

## PENZIJSKO I INVALIDSKO OSIGURANJE

### Izvori i metode prikupljanja podataka

Podaci o penzijskom i invalidskom osiguranju prikupljaju se redovnim godišnjim izvještajima od Fonda penzijskog i invalidskog osiguranja.

### Obuhvatnost

Podaci o korisnicima prava po osnovu penzijskog i invalidskog osiguranja su potpuni.

### Definicije

*Korisnici prava* po osnovu penzijskog i invalidskog osiguranja obuhvataju korisnike prava na penziju (starosnu, invalidsku, porodičnu, kao i po osnovu staža navršenog u drugoj zemlji), korisnike naknade za tjelesno oštećenje, naknade za tuđu pomoć i njegu.

*Inostrane penzije* su isplaćene penzije crnogorskim penzionerima koji žive u inostranstvu, a kojima je odobren transfer penzija u inostranstvo.

U *naknade* spadaju naknada za tjelesno oštećenje, invalidske penzije nezaposlenih invalida II i III kategorije, invalidske penzije zaposlenih invalida rada II i III kategorije, kao i sredstva na ime pomoći korisnika prava (pogrebni troškovi).

*Doprinosi* na isplaćene penzije obuhvataju doprinose za zdravstvenu zaštitu korisnika penzija i invalida rada.

*Ostali izdaci* obuhvataju: materijalne rashode, investicije, troškove isplate penzija, sredstva za određene namjene itd.

## PENSION AND DISABILITY INSURANCE

### Sources and methods of data collection

Data on pension and disability insurance have been collected through regular annual statistical reports from Fund for Pension and Disability Insurance.

### Coverage

Data about beneficiaries of pension and disability insurance are complete.

### Definitions

*Beneficiaries* of pension and disability insurance include persons entitled to pension (old-age, disability, survivors'; as well as those based on accrued years of service in another country), persons entitled to benefits for physical injury, aid and nursing.

*Pensions paid to beneficiaries living abroad* – pensions paid to Montenegrin pensioners living abroad and to whom a transfer of pensions abroad has been granted.

*Compensations* include compensations for disability, disability pensions of unemployed invalids of the II and III category, disability pensions of disabled workers of the II and III category, as well as funds for assistance to beneficiaries (compensations for funeral expenses).

*Contributions on paid out pensions* are contributions for health care of pension beneficiaries and disabled workers.

*Other costs* include: material expenses, investments, defrayed pensions, means for specific purposes etc.

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## PENSION AND DISABILITY INSURANCE

	2010	2011	2012	2013	2014	
<b>KORISNICI PRAVA<sup>1)</sup> <i>BENEFICIARIES<sup>1)</sup></i></b>						
Starosne penzije	46 889	51 204	54 229	56 658	58 027	<i>Old-age pensions</i>
Invalidske penzije	24 104	23 866	23 515	23 211	22 806	<i>Disability pensions</i>
Porodične penzije	28 203	28 369	28 733	28 820	28 837	<i>Survivor benefits</i>
Naknada za tjelesno oštećenje	6 329	6 080	5 811	5 566	5 302	<i>Compensation for disability</i>
Naknada za tuđu pomoć i njegu	1 366	1 279	1 192	1 121	1 039	<i>Aid and Care compensation</i>
<b>IZDACI, u hilj. EUR <i>EXPENDITURES, in thous. EUR</i></b>						
Starosne penzije	170 973	189 882	209 408	214 356	218 172	<i>Old-age pensions</i>
Invalidske penzije	68 528	70 806	71 391	70 353	68 775	<i>Disability pensions</i>
Porodične penzije	70 519	74 076	76 394	76 521	76 276	<i>Survivor benefits</i>
Inostrane penzije	7 311	8 704	8 636	9 326	9 161	<i>Foreign pensions</i>
Naknada za tjelesno oštećenje	3 455	3 335	3 227	3 046	2 854	<i>Compensation for disability</i>
Dodatak za tuđu pomoć i njegu	3 187	2 990	2 829	2 643	2 458	<i>Aid and care compensation</i>
Ostale naknade	7 000*	7 082	7 078	6 945	6 695	<i>Other compensations</i>
Doprinosi za zdravstveno osiguranje <sup>2)</sup>	-	-	-	-	-	<i>Contributions for health insurance<sup>2)</sup></i>
Ostali izdaci	5 187*	4 272	4 277	4 364	4 805	<i>Other costs</i>

Izvor: Fond PIO CG

Data source: Fund for Pension &amp; Disability Insurance of MNE

<sup>1)</sup> Stanje – decembar<sup>1)</sup> Situation - december<sup>2)</sup> Doprinosi za zdravstveno osiguranje penzionera ne plaćaju se od 2010. god.<sup>2)</sup> Contributions for health insurance of pensioners are not paid since 2010