

How to get disability pension?

Question:

I've lived in Cyprus since 2002; I have a residence and work permits. In 2012, during my presence in Cyprus, I fell from a height of several meters in the basement garage and I was seriously injured – I got concussion and severe spinal injury, and then I was on home leave for a few months. The doctors asked me to conduct a costly inspection (information about the history of my illness is in the Immigration Department, in the Ministry of Labor and the Social Security Fund). I passed medical commission in a clinic in Nicosia, where I was informed that microsurgical survey is required; I did not have funds to pay for it. Not long ago I received assistance from the MEIS – the examination revealed that my brain and spine were damaged and required surgery. I'm 62 years old, currently, due to an accident, I lost the ability to work - my hands are shaking, one leg is paralyzed. The Social Security Fund in Cyprus has a certain amount of money in my name. As they explained me, I will receive the money at the time of reaching retirement age. Is there any possibility to get this money now, given the fact that now I am not able to work and cannot maintain the family?

Response:

Your case deals with the payment of a disability pension, which is provided for entrepreneurs and employees insured by Cypriot employers and volunteers under the age of 63 years. If the disability is caused by some kind of accident (which occurred in the workplace or not), insurance conditions are considered satisfied if the insured person meets certain requirements to receive disability benefits.

WHEN THE PENSION IS GRANTED

The disability pension begins to be paid after 156 days of disability and in case of the insured person recognized incapacitated permanently, and ends when the person reaches the age of 63 years or earlier if the person has recovered, or it had been found out that the person was able to work. In this case, the disability pension is not paid. When the insured person receiving a disability pension reaches the age of 63, the disability pension is converted into old-age pension.

DISABILITY PENSION

This benefit includes basic and additional pension. The weekly amount of basic pension is calculated on the base of the cost of the weekly average number of actual and insurable earnings in the basic insurance. The amount of the basic pension at 100% disability is 60% of the average weekly cost of insurance payments and increases to 80%, 90% or 100%, depending on the number of dependents.

In December of each year shall be paid the 13th pension, equal to ½ pensions paid during the year. Pensions are adjusted every year due to the increase in the general level of wages and cost

of living. The disability pension becomes partial when the conversion to a retirement pension is completed.

APPLICATION FORM

The insured person must apply for disability pension by filling out a special form. The application must be accompanied by the original certificate, performed in the appropriate way, referred to in the questionnaire, and must be submitted in one of the Social Security Fund.

APPLICATION DEADLINE

Statement must be filed within three months from the date when the insured person had been recognized disable. If the application is submitted later, the pension will be paid retroactively only for three months. In exceptional cases, however, if the applicant proves that he has a solid reason to delay submission of the application, the pension can be paid retroactively for the twelve months.

DISQUALIFICATION

The right of the applicant for receiving disability pension is disqualified if the person refuses to undergo medical examination or treatment, or participation in a rehabilitation program.

FREE HEALTH SERVICE

Disability pensions imply the right for free medical care in hospitals or institutions.