

Voluntary contributions in the Social Insurance Institution

Data publikacji: 29.09.2019 Data modyfikacji: 29.09.2019 Departament Rynku Pracy MRPiPS

The right to the voluntary registration for the old-age and disability insurance under Article 7 of the Act of 13 October 1998 on the Social Insurance System in its wording in force since 1 January 2013 can be exercised by people who do not meet the terms and conditions of being covered by such insurance types in a mandatory way. If the period of the voluntary coverage by that insurance exceeds 10 years, the minimum benefit payment will not be guaranteed unless there are sufficient funds on the insured person's individual account. Such people are subject to the voluntary old-age and disability pensions starting from the day named in the insurance application, no earlier, however, than the day when the application was submitted. This means the date when the person is covered by old-age and disability insurance cannot be earlier than the application submission date.

Old-age and disability insurance of people paying it in a voluntary fashion is terminated:

- on the day named in the application for the discontinuance of such insurance, no earlier, however, than the day when the application was submitted,
- on the day when the title to be subject to such insurance is terminated (e.g. the creation of title to mandatory insurance),
- on the first day of the calendar month, for which the contributions to such insurance were paid late or not fully.

The contribution assessment basis for the people subject to voluntary insurance is the declared amount not lower than the minimum remuneration.