

**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

	2011	2012	2013	2014	2015	
	<b>KORISNICI PRAVA<sup>1)</sup></b>					
	<b>BENEFICIARIES<sup>1)</sup></b>					
Starosne penzije	51 204	54 229	56 658	58 027	61 037	Old-age pensions
Invalidske penzije	23 866	23 515	23 211	22 806	22 509	Disability pensions
Porodične penzije	28 369	28 733	28 820	28 837	28 816	Survivor benefits
Naknada za tjelesno oštećenje	6 080	5 811	5 566	5 302	5 075	Compensation for disability
Naknada za tuđu pomoć i njegu	1 279	1 192	1 121	1 039	974	Aid and Care compensation
	<b>IZDACI, u hilj. EUR</b>					
	<b>EXPENDITURES, in thous. EUR</b>					
Starosne penzije	189 882	209 408	214 356	218 172	222 429	Old-age pensions
Invalidske penzije	70 806	71 391	70 353	68 775	67 308	Disability pensions
Porodične penzije	74 076	76 394	76 521	76 276	76 132	Survivor benefits
Inostrane penzije	8 704	8 636	9 326	9 161	9 468	Foreign pensions
Naknada za tjelesno oštećenje	3 335	3 227	3 046	2 854	2 703	Compensation for disability
Dodatak za tuđu pomoć i njegu	2 990	2 829	2 643	2 458	2 268	Aid and care compensation
Ostale naknade	7 082	7 078	6 945	6 695	6 731	Other compensations
Doprinosi za zdravstveno osiguranje <sup>2)</sup>	-	-	-	-	-	Contributions for health insurance <sup>2)</sup>
Ostali izdaci	4 272	4 277	4 364	4 805	5 286	Other costs

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