

The sickness insurance benefits system

Abstract

This diploma thesis deals with sickness insurance benefits, which create a comprehensive system, whose main goal is to provide social security to economically active people, especially in the case of short term loss of income, due to social incidents, such as sickness, sickness attendance, pregnancy or maternity. This thesis analyses conditions of entitlement of the particular benefits, as well as the calculation of their sum. Due to significant complexity of certain calculations related to sickness insurance benefits, this thesis also contains practical examples. Attention is also paid to some specific areas of sickness insurance, because of their relatively new legislation.

The text of the thesis, except for the introduction and conclusion, is divided into four chapters. The first chapter does not deal with the sickness insurance benefits, but rather introduces the concerns of the sickness insurance; outline its development and basic principles. The second chapter focuses on participation in sickness insurance in both employees and self-employed people. The subject of participation in sickness insurance is significant in terms of the assessment of the conditions of entitlement to insurance benefits; due to the participation in sickness insurance being one of the primary conditions of entitlement to any of the sickness insurance benefits. The third chapter deals with the sickness insurance benefits in and of themselves, i. e. sickness benefits, maternity benefits, paternity benefits, short and long term attendance allowance and compensatory benefits in pregnancy and maternity. Every benefit is analysed in terms of its specific entitlement conditions and determination of its sum and support period, which is a period during which is a person entitled to benefits, if legal conditions are met. The fourth chapter offers comprehensive overview of the most important changes in the legislation of sickness insurance benefits, which were made during the emergency measures related to the Covid-19 pandemics, since its beginning to present day.

Keywords: social security, sickness insurance, sickness insurance benefits