventive in nature, focusing on early identification of risks and support needs.

Mela collaborates with the Finnish Institute of Occupational Health (TTL) to develop occupational health services for agricultural entrepreneurs. As part of this cooperation, Mela provides a digital interactive tool that supports communication and

coordination between occupational health service providers and farmers—for example, enabling the reporting of working conditions during farm visits. Mela also offers free annual training sessions for occupational health teams working with farmers.

To encourage farmers to join occupational health services, Mela grants a 20% discount on the occupational accident insurance fee. The discount is available only to farmers who are enrolled in occupational health services.

Additionally, Mela promotes the benefits of occupational health services at various events and helps ensure that suitable framework agreements are available to simplify the purchase of OHS services. These agreements ensure access to committed service providers who offer reasonable pricing and activities tailored to the needs of farmers. All framework agreement partners commit to high-quality standards in line with good occupational health practices. The aim is to simplify the process of joining occupational health services and to improve service quality, regional equality, accessibility, and overall effectiveness.

Mela also administers pension and accident insurance for reindeer herders and fishermen, ensuring that they, too, have access to comparable preventive services.

More information:
https://www.mela.fi/farmers

In Finland, the **farm replacement service scheme** supports the well-being and coping of farmers. Through this scheme, farmers who are temporarily unable to work due to illness or accident are entitled to replacement services.

Farmers can receive replacement services for up to 7 days without a doctor's certificate, up to 20 days with a doctor's sick leave certificate, and for the duration of their entitlement to daily sickness allowance or certain other comparable benefits.

The scheme also entitles farmers to replacement services during rehabilitation and occupational health activities, as well as during periods of temporary accident pension or temporary disability pension (for up to a maximum of three years). In the unfortunate event of a farmer's death, the scheme allows replacement work on the farm for up to 60 days. Farmers who use the replacement service scheme pay a subsidized fee for these services.

Between 2017 and 2024, the Finnish government allocated funding to the Support the Farmer Project, a temporary initiative aimed at promoting the mental well-being of farmers. Due to the strong results and positive impacts of the project, the government decided to make the Support the Farmer measures statutory and to extend them to reindeer herders and professional fishermen. At the beginning of 2025, the service was established by law as a permanent part of Mela's operations.

Mela provides **early support services** as a comprehensive response for farmers experiencing psychosocial stress due to factors such as heavy workload, reduced work ability, family conflicts, or concerns about the future of farming. Mela's advisors support farmers, professional fishermen, and reindeer herders by assessing their situation, coordinating appropriate solutions together with the client and relevant experts, and providing a €500 voucher for professional help, such as psychotherapy.

In addition, Mela has established an **early intervention network** with partner organizations that regularly encounter farmers in their work. Early intervention focuses on training cooperation partners to recognize early signs of mental health problems, discuss their observations with the farmer, and guide the farmer toward appropriate support services.

1.4 Services for farmers dealing with various problems

SVS

SVS stands by its customers as a partner through all of life's situations. Serious illnesses and accidents bring uncertainty and concerns regarding business operations and the continuation of professional activity.

SVS's specially trained **CaRe consultants** ("SVS-CaRe-Beratung") provide practical advice and support to affected self-employed individuals, business owners, and farmers.

Furthermore, self-employed individuals are guided through the complex Austrian healthcare system, with a wide range of support options available to help them find the right assistance.

The CaRe consultant supports the customer throughout the process—from continuing their business operations to achieving professional and social reintegration. This support is provided quickly, competently, and without red tape.

SVLFG

In Germany, the SVLFG constantly offers its insured persons a wide range of **courses and seminars** on occupational safety and health promotion. These include the following:

Every company that employs workers must ensure that they are looked after in terms of safety. If more than 20 employees are engaged, the company must be advised by an occupational safety specialist. Employers can either use the services of a safety engineering company or a freelance occupational safety specialist. Alternatively, the agricultural entrepreneur can have a suitable employee trained as an occupational safety specialist. The SVLFG offers appropriate training.

Case coordination (Fallkoordination) – In particularly complex life situations, whenever people can no longer cope with their stressful situation on their own, the SVLFG can offer its insured members a service – case coordination. Specially trained case coordinators of the SLVFG offer their help on site and over the phone. They guide the insured persons within and beyond the network carrier in order to provide them with the necessary and entitled social benefits – in a timely, comprehensive and expeditious manner. With the goal of providing the best possible care to insureds, all SVLFG case workers will be trained to recognize the need for case coordination and advise on this service. The SVLFG association carrier offers a unique opportunity to do this.

More information:
https://www.svlfg.de/fallkoordination

Mediation and Socio-Economic Counseling – Within the framework of mediation, professional assistance is offered by experts in the green professions for the independent resolution of disagreements, disputes or conflicts within the family and the company. The goal is to consider the interests of all parties through individualized solutions. Socio-economic consulting, on the other hand, is a holistic consulting service, also offered by experts in the green professions, which focuses on the future of the family and the business. The aim is to develop an individual, suitable concept for the future (main topics: Accompanying changes in the business structure, workload, life as an "entrepreneurial family") to develop. The health-promoting aspect is at the forefront of these preventive offers. The insured are cared for in cooperation with various cooperation partners in the individual federal states.

More information:
https://www.svlfg.de/mediation,
https://www.svlfg.de/soziooekonomische-beratung

MSA

"Laser Emploi": among the 5 important MSA's associative networks, Laser Emploi's objective consists in promoting employment and services in rural areas. This association, created in 2002, gathers together associative structures that keep their self-management. There are 3 main activities:

- *Inclusion through economic activity*
  Its aim is to reintegrate people back into jobs and to bring social accompaniment. To be noted that this service does not only concern MSA members. It benefits to non-agricultural populations as long as they live in rural areas.
- *Services to individuals*
- *Respite assistance for informal caregivers*

The Laser emploi network set up by the MSA Group is pursuing the development of inclusive employment structures in rural areas. To this end, an inclusion and rurality programme has been rolled out, providing enhanced support for the consolidation and professionalisation of SIAEs working to develop socially useful activities. In response to the current challenges facing rural areas, their inhabitants and the farming community, MSA has chosen to focus this programme on supporting the development of inclusive structures that promote food resilience in these areas.

More information:
https://laser-emploi.fr/

"Les Ateliers de l'Inclusion" (Inclusion workshops) are a collective initiative organised by MSA's health and social services.

They comprise nearly 40 programmes run by social workers and are aimed at agricultural workers (Salaried and Non salaried workers), with or without employment, who are facing social or professional difficulties.

These initiatives target farmers or agricultural workers at risk of exclusion due to health, family, economic or employment-related difficulties. In addition to individual support, they offer small group work over a defined period of time, promoting re-engagement, renewed confidence and the development of personal resources.

The Inclusion Workshops thus enable participants to design a development plan and remove peripheral barriers to employment. They intervene upstream of common law mechanisms (France Travail, Cap Emploi, Missions Locales, etc.) and help to strengthen the autonomy and employability of beneficiaries.

MELA

In Finland, the **farm replacement service scheme** supports the wellbeing and coping of farmers. Through this scheme, farmers who are temporarily unable to work due to illness or accident are entitled to replacement services.

Farmers can receive replacement services for up to 7 days without a doctor's certificate, up to 20 days with a doctor's sick leave certificate, and for the duration of their entitlement to daily sickness allowance or certain other comparable benefits.

The scheme also entitles farmers to replacement services during rehabilitation and occupational health activities, as well as during periods of temporary accident pension or temporary disability pension (for up to a maximum of three years). In the unfortunate event of a farmer's death, the scheme allows replacement work on the farm for up to 60 days. Farmers who use the replacement service scheme pay a subsidized fee for these services.

Between 2017 and 2024, the Finnish government allocated funding to the ***Support the Farmer Project***, a temporary initiative aimed at promoting the mental wellbeing of farmers. Due to the strong results and positive impacts of the project, the government decided to make the Support the Farmer measures statutory and to extend them to reindeer herders and professional fishermen. At the beginning of 2025, the service was established by law as a permanent part of Mela's operations.

Mela provides **early support services** as a comprehensive response for farmers experiencing psychosocial stress due to factors such as heavy workload, reduced work ability, family conflicts, or concerns about the future of farming. Mela's advisors support farmers, professional fishermen, and reindeer herders by assessing their situation, coordinating appropriate solutions together with the client and relevant experts, and providing a €500 voucher for professional help, such as psychotherapy.

In addition, Mela has established an **early intervention network** with partner organizations that regularly encounter farmers in their work. Early intervention focuses on training cooperation partners to recognize early signs of mental health problems, discuss their observations with the farmer, and guide the farmer toward appropriate support services.

KRUS

In Poland, KRUS has for many years been **training farmers and people associated with the rural community** on health and safety at work on farms. In the last decade alone, 384,166 people have been trained by KRUS.

In addition, KRUS organises **demonstrations on health and safety on the farm**. Experts are teaching farmers how to use personal protective equipment, workwear, ladders, chainsaws and sprayers, as well as other agricultural machinery. During the demonstration, experts explain the principles of preparing machinery correctly for use and, in the event of an accident, demonstrate how to administer first aid. Every year, KRUS organises around 2,260 demonstrations for over 138,000 people.

To further raise awareness of health and safety rules on farms, KRUS also organises an average of 1,097 **information and prevention stands** at agricultural fairs and other events for residents of rural areas. At these stands, information on preventing accidents on farms is disseminated through, amongst other things, leaflets, guides, posters and other materials.

During post-accident investigations and visits to farms, KRUS experts analyse all possible hazards and provide personalised guidance to the farmer who has had an accident, as well as to their family. Farmers also receive **leaflets and brochures** on health and safety. To reduce the risk of accidents, experts issue preventative recommendations aimed at eliminating the cause of the accident and other hazards. KRUS also organises competitions for farmers to recognise the best implementation of preventive measures.

Accident statistics attest to the effectiveness of the preventative measures carried out by the Agricultural Social Insurance Fund. At the start of the Fund's operations (1993), the number of reported accidents stood at almost 66,000 – in 2025, this figure was over 8,600, representing a decrease of 86.9 per cent. The number of fatal accidents resulting in the payment of a lump-sum compensation fell from around 300 in 1993 to 40 in 2025. The accident rate (the number of accidents resulting in compensation being awarded per 1,000 insured persons) fell from 24.6 to 7.2 in 2025, i.e. by 17.4.

Chapter 2: Services for children

As the institutions responsible for the social protection the ENASP Member organizations are especially interested in development, proper education and healthy life of the youngest members of agricultural society. To make sure they will have the same opportunities as their age mates from urban areas, the institutions responsible for farmer's social insurance developed various forms of support for children from rural areas. The services are designed for infants, school children as well as teenagers and their main targets are to minimize danger of all sorts of diseases, assurance of proper care for children and disseminating information on safe life and work on the farm.

2.1 Services for children under 15 years

SVS

The SVS offers various **health services for children** from 8 to 15 years. The services during the summer holidays are 15 days long and deal with different health problems like dyslexia or speech problems. Children without health deficits are invited to participate in a 15-day program focused on sports and health education to promote healthy lifestyles and improve health literacy. In the autumn and easter holidays the children have the possibility to attend a 5 day stay in different youth hostel. As part of the stay the get health inputs an can try out different sports.

More information:
https://www.svs.at/feriencamps

Fit for Life is a school-based health promotion program for agricultural and forestry vocational schools and upper-level secondary schools. The students involved are between 14 and 19 years old. The SVS provides health experts for information days, assists with knowledge to create a healthy school environment, helps raise awareness of healthy eating and the importance of sufficient physical activity. Preventing accidents and raising awareness of potential hazards for children on farms are also part of this program.

More information:
https://www.svs.at/gesundeschule

In order to identify health risks at an early stage and raise health awareness, the SVS offers children and adolescents aged six to 18 the opportunity to take advantage of the free **Junior Health Check**. After this health check the SVS supports the children and adolescents with the amount of 100 euros for participation in a sports week, a ski course, a membership fee in a sports club or a quality-tested children's program. In addition the SVS offers the Bonus-Program **"Healthy Hundreds"** for co-insured children.

More information:
https://www.svs.at/gesundheitscheckjunior

SVLFG

The SVLFG supports projects of rural women's organisations in various federal states **'Cooking with children'** as an exemplary prevention project for healthy nutrition. Primary school children are introduced to healthy and tasty food at an early age in theory and practice.

More information:
https://www.svlfg.de/gesunde-ernaehrung

The SVLFG also organizes **child safety days ("Kindersicherheitstage")**. Here children are made familiar with the dangers that typically lurk on a farm in a playful way. They furthermore learn how to help themselves or get help in an emergency.

As a supplement to this topic, the SVLFG offers online lectures on "Child safety on farms".

More information:
https://www.svlfg.de/online-vortrag-kindersicherheit-auf-dem-bauernhof

AckerRacker – Since 2021, the SVLFG together with Acker e.V. has been sending little rascals out into the fields: A total of 140 daycare centers can participate directly in the Acker-Racker program until 2028 thanks to the SVLFG prevention offer – the so-called SVLFG daycare centers. In addition, SVLFG supports the further development and nationwide dissemination of the daycare program of Acker e. V. The goal is to get daycare children excited about healthy nutrition, nature and sustainability. In addition, the SVLFG wants to give young families an insight into agriculture, help break down prejudices and promote an appreciation of farming families, all those working in agriculture and the food they produce. Even more, the SVLFG establishes contacts with agricultural and horticultural businesses that are willing to invite the children of the sponsored daycare centers – in the best case even with their parents – as a group to provide insights into everyday life on the farm.

More information:
https://www.svlfg.de/ackerracker

MSA

As part of its childcare policy, MSA is deploying two national early childhood/childcare missions in the 2021-2025 Covenant: the national Early Childhood Services (AJE) mission, which includes payment of the Single Service Provision (PSU), the Early Childhood Relay Provision (RPE) and the Child-Parent Drop-In Centre Provision (LAEP) are used to finance the operation of collective childcare facilities, making it possible to apply tariffs adapted to families according to their resources and to allow equal access to services for families under the agricultural scheme and families under the general scheme.

The PSU is a benefit that finances the operation of childcare facilities for young children (EAJE), i.e. children aged 0 to 5 years. These are structures such as crèches, micro-crèches, day-care centres, etc.

The PS ALSH is a service provision which is used to finance the operation of the ALSH (Leisure Centers without accomodation structures such as day-care centres, lunchtime care centres, etc. which cater for children aged 3 to 17. There are 3 types of ALSH:
- Extracurricular care (which takes place on Saturdays without school, on Sundays and during the school holidays)
- Extra-curricular care (which covers all the care times during the weeks when the children go to school (excluding weekends, except Saturdays with school)
- Teenage care (this is an after-school or extracurricular care service that offers a specific project for teenagers).

Finally, the LAEP and RPE provisions are used to finance the corresponding structures, which are located in areas with a high proportion of agricultural workers.

A LAEP is a structure adapted to the care of young children, providing a space for free play for children and a place for parents to talk. The centre is staffed by childminders (professionals and/or volunteers) who are trained to listen and are responsible for the rules of life specific to the centre.

An RPE is a free reception, information, meeting and exchange point for parents, childminders and, where applicable, home childminding professionals.

In 2026, the budget dedicated to the national Early Childhood Services mission (AJE) amounts to 46 million euros and the budget for the PS ALSH to 13 million euros.

MELA

In Finland, the Farmers' Social Insurance Institution (Mela) provides children and their families with information about safe work and safe presence on a farm, for example through safety games and brochures. The goal is to draw attention to the risks and hazards of the farm environment from a child's perspective

and to foster positive attitudes toward safety on the farm. The safety of children is promoted as an integral part of the farm's overall risk management.

More information:
https://www.mela.fi/farmers

KRUS

In Poland, since 1993, the Agricultural Social Insurance Fund (KRUS) has been organising rehabilitation stays for farmers' children at Farmers' Rehabilitation Centres during the summer holidays to address musculoskeletal disorders and respiratory diseases. Children aged 7–15 are eligible to take part in these stays, provided that at least one of their parents (or legal guardians) is covered by farmers' social insurance. In addition, children entitled to a survivor's pension may also take part in the programmes. A rehabilitation stay lasts 21 days. During the rehabilitation stay, the children are provided with accommodation, full board, round-the-clock medical care and a personalised rehabilitation programme, whilst a qualified team of teaching staff looks after them.

In their free time, away from rehabilitation sessions, the children take part in organised health-promoting activities, as well as training sessions and competitions on health and safety on the farm. Between 1993 and 2025, nearly 37,600 young patients took part in rehabilitation stays.

Between 2020 and 2021, the Fund suspended the organisation of rehabilitation stays for farmers' children due to the ongoing pandemic. At present, around 900 children are taking part in the rehabilitation stays organised by the Fund.

KRUS also organises **health and safety training** on farms – an average of 82,583 school-age children take part in these courses each year (average for 2016–2025). The youngest children learn about particularly dangerous tasks associated with running a farm, which must not be entrusted to children under the age of 16, as well as about health and safety rules for farmers.

In addition, an average of 52,526 children a year take part in various types of **competitions testing their knowledge of health and safety on farms**. National Children's Art Competition enjoys enormous popularity; in 2025, it celebrated its fifteenth edition, with 31,471 primary school pupils from rural areas taking part. The competition task involves creating an artwork related to the competition theme, which in each successive edition addresses a different group of hazards present on a farm.

KRUS **also promotes awareness of safe working and behaviour on farms** by distributing materials specifically designed for the youngest rural residents (e.g. leaflets, illustrated books, colouring books, jigsaw puzzles, card games and 'memory' games) as well as reflective items. In 2018, an e-learning course for children entitled 'Staying safe in the countryside – preventing falls' was also launched; this course uses a modern and engaging format to familiarise the youngest rural residents with the accident risks present on a farm, as well as teaching them the correct behaviour whilst on the farm premises.

2.2 Services for children over 15 years

SVLFG

Azubi Aktiv – fit for green is a comprehensive training and media offer of the SVLFG on health topics. The aim is to provide trainees with basic knowledge on health promotion and to familiarise them with measures to protect and strengthen their health in the working environment.

The aim of the programme is to anchor health and safety in all areas of vocational training. In contrast to trainee programmes in companies, this programme is integrated into all inter-company channels and the company as trainer (multichannel). This means that trainees from micro and small enterprises can also be reached.

Trainees are reached through workshops on health topics in vocational schools and other training centres. In the inter-company training centres, teachers are trained as multipliers, e.g. back-friendly work, and incorporate this into their teaching. In addition, trainees are sensitised and motivated with media they have created themselves.

Vocational schools and inter-company training centres can make use of various workshop topics for their lessons. There is a special seminar for trainers in companies: AzubiAktiv – trainers in focus

More information:
https://www.svlfg.de/azubiaktiv-fit-for-green

MSA

In France in 2000 MSA launched a call for proposal regarding Youth **"Appel à projets Jeunes"(APJ) (Call for youth projects)** which is renewed every year and is aimed at favouring the blooming and the autonomy of young people living in rural

areas. The service also supports the initiatives and projects of young people by providing them a technical and financial aid for completing their projects. In addition, MSA is offering a special price related to agriculture and food in order to highlight the agricultural aspect of its call for projects, in line with its values. MSA's implication illustrates its strong wish to help young generations to build their lives in rural areas, develop their social abilities and offer them opportunities so that they can take responsibilities in the place where they live. The call for proposal APJ is therefore a tool to help young people to express themselves and develop their potential while encouraging them to gain first-hand experience of commitment.

This service concerns groups of at least 3 young people aged from 11 to 22 living in rural areas and being affiliated to MSA.

More information:
https://www.msa.fr/lfp/evenements/apj

In the framework of a partnership with the "Union Nationale des Maisons Familiales Rurales d'Education*" (National Union of Rural Family Houses for Education): 368 associative schools which are managed by parents in rural areas, the call for partnership MFR (Maisons Familiales Rurales)-MSA finances original initiatives (extracurricular programs) implemented by MFR pupils who are supported by their instructors together with the MSA fund. These initiatives involve the families and the local areas (population, local actors, training supervisors) and take place in a variety of fields.

"Les instants santé jeunes": https://isjeunes.msa.fr/ **(Youth health moments)**
This program objectives are :
- to offer young people a non-judgemental, one-to-one place to talk about their health,
- to assess the prevention needs of each young person during a personalised interview,
- to boost motivation and encourage young people to take the initiative to change their habits and take more responsibility for their own health,
- to raise young people's awareness of certain health risks associated with their lifestyles and of protective behaviours,
- to guide young people towards healthcare, support and prevention and health promotion services tailored to their objectives and needs.

More information:
https://www.msa.fr/lfp/sante/instants-sante

"M'Tes dents tous les ans" (Love your teeth every year)
The aim of this device is to encourage parents of children and young people to consult a dental surgeon or an oral surgeon on a regular basis in order to prevent the onset of oral diseases and thus protect their health.

From 1st April 2025, the 'M'T dents tous les ans!' device will make it possible for children and young people aged between 3 and 24 to have annual dental check-ups. Children and young people will therefore be able to have a dental check-up every year (one appointment per calendar year), with no advance payment required.

More information:
https://www.msa.fr/lfp/sante/prevention-bucco-dentaire-enfants

"Nutri Déclic"
Nutri Déclic is a nutritional education programme prescribed mainly as part of the "Instants Santé" prevention check-ups. It can also be offered during health check-ups for people in precarious situations and, under certain conditions, by the CMSA prevention doctor. The system aims at :
- Preventing the risk of overweight and obesity overweight through nutrition education,
- providing young people with the appropriate knowledge to change their eating behaviour
- offering nutritional support to young people who are overweight

During the Instants Santé prevention consultation, the health professional or attending physician can prescribe Nutri Déclic to eligible insured persons. This prescription entitles the insured person to three dietary consultations (one diagnostic assessment followed by two consultations for advice and follow-up) carried out by private dieticians chosen by the insured person

"Coup de Pouce Prévention" (Prevention Helping Hand)
Launched at the end of 2021, the *Coup de Pouce Prévention* device aims to support health and social education projects of the MSA group and civil society.
The objective of *Coup de Pouce Prévention* is to offer – to projects previously selected by MSA funds, the ARCMSA (Regional Association of MSA Funds) and then by CCMSA (MSA's Central Fund) – methodological support on :
- the diagnosis of territorial health/social needs
- the drafting of objectives,
- structuring of the means implemented,

* **"Maisons familiales rurales"**: Training centres with an associative status having a contract with the State or with the Regions. Their objective is work-linked training and education of young people and adults as well as their social and professional integration.

– evaluation with impact value.

Some projects will receive funding from MSA's Central Fund.

More information:
https://www.msa.fr/lfp/web/msa/coup-de-pouce-prevention

"Mois sans Tabac" (Month without tobacco)

This device aims at helping young smokers to quit tobacco use during at least 1 month.

More information:
https://www.msa.fr/lfp/sante/arret-du-tabac

MELA

In Finland, a family member under 18 years old who works on a farm can take out voluntary **occupational accident and disease insurance**, which provides comprehensive coverage against work-related accidents and illnesses. In addition, the young person may also take out Mela's leisure-time accident insurance, which covers accidents that occur outside working hours.

A family member who has turned 18 can also accrue pension benefits based on their work by taking out **farmer's pension insurance**.

Mela conducts preventive occupational safety communication in agricultural vocational schools. Mela's occupational safety experts deliver presentations on farm workplace safety, including demonstrations of personal protective equipment and virtual reality (VR) sessions that illustrate common hazards and risks on farms.

Schools also make use of Mela's engaging e-learning environment, **Farmer's PPE Examination**, which teaches essential aspects of personal protective equipment used in agriculture. During the examination, participants familiarize themselves with the required PPE, its correct use, care, and storage. The el-earning package includes informative modules and a variety of assignments.

Mela also organizes the **Smart Farm Videos** competition for agricultural students. The competition is part of Mela's **Vision Zero** theme in agriculture. Its goal is to reduce accidents and inspire everyone to take responsibility for workplace safety. The best videos are awarded and published on Mela's website.

In addition to videos, Mela publishes a wide range of educational materials aimed at young people on its website.

More information:
https://www.mela.fi/farmers

KRUS

KRUS in Poland organises special training courses and sessions for an average of over 4,990 pupils at agricultural schools each year, who learn how to identify and eliminate the risks of accidents on farms. In addition, every year around 4,894 young people studying subjects related to agriculture take part in knowledge competitions on health and safety in agriculture.

Chapter 3: Services for elderly people

An increase in life expectancy and diminished fertility causes the ageing of European populations also in rural areas. The demographic trends are not optimistic, that is why the institutions responsible for farmers' social protection in Europe decide to implement various services and programmes aimed at improving life conditions of retired farmers.

SVS

The SVS offers a **10-day health program for seniors** with the aim of supporting "healthy aging". Contents of the 7-day week are various fitness checks, theoretical and practical content on exercise, nutrition and mental health. After 6 months a 3 day "refresher" takes place to repeat and deepen the content. Seniors with mental health problems can also take part in a 7+7 day stay to strengthen their mental resources and cope with stressful life situations.

More information:
https://www.svs.at/gesundheitswochen

MSA

In France MSA pays great respect to the elderly persons. In 2024, 41 million € social welfare benefits were paid to elderly agricultural citizens or widowers (home help, temporary accommodation, relief, housing assistance....)

The provision of home support for the elderly is being worked on in conjunction with other schemes (the Retirement Insurance Fund and the CNRACL (National pension fund for local authority employees)) in order to achieve greater equality of treatment. The degree of autonomy of retired people is assessed using the AGGIR grid, which has 6 levels, where stage 1 means very dependent and stage 6 means fairly autonomous. Elderly people in GIR 1 to 4 are eligible for the APA allowance (Personal Autonomy Allowance) and those in GIR levels 5 or 6 are eligible for assistance from their pension fund.

After an assessment of the fragility and special needs carried out by a trained professional, people in GIR 5 or 6 can benefit from an help plan consisting of personal care hours, home delivery of meals, and minor technical aids, remote assistance, maintenance or creation of social links and support for family carers. This help plan may also be supplemented by the local offer of the MSA funds and include elements such as guidance towards collective prevention actions or mobility aid. Home care expenses for pensioners amounted to more than €34 million in 2024.

In 2024, 40,428 pensioners in the scheme received at least one health and social care benefit from their fund.

More information:
https://portesdebretagne.msa.fr/lfp/accompagnement-a-domicile-pers-agees

Assistance for returning home after hospitalization (ARDH) has also been set up in coordination with the inter-scheme partners. The scheme has evolved and now offers the same support to all pensioners who need assistance when they are discharged from hospital. It aims to enable pensioners to regain their independence at the end of the three-month support period. This scheme is called ADH: support for returning home after hospitalisation.

As part of the Libault report on "old age and autonomy" dated March 2019, the **request for autonomy assistance** (DAA) has been set up. The DAA is the result of a desire on the part of the CNSA, CCMSA and Old Age Insurance to work in a coordinated way to simplify the procedures and the life of elderly people at home. A common application form for assistance has been introduced, enabling people to make a single application for assistance regardless of which body they come under: the departmental council for the allocation of the APA or assistance from their pension fund (MSA or CARSAT).

The paper DAA form was certified on 01.10.2023 and is now binding on the departmental councils, MSAs and CARSATs.

Alongside the common paper form, an online service (SEL) was developed in 2021. It can be accessed from each organisation's portal and enables the application to be made entirely electronically: the person completes the form online and uploads the supporting documents, then the SEL directs the application to the appropriate organisation (departmental council or pension fund). This system has been supplemented by the establishment of a platform for transferring files between organisations when the organisation receiving the file is not the one responsible for processing it.

MSA implements collective **actions for senior citizens** which objective consists in promoting a sustainable change in the participants' behaviour to preserve autonomy via:

- Conferences and debates on priority health topics
- Multi-thematic workshops with ageing well workshops, Vitality workshops
- In-depth cycles of thematic workshops (cognitive-memory stimulation with Pepss Eurêka, nutrition, stability/falls prevention, Cap Bien-Etre, addiction...)

The vast majority of these initiatives take place face-to-face.

Hence, MSA strongly stimulates a national and local dynamic between pension schemes providing turnkey engineering and managing facilitators' training. The intervention methods are based on interactivity in order to guarantee the efficiency of actions regarding the behavioral assessment. Satisfaction of participants is studied via the Web Report. Web Report is a platform for collecting data from workshop questionnaires, with the aim of assessing: the adoption and/or maintenance of healthy behaviours among participants; the prevention messages retained and applied by theme; and the effective role of the workshops in the adoption of these behaviours among all other factors specific to the participants and their environment.

The setting up of these territorial proximity offers is ensured by inter-regime structures in conjunction with operators, who are often ASEPTs (Association of Health, Education and Prevention on Territories). It covers all the territory and brings together various partners (Carsat, Social Security of Self Employed, Mutualité Française, CNRACL, Mines, etc.) who offer actions to their members.

PEPS: "Programme Education et de Promotion Santé" (Health Education Promotion Program). These memory workshops have been set up in order to improve elderly persons' different kind of memories (visual, space memory, memory of names etc.). They consist of 10 sessions that combine theoretical input and practical application. + an assessment session. They are intended at retired people (not only affiliated to MSA but also to persons depending on other social security schemes) who complain about memory problems. These sessions are run by volunteers or professionals who have been previously trained. In 2024, 978 workshop cycles were organised, bringing together 11,584 participants.

More information:
https://www.msa.fr/lfp/actions-partenaires/prevention-sante-atout-majeur-msa

"Charte territoriale des solidarités avec les Aînés" (Territorial charter of solidarity with elderly people) is a flagship device of MSA whose objective is to fight against isolation and develop services in favour of elderly people living in rural ageing and isolated areas.

In the selected territories, the program implements a combined process of local social development focused on the development of solidarity (family, neighbourhood, intergenerational, associative...) as well as the development of services and professional structures adapted to priority social and medical needs.

The program covers five spheres of activity:

1. Support and solidarity of proximity.
2. Appreciation of the commitments and experience of elderly people.
3. Ageing prevention.
4. Development or preservation of a range of services to maintain the elderly in their living environment.
5. Development of a health protection offer.

104 charters of solidarity with the elderly, initiated by MSA, have been deployed in isolated rural areas and new charters are in the process of being deployed in new areas.

The impacts of this device are numerous:
- On the elderly: creation of social links, social enhancement and usefulness, regaining confidence, answers adapted to the needs of each individual.
- On the territory: territorial networking, dynamics and valorisation
- On the partnership: development and reinforcement of partnerships, better understanding by the population, cooperation...

Through this system, MSA, a player in gerontology and prevention, encourages the emergence and implementation of answers to the ageing and isolation process of our elderly

In the 80's, MSA created the **Marpa** concept **"Maison d'accueil rural pour personnes âgées"** (rural home for the elderly). In 2015, this concept became known as "Maisons d'Accueil et de Résidence pour l'Autonomie" (Care and Retirement Homes for Independent Living) which aim was to organize small accommodation structures (originally for a maximum of 24 residents, today 30), intended for frail, non-dependent elderly people. The aim of this action is to enable elderly people in rural areas to live as close as possible to their original homes in order to preserve their living environment. In 2026, there are 207 Marpas throughout France.

More information:
https://www.msa.fr/lfp/web/msa/solidarite/marpa

SVLFG

In Germany SVLFG has a special offer for elderly in rural areas. The important pre-requisites for mobility and safe walking in everyday life are physical fitness, strength and balance. During the training in the **"Trittsicher durchs Leben" (Surefooted through Life)** courses, precisely these areas are strengthened by appropriate exercises. Besides strengthening exercises, additional exercises are discussed which can easily be performed by the participants at home. After the last course date, the participants are advised about safety around the house and company. Through this offer, the health and participation of older people in particular is to be preserved until old age.

More information:
https://www.svlfg.de/trittsicher-durchs-leben

Follow-up project "Sure-footed into the future"
Building on the success of the "Sure-footed through life" program, the "Sure-footed into the future" project was launched in 2024. As part of "Sure-footed into the Future," a large-scale study (in collaboration with important partners of the SVLFG) is being conducted to scientifically examine the effectiveness of the training program.

The courses were held as part of the study until the end of 2025. An innovative component of "Sure-footed into the Future" is the digital course format. Here, participants were first introduced to the course by a course instructor and then trained independently at home using a tablet. In addition, the SVLFG continues to offer face-to-face courses without tablets. Participants also receive information on safety and nutrition in old age.

In 2027, the comprehensive scientific evaluation of almost 10,000 questionnaires – a study on fall prevention that is unique in Germany – is to be published.

More information:
http://www.svlfg.de/trittsicher-in-die-zukunft

Dementia Delayers (Demenzverzögerer) – The risk of developing dementia increases with age. With this service, SVLFG aims to delay dementia-related illnesses through the early and systematic promotion of cognitive and motor skills and thus maintain the independence of older people. The Dementia Delayer will initially be offered as a pilot project in a county with a projected increasing aging population. Regular meetings of specially trained multipliers take place at least once a week with "their" seniors in the communities in order to train and promote cognitive abilities and also support them with age-appropriate sports and exercise activities. The project will initially run until the end of 2026; if there is sufficient demand, it will be converted into a permanent offering.

More information:
https://demenz-verzoegern.de/

KRUS

Under the Act on farmers' social insurance, the Fund grants and pays agricultural pensions to insured farmers (household members) who meet all of the following conditions:
- have reached retirement age, which is 60 years for women and 65 years for men,
- have been covered by pension and disability insurance for at least 25 years.

For insured persons born after 31 December 1948, only periods of coverage under the farmers' pension insurance scheme are taken into account.

The Fund grants and pays **a nursing allowance** to any person entitled to an agricultural retirement pension or agricultural disability pension who has reached the age of 75.

This allowance is not paid to disability pensioners receiving agricultural disability benefits who have not ceased to carry out agricultural activities within the meaning of the provisions of the Act on farmers' social insurance.

Both the agricultural pension and the nursing allowance are increased in line with the pension indexation rate from the month in which the indexation takes place. From 1 March 2025, the basic pension amounts to PLN 1,691.02, the minimum pension to PLN 1,878.91, and the nursing allowance to PLN 348.22.

From March 2023, the Fund pays, alongside the agricultural pension, an allowance in respect of the payment of double pension and disability insurance contributions or an additional contribution for carrying out agricultural activities on farms with an area exceeding 50 conversion hectares. he allowance is payable at a rate of 0.5 per cent of the basic pension for each year in which higher contributions were paid.

In 2025, to mark their 100th birthday, senior citizens will receive a special, monthly **honorary benefit for reaching the age of 100**. The amount of this benefit, which is granted automatically, is the same for everyone and, from March 2025, amounts to PLN 6,589.67 zł gross. This benefit replaced the previously granted allowance, the amount of which, from March 2024, was PLN 6,246.13 gross, and from March 2023, PLN 5,540.25 gross.

Furthermore, senior citizens who are entitled to a pension can expect to receive an additional annual cash payment each year, known as the 'thirteenth pension'.

This benefit is payable to all eligible pensioners at the same rate (regardless of the amount of their current pension), i.e. at the rate of the minimum pension, which from 1 March 2024 to 28 February 2025 amounted to PLN 1,780.96 gross per month, and from 1 March 2025 amounts to PLN 1,878.91 gross per month (a contribution towards universal health insurance and an advance payment of income tax are deducted from this amount).

The "thirteenth pension" is paid automatically alongside pension and disability benefits during the April payment periods for these benefits.

In 2025, the Fund also paid pensioners **another additional annual cash benefit**, known as the 'fourteenth pension'. This benefit was payable in the amount of:

- PLN 1,878.91, if the total amount of pension and disability benefits due did not exceed PLN 2,900.00.
- PLN 1,878.91 minus the difference between the total amount of pension benefits due and PLN 2,900, - for those whose pension benefits exceeded PLN 2,900. If the amount of the additional benefit was less than PLN 50, the benefit was not payable.

Persons whose pension benefit was equal to or higher than PLN 4,728.91 zł did not receive the subsequent additional annual cash benefit. Contributions to the national health insurance scheme and income tax were deducted from the amount of the 'fourteenth pension'.

When determining the amount of the subsequent additional annual cash benefit, the gross benefit amount was taken into account before any deductions, withholdings or reductions were made, as well as before the suspension of the supplementary part of the agricultural pension due to the continued pursuit of agricultural activity.

The "fourteenth pension" was paid automatically to eligible recipients alongside their pensions during the September payment periods for those benefits. In the case of pensions paid quarterly, a further supplementary payment was also made in September 2025.

On 1 January 2025, the provisions of the Act of 26 July 2024 amending the Act on pensions from the Social Insurance Fund and certain other Acts came into force, as a result of which, from 1 July 2025, so-called widow's or widower's pensions are paid, i.e. the applicant's own old-age or disability pension and a survivor's pension acquired by virtue of being a widow or widower, of which one (the more favourable or the one chosen by the applicant) is paid in full, and the other in an amount equal to 15 per cent.

A widow's pension is payable to a person who is a widow or widower, is at least 60 years old (women) and 65 years old (men), was married to their spouse until the date of the spouse's death, and became entitled to a survivor's pension following the death of their spouse no earlier than on the date they reached the age of 55 (women) or 60 (men), and is not currently married. The entitlement to benefits in the event of concurrent entitlements ceases on the day preceding the date on which the eligible person enters into a new marriage.

MELA

Mela is responsible for managing farmers' pension security. A farmer may retire on **an old age pension** once they have reached the lowest old age retirement age for their age group. The old age pension consists of the earnings-related pension accrued over the farmer's entire working career.

With a partial old age pension, a farmer can withdraw part of their accrued earnings-related pension before reaching the full old age retirement age.

A person who has already turned 69, or who is already receiving an old age pension, may also take out an **occupational accident and disease insurance** based on their work on a farm.

Chapter 4: Services for persons with disabilities from rural areas

A person with a disability is anyone with a physical or mental impairment that substantially limits at least one major life activity. Disabled persons living in rural areas have limited access to education, rehabilitation and employment.
Thanks to actions, programmes and services provided by ENASP member organizations, the disabled persons have the opportunity to take active part in life of their communities or to obtain professional qualifications.

MSA

In France, Article L114 of Law No. 2005-102 of February 11, 2005, on equal rights and opportunities, participation, and citizenship for persons with disabilities adopts the following definition of disability: "A disability is any limitation of activity or restriction of participation in society experienced by persons in their environment due to a substantial, lasting, or permanent impairment of one or more physical, sensory, mental, cognitive, or psychological functions, a multiple disability, or a disabling health condition."

Since 2013, the MSA has been a signatory to a multiparty agreement between the State (via the Ministry of Labour) and those involved in vocational remobilisation for the employment of disabled workers. The MSA is committed to capitalising on its multi-disciplinary roots by mobilising its organisation (health and social action, medical inspection and occupational health and safety service) to guarantee a high-quality, effective and consistent foundation for all workers with disabilities in the agricultural sector.

It has made a commitment to the public authorities to set up **multi-disciplinary job maintenance units** (CPME) within its thirty-five funds to provide **personalised support to agricultural workers** at risk of losing their jobs as a result of a health problem or disability.

At a local level, the MSA funds are developing **partnerships** with employment agencies and can co-construct actions to keep the people concerned in work.

The employment of people with disabilities in the agricultural sector is a major challenge for the MSA. The actions and measures taken to support people in their efforts to find or keep a job, whether driven by the central MSA fund or by innovative

local initiatives, aim to provide a personalised response tailored to the situations of the people involved. Just as the MSA is attentive to its members with disabilities, it is also concerned about its employees and adapting their workstations.

2022. Launch of a new support programme to prevent occupational exclusion and keep people in work

In 2022, MSA is proposing a new support pathway that commits all the stakeholders of the **one-stop shop** (SST, ASS and CM) in a new prevention approach. It provides for a new analysis of individual situations in order to assess the risk of losing one's job as a result of a health problem or disability

The contribution of the medical control, occupational health and safety and health and social action services is particularly expected at different stages of this process:

- Early detection of weak signals of occupational disintegration
- The shared diagnosis of the insured person's situation in conjunction with the other services
- Medical care for any situation requiring multidisciplinary support to remain in employment
- Social care for insured persons facing the problem of professional retraining and/or job retention following a gradual loss of working capacity

In 2025, we see an increase in the number of collaborative teams responsible for supporting employees at risk of losing their jobs. Following the implementation of this pathway, **proactive actions** are being developed. This enables situations to be dealt with at an early stage, so that the risk of losing one's job for health reasons can be tackled as early as possible.

At the same time, the MSA's statistics and financial studies department is taking steps to develop high-performance tools for detecting people at risk, using data science. Preventing people from losing their jobs is a major challenge for the MSA.

Another action for persons with disabilities in rural areas who worked in sheltered workshops is to **prepare** them **to retirement**. MSA has special services which design and develop actions (e.g. trainings) for that purpose.

As part of its social development policy of rural areas, MSA created the **Solidel association** which runs a network of agricultural structures including **ESAT** ("Etablissements et Services d'Aide par le Travail"): "Work-Based Support Establishments and Services" and EA ("Entreprises adaptées"): "Adapted Companies". Agricultural ESATs and EAs aim to serve as a springboard for people with medical and social disabilities who wish to move into the mainstream workplace, and as a professional environment for workers with disabilities who wish to move into a sheltered environment.

Moreover MSA also helps to **create firms** which offer apprenticeship and trainings in agriculture. These firms organize trainings for disabled people from rural areas in order to propose their services to farmers. Thanks to this service disabled persons have the opportunity to gain professional qualifications and a job in the agricultural sector.

MELA

Mela offers **vocational work disability rehabilitation** for customers whose work ability has been impaired due to a disability, illness or injury to the extent that they are at risk of becoming occupationally disabled in the near future. The purpose of rehabilitation is to prevent disability pensions.

A farmer may be entitled to a disability pension if the ability to work is reduced, based on medical findings, for at least one continuous year due to illness, defect, or injury. A full disability pension can be granted if the ability to work is reduced by at least 60 percent. If the ability to work is reduced by at least 40 percent, a partial disability pension may be granted. A disability pension can also be granted on a temporary basis.

Vocational work disability rehabilitation aims to help farmers continue working despite limitations caused by disability. It can also support their return to work after a long period of sick leave or rehabilitation allowance. This rehabilitation is vocational and individualized, tailored to the specific needs and circumstances of each farmer.

Since rehabilitation is always the primary option before granting a disability pension, it is mandatory to determine whether vocational rehabilitation could help farmers continue in their current work or transition to another suitable occupation.

More information:
https://www.mela.fi/farmers

KRUS

The Agricultural Social Insurance Fund grants and pays sickness benefit to an insured person (a farmer or household member) who, as a result of illness, is unable to work for a continuous period of at least 30 days, but for no longer than 180 days. From 1 July 2018, the basis for the payment of sickness benefit is a medical certificate issued in electronic form (e-ZLA) and submitted to KRUS by the doctor.

If, after the 180-day benefit period has expired, the insured person is still unable to work but is expected to regain their ability to work as a result of further treatment and rehabilitation, they may apply for benefits for an extended period, but for no longer than a further 360 days. The basis for granting and paying sickness benefit during the extended period is the insured person's application and a decision issued by the Fund's medical expert (at first instance) or the Fund's medical board (at second instance).

In 2023, a total of 22,417 decisions were issued regarding the extension of entitlement to sickness benefit beyond 180 days or the refusal of such an extension, including: 20,459 decisions issued by the Fund's medical experts and 1,958 decisions issued by the Fund's medical boards.

The amount of the sickness benefit is determined by the Minister for Agriculture and Rural Development, after consulting the Farmers' Council. Currently, sickness benefit is paid at a rate of PLN 25 for each day of temporary incapacity for work on a farm.

The right to sickness benefit expires after 6 months.

KRUS awards and pays a **one-off compensation** to an insured farmer, a member of their household or a farm worker who has suffered permanent or long-term damage to their health as a result of an accident at work in agriculture or an occupational disease related to agricultural work. A one-off compensation payment is also made to the family members of an insured person who has died as a result of an accident at work in agriculture or an occupational disease related to agricultural work. A one-off compensation payment is set at an amount proportional to the percentage of health impairment determined.

Decisions concerning permanent or long-term health impairment are issued in the first instance by a medical expert appointed by the Fund, and in the second instance by the Fund's medical board. The one-off compensation for 1% loss of health, effective from 1 January 2022, amounts to PLN 1,033. In 2025, the total number of decisions issued regarding the percentage of health impairment was 9,931, of which: 8,076 were issued by the Fund's medical experts and 1,855 by the Fund's medical boards.

Another benefit granted by KRUS to people with disabilities living in rural areas is **the agricultural pension for total incapacity to work on a farm**. This is a cash benefit under the social insurance scheme for farmers, intended for cases where the insured person has completely lost the ability to work on a farm.

The agricultural pension is intended to provide a means of support for a person covered by agricultural insurance who, before reaching retirement age, has become permanently or temporarily totally unable to work on a farm due to their state of health.

In order for an insured farmer (household member) to be entitled to an agricultural pension, they must meet all of the following conditions:

– be permanently or temporarily completely incapable of working on a farm,
– the total inability to work on a farm must have arisen whilst covered by pension insurance or no later than within 18 months after the expiry of those periods,
– be covered by pension insurance for the required period (a person over 30 years of age must provide evidence of 5 years' pension insurance cover falling within the last 10 years prior to submitting an application for an agricultural pension).

A person who has been covered by pension insurance for a period of at least 25 years is not required to meet the condition of total incapacity for work on a farm during the period of pension insurance cover or no later than within 18 months of the end of those periods, nor to prove 5 -year period of coverage under the aforementioned insurance within the last 10 years.

If the incapacity for work arose as a result of an accident at work in agriculture or an occupational disease related to agricultural work, any period of insurance covering the date of the accident or the date on which the occupational disease manifested is required.

An agricultural pension for total incapacity for work on a farm is granted as a permanent pension if the insured person's total incapacity for work on a farm is permanent and no decision has been made regarding the advisability of vocational retraining. In all other cases, the agricultural pension is payable for the period specified in the decision of the President of KRUS.

If a person loses their entitlement to an agricultural pension on the grounds of total incapacity for work on a farm because they are not recognised as being totally incapable of working on a farm, and within 18 months of the date on which that entitlement ceases they once again become totally incapable of working on a farm, then their entitlement to the pension is reinstated.

In 2025, a total of 56,604 decisions were issued regarding total incapacity for work on a farm (temporary or permanent) and regarding the absence of incapacity for work on a farm, including: 50,703 decisions by the Fund's medical experts and 5,901 decisions by the Fund's medical boards.

A person entitled to an old-age or disability pension, if they have been assessed as being completely unable to work and to live independently, is entitled to a nursing allowance in accordance with the rules and at the rate specified in the pension legislation.

The amount of the nursing allowance is increased in line with the indexation rate for pensions and disability benefits, with effect from the month in which the indexation takes place. From 1 March 2025, the nursing allowance amounts to 348.22 zł.

In 2025, a total of 37,730 decisions were issued regarding incapacity and the ability to live independently, including 33,642 decisions by the Fund's medical experts and 4,088 decisions by the Fund's medical boards.

The following bodies determine, in the assessment procedure, whether the insured person is totally unable to work on a farm and unable to live independently:
– the Fund's medical experts (first instance) or
– the Fund's medical boards (second instance), following an appeal by a farmer against a medical expert's decision or following a challenge to the validity of a medical expert's decision raised by the regional medical assessment inspector.

A final decision of a Fund medical expert or a decision of a Fund medical board constitutes the basis for **issuing a decision** on benefits provided for in the Act on farmers' social insurance, entitlement to which depends on the determination of:
– permanent or long-term damage to health or death as a result of an accident at work on a farm or agricultural occupational disease,
– permanent or temporary complete incapacity for work on a farm,
– incapacity for living independently.

From 1 October 2019, the Fund awards, recalculates and pays **the supplementary benefit for persons unable to live independently**, hereinafter referred to as the supplementary benefit. The purpose of this benefit is to provide additional income support to people unable to live independently.

Persons residing in Poland who are aged 18 or over and whose inability to live independently has been confirmed by an appropriate assessment are entitled to the supplementary benefit, provided they meet the other statutory conditions. This benefit is granted upon application by the person concerned and is exempt from personal income tax and contributions to the statutory health insurance scheme.

The supplementary benefit is paid alongside the pension and is payable up to a maximum of PLN 500 per month; however, the total amount of this benefit and benefits financed from public funds, together with benefits paid by foreign institutions responsible for old-age (excluding supplements and benefits paid alongside old-age and disability pensions) may not exceed PLN 2,552.39 gross per month from 1 March 2025.

In the event of the award, termination or recalculation of a pension, the supplementary benefit shall be recalculated ex officio, in such a way that the total amount of the pension, disability pension, publicly funded benefits and foreign pension and disability benefits – taking into account any exclusions – together with the supplementary benefit, does not exceed the amount set for the relevant period (from March 2025 – PLN 2,552.39 gross per month).

1 January 2025 an amendment to the Social Pension Act came into force, raising the limit on the total amount of a survivor's pension paid in conjunction with a social pension from PLN 3,561.92 to PLN 5,342.88. In addition, those entitled to a social pension who are completely unable to work or to live independently are entitled to a new cash benefit – a **supplementary top-up benefit**. The amount of this benefit is PLN 2,520.00 per month.

Chapter 5: Services for families from rural areas

The family is the basic unit of society and is present in all human communities as a primary group. In sociology family is considered as the original cell of social life and the natural society in which children acquire knowledge of what is authority, stability, moral values, honour, relationship and sacrifice.
The family life is an initiation into life in society and the main aim of all social protection. For that reason the ENASP member organizations decided to implement special services dedicated to the development and protection of the rural families.

SVS

Three SVS Services:

- **Time-out for caring parents and their child**. This offer lasts 15 days and provides relief and support for the parents. (this offer is mentioned on page 28 too)

More information:
https://www.svs.at/gemei daysnsamepflegeauszeit

- **"Future Proof"** is a workplace health promotion program offered by the SVS, specifically designed for small family-run businesses in the trade and agricultural sectors with up to nine employees. The program is conducted on-site at the businesses and takes into account the close interplay between family, work, and health in small enterprises. Modern strategies and measures for workplace health promotion are developed on an individual, tailored basis in collaboration with business owners and their staff. Additionally, specialized modules-such as those addressing generational succession or digitalization-can be selected.

More information:
https://www.future-proof.at and svs.at/futureproof

-) **"Holiday Camp für Children"** - The services during the summer holidays are 15 days long and deal with different health problems like dyslexia or speech problems. Children without health deficits are invited to participate in a 15-day program focused on sports and health education to promote healthy lifestyles and improve health literacy. In the autumn and easter holidays the children have the possibility to attend a 5 day stay in different youth hostel. As part of the stay the get health inputs an can try out different sports

MSA

As part of its 2021–2025 COG (Covenant on objectives and management), MSA has set itself **three guidelines in the field of the family**:

- Supporting agricultural families in their life course
- Helping to develop a living environment adapted to the needs of families in rural and/or fragile areas
- Promoting the autonomy and the place of young people in rural and/or fragile territories

In the framework of its orientation "Contribute to developing a living environment adapted to the needs of families in rural and/or fragile territories", MSA deploys two territorial development mechanisms:

1) the **Territorial Charter with families**
2) the **"Growing up in rural areas"**.

These two devices aim to support local players, local authorities and associations in creating, developing and improving services for families: collective childcare facilities, leisure facilities, actions to support parenthood, health prevention, digital mediation, mobility solutions, etc.

Since its launch in 2016, MSA has deployed more than 81 Territorial Charters with families on the metropolitan territory. Each Charter offers financial support of € 30,000 to fund actions.

Growing up in rural areas has been deployed since 2021 with a dedicated national annual budget of € 12 million.

More specifically in the field of preventing family breakdown and supporting parenthood, MSA contributes to the **funding of family mediation and meeting places** that help maintain links between parents and children.

To encourage agricutural families to go on holiday, MSA in partnership with ANCV ("Agence nationale pour les cheques vacances": National Agency for Holiday Vouchers developed a special **holiday program "Partir pour rebondir"** ('Leaving to bounce back') for French families. The families who cannot afford to take holidays and those who have never been on holidays are offered a financial support as well as an accompaniment in the definition and implementation of their holiday's projects. In 2023, more than 1,500 persons benefited from this aid which is apportioned as follows: 40% from MSA, 40% from ANCV and 20% from the families.

In 2021, within the framework of individual social support, € 10,315,362 was paid to provide financial support to families in vulnerable situations. 33,721 families benefited from this assistance. This aid is provided in response to situations of financial difficulty or to cope with specific events.

More information:
https://www.msa.fr/lfp/presse/familles-salaries-exploitants-agricoles-difficulte-aides-depart-vacances-existent

SVLFG

The orderly transfer of a business to a successor can become an existential question for both the business and the family. An unregulated business succession process is often accompanied by impaired health. Therefore there is a need for action not only from a business point of view, but also from the aspect of mental health. At the four-day **Business Transfer – a Health Topic** seminar, the participants learn how to deal with the emotional side of the company transfer. Among other things, topics such as appreciation, expectations and the time after the transfer are addressed. This offer is additionally offered online.

More information:
https://www.svlfg.de/betriebsuebergabe-ein-gesundheitsthema

Farm surrender – When a farm has no successor, those affected face special challenges. The decision to give up the farm is difficult. In addition to legal aspects, there are also many personal and emotional matters to be clarified. The arrangements for giving up a business have a significant impact on the health of the entire family. In this stressful phase of life, the SVLFG offers support to farm managers with a special 4-day farm closure seminar. The seminar aims to stimulate actions and processes that lead to a reduction in emotional stress. Ultimately, this should also reduce accidents and illnesses and maintain or improve physical and mental health.

More information:
https://www.svlfg.de/betriebsaufgabe

Statistics show that around 70% of the caregivers in Germany care for a close relative. For this reason, the SVLFG offers its policyholders the **Training and Recovery Week for Caring Relatives**. This is a one-week course in which the participants promote their health and get to know other offers of assistance. Furthermore, the participants receive useful tips on how to improve care at home and are in permanent contact with each other. This offer is additionally offered online.

More information:
https://www.svlfg.de/trainings-erholungswoche

As a supplement to this offer, the SVLFG has developed the **care tandem**. This has the same structure as the training and recovery week for caring family members. The special aspect of this offer, however, is the fact that the family member who is in need of care is also present. This means, therefore, that caregivers who wish to avoid separation from the person in need of care should also be able to participate. The course contents consist of activities in which the caregiver and the patient in need of care participate together, as well as separate activities. During this time, those in need of care are accommodated and cared for in a day-care centre. The special attention given to the participants is intended to ensure home care and promote the health of the caregivers. The shared experiences during the stay also strengthen the bond between the caregiver and the person in need of care.

More information:
https://www.svlfg.de/pflege-tandem

Caring for a handicapped or chronically ill child represents a major challenge for parents. Here, needs arise that are not comparable to those that arise in conjunction with the care of elderly individuals.

In order to meet this need, the SVLFG has set up a **time-out for caring parents**. The programme contents are similar to the contents of the maintenance tandem. However, the focus is on the specific aspects of caring for a child. As with the Training and Recovery Week for Caring Relatives, the exchange of the participants with each other is an important component of this time-out.

More information:
https://www.svlfg.de/auszeit-pflegende-eltern

Digital Caregiver Roundtable (Digitaler Pflegestammtisch) – Home caregiving is stressful and challenging. Taking time out and organizing absences is difficult and causes new stress. From this knowledge, SVLFG came up with the idea of a "digital care roundtable." Caregivers from many regions can network without having to leave home. The digital care regulars' table is intended to be a supplement to the "training and recreation week for caregiving relatives." The goal is to strengthen caregivers so that they can perhaps cope with their strenuous daily care routine a little more easily. The SVLFG wants to inform and at the same time offer a little time out from caregiving. Impulse lectures, discussions, knowledge transfer about help offers, conversations in the group and much more are the building blocks of this event.

More information:
https://www.svlfg.de/digitaler-pflegestammtisch

MELA

In Finland, the **Farm Replacement Service scheme**, administered by Mela, supports the well-being and coping of agricultural entrepreneur families. The scheme, established 50 years ago in 1974, was created to give livestock farmers a much-needed break from their demanding daily work.

Under this scheme, livestock farmers are entitled to a substitute worker during their annual holiday (26 days/year), provided free of charge. Farmers typically take their annual holiday in several shorter periods throughout the year. Since 2025, the service has been delivered through 11 regional units, with Mela responsible for overseeing and guiding its implementation.

Farmers are also entitled to replacement services for the duration of the pregnancy or parental allowance period. In addition, farmers may receive a substitute worker for farm work while they care for a child under three years old and receive the home care allowance. The maximum entitlement is 100 days per child per age year.

Mela also provides replacement services for the temporary care of a suddenly ill child under the age of 10, for a maximum of 7 days. In addition, replacement services are available for parents who participate in the rehabilitation or care of a child under the age of 16 while receiving the special care allowance.

Farmers are also entitled to replacement services if they become unable to work due to illness or accident or during rehabilitation.

More information:
https://www.mela.fi/farmers

KRUS

From 1 January 2016, a person insured under the provisions of the Act on farmers' social insurance who is the mother or father of a child is entitled to **maternity benefit** as a monthly payment. However, the child's father is entitled to maternity benefit in the following cases:

- a reduction of the maternity allowance period at the request of the child's mother after she has used this allowance for at least 14 weeks from the date of childbirth,
- the death of the child's mother,
- the mother abandoning the child.

Furthermore, from 26 April 2023, the child's insured father is entitled to maternity benefit for a period of 9 weeks from the date on which the mother's entitlement to the benefit ends.

Maternity benefit is also payable to an insured person who has adopted a child or taken a child into care and has applied to the guardianship court to initiate proceedings for the child's adoption, where the child is aged 14 or under, and to a person who has taken a child into care as a foster family where the child is aged 7 or under, and, in the event of a deferral of compulsory schooling, up to the age of 10, with the exception of professional foster families.

Maternity benefit is granted at a rate of 1,000 zł per month and is paid for a period of 52 weeks – in the case of the birth of a single child in a single birth, or the adoption or taking into care of a single child. In the event of the birth of more than one child in a single birth, or the adoption or taking into care of more than one child at the same time, this period is extended, but not beyond 71 weeks.

Maternity benefit is payable from the date of the child's birth, adoption or taking into care, provided that the application to establish entitlement to maternity benefit was submitted within three months of the date of the child's birth, adoption or taking into care. If the application was submitted at a later date, but no later than during the period of entitlement to maternity benefit, entitlement is determined from the month in which the application was received. In the case of the 9-week paternity benefit, the three-month deadline for submitting an application is counted from the date on which the mother stops receiving the benefit.

From 19 March 2025, parents of babies born prematurely or at term but requiring a longer hospital stay may apply for an extended maternity allowance – from 8 to a maximum of 15 weeks, depending on the week of birth and the baby's birth weight.

The right to extended maternity benefit is also available to people who have adopted a child or taken a child into their care, provided that the child's hospital stay takes place after the child has been taken into their care. Extended maternity benefit is payable once the standard period of maternity benefit has been exhausted, that is, after 52 to 71 weeks of maternity benefit, depending on the number of children born.

From 6 August 2025, a female farmer who has suffered a miscarriage at any stage of her pregnancy is entitled to 8 weeks' maternity benefit. Entitlement to this benefit is assessed on the basis of a stillbirth certificate, without the need to determine the child's sex.

From 1 March 2019, the Fund grants, increases and pays the supplementary parental benefit. The main purpose of this benefit is to provide the necessary means of support to people who have given up employment or other gainful activity, or who have not taken up such employment or activity, in order to bring up children (their own children or those of their spouse, adopted children or children taken into care as part of a foster family, with the exception of professional foster families). Furthermore, the aim of the Act is to honour and recognise the hard work involved in bringing up children in large families and to highlight the social role played by parents. Consequently, the supplementary parental benefit is a non-contributory benefit – that is, one not linked to the prior payment of social security contributions – and is of a special nature.

Women – mothers – who have given birth to and brought up, or brought up, at least four children are eligible for the above-mentioned benefit once they reach the age of 60.

In the event of the children's mother's death, or if the mother abandons the children, or if the mother ceases to bring up the children for a prolonged period, the father may also be entitled to this benefit, provided he has reached the age of 65 and has brought up at least four children.

The supplementary parental benefit may only be granted if the children's mother or father does not have an income sufficient to provide for their basic needs, or is entitled to a retirement or disability pension that is lower than the minimum retirement pension (from 1 March 2025 – PLN 1,878.91).

This benefit is also not payable to a person who is on remand or serving a custodial sentence (excluding those serving a custodial sentence under electronic monitoring).

The supplementary parental benefit may only be granted to persons who reside in the Republic of Poland and have had their centre of vital interests here for a period of at least 10 years (after reaching the age of 16), provided that they are:
- citizens of the Republic of Poland or
- citizens of Member States of the European Union, Member States of the European Free Trade Association (EFTA) – parties to the Agreement on the European Economic Area – or the Swiss Confederation who hold a right of residence or a right of permanent residence in the territory of the Republic of Poland, or

– foreign nationals lawfully residing in the territory of the Republic of Poland.

The benefit is payable provided that the eligible person is resident in the territory of the Republic of Poland whilst receiving it. The amount of this benefit may not exceed the minimum pension, i.e. PLN 1,878.91. The benefit is subject to annual indexation in accordance with the rules and within the timeframe specified for the indexation of old-age and disability pensions payable under pension legislation. Income tax and the national health insurance contribution are deducted from the supplementary parental benefit.

The new regulations also allow those receiving the supplementary parental benefit to be covered by pension insurance upon application – until they have completed 25 years of pension insurance contributions. This insurance is voluntary.

Chapter 6: Other services for rural population

Because agriculture is a very specific branch of industry, ENASP member organizations deliver specific services and programmes to the rural populations which are crucial in order to reduce social deprivation and increase social inclusion in rural areas.
Those services are related to providing various forms of relaxation for the farmers, dissemination of information on healthy and safe work and promoting good practices among rural population.

SVS

Occupational Safety: In order to strenghten occupational safety in companies, experts offer indivudual consultations in companies and farms. Work psychologists ars also available to provide advice to reduce psychological stress at work and strengthen healthy work places.

More information:
https://www.svs.at/sicherheitsberatung

"Healthy-Hundreds"/Safety-Hundreds"
The SVS supports its insured community with 100 Euro once a year if they make an active contribution to their health in the subject areas nutrition, sports, mental health, seeks or accident prevention.

More information:
https://www.svs.at/gesundheitshunderter
https://www.svs.at/sicherheitshunderter

Health check for children and adolescents
In order to identify health risks at an early stage and to increase health awareness, the SVS offers children and adolescents aged six to 18 the opportunity to use the free Junior Health Check program. After the health check the SVS supports the children and adolescents with the amount of 100 euros for participation in a sports week, a ski course, a membership fee in a sports club or a quality-tested children's program.

More information:
https://www.svs.at/gesundheitscheckjunior

Occupational safety: The SVS offers services to strengthen occupational safety, including safety consulting, continuing education courses and expert presentations, the awarding of occupational safety prizes to companies, the Safety Hundred, and the online safety check. More information about these services can be found in Chapter 1.1.

Health-promoting services taking place directly on the farms: **"Future Proof"** and occupational psychological counseling (see also Chapter 1.3). Other health-promoting services, such as health weeks or camps, are also described under 1.3.

Shared care break

This 15-day health program offers parents from a disabled child a varied program to strengthen resilience as well as health inputs, exercise and relaxation units. The special thing is that parents can take part in this stay together with the psychological or physical disabled child they are looking after. It doesn't matter if the child is already an adult. In order to give parents the freedom they need during this time, hourly care is provided by qualified in-house staff. There is also enough time for activities with the children.

What is particularly beneficial during the stay is the opportunity to make contacts and exchange ideas with other affected families.

More information:
https://www.svs.at/gesundheitsangebote

SVLFG

People can be traumatised by serious accidents, deaths, life-threatening illnesses and other stressful experiences. With its **Conducting Conversations after Traumatic Events** seminar, the SVLFG would like to help those who have contact with traumatised people as a result of their social skills and their voluntary and professional commitment. For this purpose, the participants attend a two-day seminar which primarily serves the purpose of learning practical knowledge and important basic aspects of conducting conversations. Furthermore, the participants also learn how they, as contact persons, are not burdened too much by the difficult situations themselves.

More information:
https://www.svlfg.de/gespraechsfuehrung-traumatischen-ereignissen

To prevent problems with the back SVLFG also developed two programs with which farmers can learn how to concept the working places at the farm in a back friendly way. One of the programs is called **"Rückenschule"** (spinal workshop). A coach will analyze the situation at each workplace and will then develop a back friendly solution. This seminar consists of different modules, which can be chosen as they are needed. For example working in a standing position, foot health in brogans or back friendly motion sequences. This seminar is especially offered to small and family enterprises. The other program is called "Strengthen your back". It includes two different courses, one basic course and one advanced course. They aim to qualify employees from an enterprise to be a multiplicator.

More information:
https://www.svlfg.de/pm-rueckengesundheit

Beyond the statutory entitlement, the SVLFG health insurance (LKK) contributes to the costs of additional services in accordance with the special needs and risks in rural areas.

Sanitation in the case of colonisation with methicillin-resistant Staphylococcus aureus (MRSA), if a plannable surgical medical intervention is indicated, serves to prevent the threat of illness through infection with MRSA for persons who have regular (occupational) contact with farm animals (especially pigs, cattle, poultry). A specific risk for persons with direct contact to farm animals exists in animal fattening, especially when antibiotics are used. The entitlement to reimbursement of the costs of a sanitation also exists for contact persons of the insured persons who are colonised with MRSA, provided that they live in a domestic community and are active in the stable or in the care of the animals.

More information:
https://www.svlfg.de/aerztliche-behandlung

Due to the outdoor work, persons in the green professions are at particular risk of skin cancer. Therefore, **skin cancer screening** is also offered to those under 35 years of age.

More information:
https://www.svlfg.de/vorsorge#tabpane72238893

In agriculture, pregnant women are particularly at risk for toxoplasmosis infection, for example, through contact with animal faeces or soil. The LKK subsidises the **test for toxoplasmosis**. In addition, the **test for B-streptococci and on-call services for midwives are offered for pregnant women**.

More information:
https://www.svlfg.de/schwangerschaft

MELA

Mela collaborates with various agricultural organizations to promote the well-being of farmers. Examples of this cooperation include projects that **support and facilitate generational changes on farms**. Mela's role is to strengthen the mental preparedness of both the outgoing and incoming generations for succession, thereby reducing the associated psychosocial burden.

More information:
https://www.mela.fi/farmers

KRUS

Since 2003, KRUS has been organising the national 'Safe Farm' competition to promote health and safety on farms, improve health and safety conditions whilst working on farms, and ensure order and tidiness on farm premises. The competition panels assess the farms entered in the competition according to a range of criteria, taking into account, amongst other things, the technical condition of livestock and farm buildings, as well as the machinery, equipment, installations and tools on the farm, the provision of personal protective equipment and devices to support safe working practices, and the organisation of the farmyard, the farmyard and agricultural production. The winners of the competition receive a number of prizes, the first prize being a farm tractor sponsored by the President of KRUS. The owners of the winning farms become ambassadors for good agricultural practices in their communities. Over 25,000 farms have taken part in the twenty-two editions of the competition.

As part of its efforts to prevent accidents at work and occupational diseases among farmers, KRUS is working to ensure the proper production and distribution of safe agricultural products, as well as protective equipment and clothing for farmers. The President of KRUS awards the 'KRUS Safety Mark' to machinery and equipment offering a high level of safety at work on farms, and grants the trade fair distinction 'Product increasing work safety in an agricultural holding'. The 'KRUS Safety Mark' is awarded upon application by the manufacturer (supplier). This award was established in 1995 and is intended for manufacturers of safe equipment and protective clothing for farmers. Since 1996, the President of KRUS has also been awarding the trade fair distinction 'Product increasing work safety in an agricultural holding" to products showcased at agricultural fairs and exhibitions held throughout Poland. Machinery, equipment and agricultural production resources are selected for the trade fair award if their use on farms can help to reduce the number of accident risks, as well as recorded accidents and occupational illnesses among farmers.

Furthermore, during an accident investigation on a farm, KRUS staff assess whether the design of agricultural machinery or other equipment may have been the cause of the accident. These preventive procedures remove defective technical devices from the market. In the case of accidents caused by defective products, KRUS initiates recourse proceedings and demands reimbursement of accident benefits paid to farmers under the social security scheme.

KRUS also promotes health and safety guidelines on farms through the media: the press, radio, television and websites. In order to raise journalists' interest in the issue of safety in rural areas, an annual competition is held for articles on farmers' safety at work. It is aimed at journalists and others who publish in the media. In 2025, the 31st edition of this competition took place – 110 publications were submitted.

Since 2011, the KRUS website has featured the Prevention Events Calendar – a special application that allows users to browse and search, using various criteria, for prevention activities (e.g. training courses) planned for implementation by KRUS's regional offices.

In addition, KRUS organises competitions and quizzes on health and safety on the farm. Every year, more than 31,800 farmers and people from rural communities take part in these events.

All preventive measures organised by KRUS are aimed at educating and raising awareness amongst farmers, their families and those involved in the rural community regarding the rules which, when followed, minimise the risk of injury or loss of life whilst working or spending time on a farm. The scope of these activities – such as training courses – covers not only good practices relating to the methods of carrying out agricultural work, but also a range of issues concerning mental well-being and the work-life balance, such as the need for proper work organisation, which can help reduce stress for farmers.

On 1 July 2023, the state of epidemic threat relating to SARS-CoV-2 infection was lifted; consequently, payment of the isolation allowance has been suspended. Nevertheless, due to the occurrence of this condition, a **COVID-19 hospitalisation benefit** is paid, amounting to 50 per cent of the minimum wage, which, as of 1 January 2025, stood at PLN 2,333.

Entitlement to this benefit lapses after 6 months.

The Agricultural Social Insurance Fund, in addition to agricultural pension and disability benefits, awards and pays allowances under the provisions of the Act of 20 December 1990 on farmers' social insurance, as well as under the provisions of other Acts. These include:

- **a care allowance for a war invalid who is completely unable to work or live independently** – this allowance is paid in addition to the war invalid's old-age or disability pension.

A soldier is regarded as a war invalid if they have been classified in one of the disability groups as a result of a disability arising from acts of war or of a war-like nature whilst serving in the Polish Army during the war years 1939–1945, in Polish military

formations attached to allied armies, and in underground or partisan units fighting the Nazi occupiers on Polish territory, or for having taken part in combat against units of the Ukrainian Insurgent Army and Wehrwolf groups.

The nursing allowance for war invalids is granted on the basis of a decision issued by a Social Insurance Institution (ZUS) medical expert.

The nursing allowance for a war invalid is payable at a rate equal to the nursing allowance plus 50 per cent and is subject to an increase in line with the indexation rate for pensions and disability benefits from the month in which indexation takes place. As of March 1, 2025, the amount of the nursing allowance for a war invalid is PLN 522.33.

- **veteran's allowance** – paid along with a retirement or disability pension to individuals who are eligible for veteran status. The decision on whether the conditions required to receive veteran benefits, including the veteran's allowance, have been met is made-based on a documented application from the interested party and a recommendation from the association responsible for the specific type of veteran activity or repression– - the Head of the Office for War Veterans and Victims of Repression or persons authorized by him or her, by issuing an appropriate decision. Based on this decision, the aforementioned office issues the appropriate certificate, which serves as the basis for KRUS to pay the veteran's allowance. The veteran's allowance is available only to individuals who hold veteran status or who have been recognized as victims of repression. Consequently, the widow or widower of a veteran is not entitled to the veteran's allowance unless they have (or obtain) their own veteran status or are recognized as a victim of repression. The veteran's allowance is paid, provided that the allowance for clandestine teaching is not already being paid.

If a person is entitled to more than one retirement or disability benefit, they are eligible for only one veteran's allowance.

The amount of the veteran's allowance is increased in line with the indexation rate for pensions and disability benefits, with effect from the month in which the indexation takes place. From 1 March 2025, the veteran's allowance amounts to PLN 348.22.

- **allowance for secret teaching**

The allowance for secret teaching is a type of benefit paid to individuals eligible for a retirement or disability pension who, during the occupation, engaged in clandestine teaching or, prior to September 1, 1939, taught in Polish at Polish schools within the Third Reich and the former Free City of Gdańsk.

From 1 March 2025, this allowance amounts to PLN 348.22.

- The **compensation allowance** is payable to persons eligible for the veteran's allowance and the energy allowance, or the allowance for secret teaching and the energy allowance, as well as to the widows (widowers) of the aforementioned persons, in the amount of PLN 52.23 as of March 1, 2025.

- The energy allowance is payable to veterans or other victims of repression, including soldiers in substitute military service who were forcibly employed in coal mines, quarries, uranium ore mining facilities, and construction battalions, as well as to widows or widowers of veterans or other victims of repression, including widows of soldiers who were forcibly employed, in the amount of PLN 312.71 (effective March 1, 2025).

- a **cash allowance** amounting to PLN 1,333.24 as of March 1, 2025–granted to war invalids in addition to the disability pension to which they are entitled,

- **disabled veteran's allowance** – is payable to a person with the status of an injured veteran. The status of an injured veteran is granted, upon application by a soldier, law enforcement officer, or Internal Security Agency (ABW) officer, by way of an administrative decision, the Minister of National Defense–with respect to soldiers, the minister responsible for internal affairs–with respect to law enforcement officers, and the Head of the Internal Security Agency–with respect to ABW officers.

The amount of the allowance for an injured veteran depends on the determined percentage of health impairment suffered as a result of an accident related to operations outside the country or an illness contracted while performing official duties or tasks as part of operations outside the country, for which compensation benefits were granted, and ranges from 5% to 130% of the calculation basis, depending on the determined percentage of health impairment.

The basis for calculating the allowance for an injured veteran is the minimum retirement pension, which, as of March 1, 2025, is PLN 1,878.91.

The injured veteran's allowance is paid monthly, along with the retirement or disability pension.

The amount of the allowance for injured veterans is subject to indexation at the same time as pension and disability benefit indexation.

If a person is entitled to both a retirement pension and a disability pension due to total incapacity to work on a farm, granted under separate regulations, only one injured veteran's allowance is payable.

- **allowance for a full orphan** – is paid in addition to the survivor's pension and is payable at the rate specified in the pension regulations. If full orphans are entitled to a survivor's pension, the portion of the survivor's pension to which each of these orphans is entitled is increased by such a supplement.

The amount of the allowance for a full orphan is increased in line with the indexation rate for pensions and disability benefits, with effect from the month in which the indexation takes place. From 1 March 2025, the allowance for a full orphan amounts to PLN 654.48.

- **allowance for forced labour after 1 September 1939 – is payable** to a person entitled to an agricultural old-age or disability pension on the grounds of total incapacity for work on a farm, at a rate of 2 per cent of the basic pension for each full year of such work. This means that a person entitled to an agricultural old-age or disability pension who can provide evidence of a period of forced labour of less than 12 months will not be entitled to this allowance.

The following periods of work are recognized as periods of forced labor:
– work performed for Nazi Germany during World War II,
– work performed within the Union of Soviet Socialist Republics from September 17, 1939, to December 31, 1956,
– work performed on the orders of the Allied authorities until December 31, 1945,
– work performed in coal mines, quarries, uranium ore extraction and enrichment plants, and construction battalions while serving in the Polish Army.

Forced labour is defined as any work performed under strict conditions and under threat of any form of punishment, provided that the person did not volunteer for such work–that is, the work was not performed under an employment contract, on a voluntary basis, or due to economic coercion.

It should be added that periods of forced labour may be proven by any documents confirming that forced labour was carried out; in the absence of such documents, evidence of forced labour may consist of statements from credible witnesses (original statements from at least two witnesses). The forced labour allowance is payable regardless of whether the period of forced labour was taken into account in determining eligibility for, or the amount of, a retirement or disability pension under another provision.

The forced labour allowance is added to the contributory part of an old-age or agricultural disability pension, and its amount is taken into account when determining the calculation index for that part.

No personal income tax or universal health insurance contributions are withheld from the above-mentioned allowances.

Effective October 1, 2019, the Agricultural Social Insurance Fund grants, increases, and pays out the following **cash benefits** along with the recipient's retirement or disability pension:
– cash benefit for substitute military service soldiers compulsorily employed in coal mines (...) - all eligible soldiers who were subjected to forced labour receive a benefit in the amount of PLN 348.22 as of March 1, 2025 (regardless of the duration of their forced labour),
– a cash benefit for persons deported to perform forced labour and those interned in camps in the Third Reich and the USSR, the amount of which depends on the duration of such labour, up to a maximum of PLN 348.22.

Effective October 15, 2020, the Fund grants and pays a **compensatory benefit to anti-communist opposition activists and persons who were persecuted for political reasons**, hereinafter referred to as the compensatory benefit.

The purpose of this benefit is to increase government assistance for this social group and to partially compensate for the economic consequences of the repression they suffered during the People's Republic of Poland.

A compensatory benefit is payable to a person to whom the Head of the Office for War Veterans and Victims of Repression has granted the status of an anti-communist opposition activist or a person who was repressed for political reasons, and who receives a retirement pension, a disability pension, or a pension for total incapacity to work on a farm in an amount less than PLN 3,603.35 per month. The term 'pension amount' refers to the gross amount of the old-age or disability pension received, or the sum of such benefits, together with benefits paid by foreign institutions competent in matters of old-age, excluding nursery allowances and other allowances and benefits paid alongside

old-age and disability pensions, before any deductions, withholdings or reductions are made.

From 1 March 2025, the compensatory benefit is payable in an amount equal to the difference between PLN 3,603.35, and the amount of the retirement or disability pension received, or the sum of such benefits, including benefits paid by competent foreign institutions.

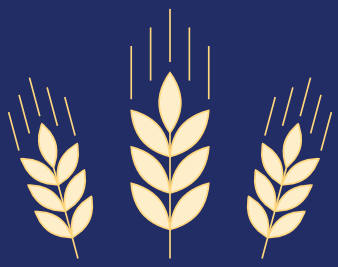
An advance payment for income tax and a contribution to the universal health insurance program are deducted from the compensatory benefit. In the event that a old-age or disability pension is granted, terminated, or recalculated, the compensatory benefit is recalculated ex officio so that the total amount of the old-age or disability pension, together with the compensatory benefit, does not exceed PLN 3,603.35 per month. This amount is subject to an increase in accordance with the schedule and rules set forth in the Act of December 17, 1998, on Retirement and Disability Pensions from the Social Insurance Fund.

Effective July 1, 2023, the Fund grants and pays a cash benefit for serving as a village administrator (sołtys). This benefit is available to individuals who, as part of their community service, have served as village administrators. The village administrator – typically organizes village meetings, implements their resolutions, manages municipal and communal property, collects local taxes, and delivers tax notices. The village administrator also organizes social and cultural activities in the village. He carries out all these tasks on a voluntary basis, alongside his professional work. Therefore, the purpose of this benefit is to honor village administrators for their efforts on behalf of the local community.

A cash benefit for serving as a village administrator is payable to a person who has served as a village administrator for at least seven years and has reached the age of 60 (for women) or 65 (for men).

When determining entitlement to the benefit, the period spent serving as a village administrator under the provisions in force prior to the entry into force of the Act of 8 March 1990 on local government, provided that the person subsequently served as a village administrator under the provisions of the Act of 8 March 1990 on local government.

The benefit amounts to PLN 354.86 per month and is granted upon application by the person concerned. The amount of the benefit is subject to an annual adjustment with effect from 1 March.



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