



GUIDE FOR INTERNATIONAL RESEARCHERS

Social security benefits for foreign nationals in Poland

What you are entitled to when you work legally in Poland and pay contributions to ZUS

Foreign nationals who work legally in Poland and pay social insurance contributions to **ZUS** (*Zakład Ubezpieczeń Społecznych*, the Social Insurance Institution) are entitled to **the same benefits as Polish citizens**, including health care, sickness and maternity benefits, disability pensions and old-age pensions. Eligibility for some family benefits, such as the 800+ child benefit, depends on being professionally active.

1

Short-term benefits (sickness and accident insurance)

Sickness benefit · *zasitek chorobowy*

Paid if you are unable to work due to illness or an accident, after the so-called waiting period (e.g. 30 days under an employment contract).

Maternity benefit · *zasitek macierzyński*

Paid during maternity, parental and paternity leave.

Rehabilitation benefit · *świadczenie rehabilitacyjne*

Paid when, after your sickness benefit has run out, your health still requires further treatment or rehabilitation.

Compensatory benefit · *zasitek wyrównawczy* and a **one-off compensation** for an accident at work or an occupational disease.

2

Long-term benefits (pension and disability insurance)

Old-age pension · *emerytura*

Paid once you reach retirement age, calculated on the basis of the contributions paid for your periods of legal employment in Poland.

Disability pension · *renta z tytułu niezdolności do pracy*

For insured persons who have become partially or totally unable to work.



3

Survivor's pension · *renta rodzinna*

For family members of a deceased breadwinner who was insured or was receiving an old-age or disability pension.

4

Health insurance (NFZ)

Everyone employed in Poland is covered by **compulsory health insurance**, which guarantees free access to public health care: medical treatment, hospital care and reimbursed medicines. The public health care system is run by the National Health Fund (*Narodowy Fundusz Zdrowia*, NFZ).

5

Family benefits (applications submitted online to ZUS)

800+ child benefit · *świadczenie wychowawcze*

Foreign nationals residing legally in Poland can receive this benefit provided they are covered by Polish social insurance, i.e. they are professionally active. It is paid for children under 18. See also the ZUS leaflet on family benefits.

“Active Parent” benefit · *Aktywny Rodzic*

Available to foreign nationals who meet the legal residence criteria (e.g. a residence card with access to the labour market) and are employed in Poland. See also the ZUS leaflet on family benefits.

6

Legal basis and international agreements

If you have worked both in Poland and in your country of origin, **your periods of work can be added together**. This applies to EU/EFTA countries and to countries with which Poland has signed a bilateral social security agreement, and makes it easier to meet the conditions for an old-age pension.

Good to know

Your employer handles insurance matters

All insurance matters, e.g. a change of address or registering family members, are handled by your **contribution payer** (*płatnik składek*), usually your employer.

You apply for family benefits yourself

Applications for family benefits are submitted to ZUS **by the insured person**, not by the employer.





Applying for the 800+ child benefit as a non-EU national

Third-country nationals residing legally in Poland with access to the labour market submit the application for the child benefit **electronically**.

For foreign nationals the right to the benefit also depends on the **children fulfilling compulsory education in the Polish education system** (one-year pre-school preparation, compulsory schooling and compulsory education). Exceptions apply to children who, because of their age or a deferral, are not yet subject to these obligations, or who are learning in another way, e.g. at a university, on a vocational qualification course or during a graduate traineeship.

To apply you need an **eZUS account**, the online account of the insured person. See the ZUS leaflet on eZUS registration and logging in.

Polish terms you will come across

ZUS · Social Insurance Institution

eZUS · online account at ZUS

zasitek · (cash) benefit, allowance

świadczenie wychowawcze · 800+

NFZ · National Health Fund

płatnik składek · contribution payer

emerytura / renta · old-age / disability pension

karta pobytu · residence card

Need help?

Welcome Point at your institution: [NAME OF UNIT] · [E-MAIL] · [PHONE]

Official information from ZUS: www.zus.pl

