

# IGP Country Profile

## **Poland**



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# Customary employee benefits

## Death benefits

### Introduction

Private benefit plans are becoming increasingly popular in Poland. Group life insurance coverage is provided to all employees of a company with some requirements on the number of insured, depending on the size of the company (e.g. at least 60% of employee population; if the total number of employees is over 500, not less than 300 employees, and 100% if the total number of employees is less than 10 employees).

### Sum Insured

The sum insured can be defined as a multiple of monthly salary (12-24 months) or a fixed amount. It is proposed for particular groups depending on the group size, structure, industry or subgroups (e.g. split the Board and other Employees).

### Benefit design

A typical policy includes a death of the insured as a main benefit and various riders, which can be offered extra. There are several riders that can be included in the group life contract:

1. Death of the Life Insured (main benefit)
2. Accidental Death of the Life Insured
3. Death of the Life Insured due to Traffic Accident
4. Death of the Life Insured due to Accident at Work
5. Death of the Life Insured due to Heart Attack or Stroke
6. Permanent Accidental Disability of the Life Insured
7. Severe Accidental Detriment to Health of the Life Insured with Benefits Paid in Installments
8. Accidental Detriment to Health of the Life Insured
9. Accidental Detriment to Health of the Life Insured with Progressive Payment
10. Detriment to Health of the Life Insured due to Heart Attack or Stroke
11. Disability of the Life Insured or Loss of Independent Existence by the Life Insured
12. Accidental Disability of the Life Insured or Loss of Independent Existence by the Life Insured

13. Dread Disease of the Life Insured with an option to include:
  - Infectious Diseases
  - Pharmacy Benefit
  - Medical Services in case of a Suspected Dread Disease of the Life Insured
14. A Second Medical Opinion
15. Specialized Treatment of the Life Insured
16. Oncological Disease of the Life Insured with an option to include:
  - a) Medical and Assistance Services due to Oncological Condition
17. Specialized Oncological Treatment of the Life Insured
18. A Second Oncological Opinion
19. Oncological Medical and Assistance Services
20. Cardiovascular Diseases of the Life Insured
21. Specialized Cardiological Treatment of the Life Insured
22. A Second Cardiological Opinion
23. Cardiovascular Diagnostics
24. Cardiological Medical and Assistance Services
25. Lifestyle Diseases of the Life Insured
26. Preventive Tests And Dietary Consultations
27. Thyroid Disease Diagnostics
28. Diabetes Diagnostics
29. Surgical Operations<sup>1</sup> of the Life Insured with an option to include:
  - Pharmacy Benefit
30. Surgical Operations of the Life Insured due to an Accident with an option to include:
  - Pharmacy Benefit
31. Hospitalization of the Life Insured due to:
  - a Disease
  - an Oncological Condition
  - a Heart Attack or Stroke
  - an Accident
  - an Accident at Work
  - a Traffic Accident
  - with an option to include:
    - ICU Stay (as a lumpsum benefit or daily benefit for each day of ICU Stay)
    - Convalescence (as a lumpsum benefit or daily benefit for each day of Convalescence)

<sup>1</sup> Surgical Operations benefit is paid when the insured has to undergo a surgery to correct abnormal functions of a sick system or organs, transplantation, etc. The level of medical surgery benefit depends on the level of difficulty of the surgery, according to the table of surgical operations. There are seven levels of surgery difficulty with benefits varying from 5% to 100% of the base sum. We also pay the benefit in amount of 5% of Sum Insured for the procedure not listed in the table of surgeries (open catalog)

## Customary employee benefits (cont'd)

- Sanatory Stay
  - Pharmacy Benefit
  - Outpatient services
32. Medical Rehabilitation Following Hospitalization of the Life Insured
  33. Medical Rehabilitation Following Accident-Related Hospitalization of the Life Insured
  34. Medical and Assistance Services Resulting from an Accident of the Life Insured
  35. Telemedicine Consultations with a Psychologist for Depression or Schizophrenia Diagnosis
  36. Telemedicine Consultations
  37. Death of the Spouse or Partner
  38. Accidental Death of the Spouse or Partner
  39. Death of the Spouse or Partner due to Traffic Accident
  40. Death of the Spouse or Partner due to Heart Attack or Stroke
  41. Accidental Detriment to Health of the Spouse or Partner
  42. Accidental Detriment to Health of the Spouse or Partner With Progressive Payment
  43. Dread Disease of the Spouse or Partner with an option to include:
    - Infectious Diseases
    - Pharmacy Benefit
    - Medical Services in case of a Suspected Dread Disease of the Spouse or Partner
  44. Specialized Treatment of the Spouse or Partner
  45. Surgical Operations of the Spouse or Partner with an option to include:
    - Pharmacy Benefit
  46. Hospitalization of the Spouse or Partner due to:
    - a Disease
    - an Oncological Condition
    - a Heart Attack or Stroke
    - an Accident
    - a Traffic Accident
    - with an option to include:
      - ICU Stay (as a lumpsum benefit or daily benefit for each day of ICU Stay)
      - Pharmacy Benefit
      - Outpatient services
  47. Death of a Child
  48. Accidental Death of a Child
  49. Accidental Detriment to Health of a Child
  50. Accidental Detriment to Health of a Child with Progressive Payment
  51. Dread Disease of a Child with an option to include:
    - Infectious Diseases
    - Pharmacy Benefit
    - Medical Services in case of a Suspected Dread Disease of a Child
  52. Specialized Treatment of a Child
  53. Surgical Operations of a Child with an option to include:
    - Pharmacy Benefit
  54. Hospitalization of a Child due to:
    - a Disease
    - an Oncological Condition
    - an Accident
    - a Traffic Accident
    - with an option to include:
      - ICU Stay (as a lumpsum benefit or daily benefit for each day of ICU Stay)
      - Pharmacy Benefit
      - Outpatient services
  55. A Childbirth with an option to include:
    - Multiple Pregnancy Childbirth
  56. Birth of a Stillborn Child with an option to include:
    - Miscarriage
  57. Birth of a Child in need of Medical Intervention with an option to include:
    - Medical Services and Medical Rehabilitation
  58. An Orphaned Child
  59. Severe Accidental Injury of a Child
  60. Psychological or Psychiatric Counseling for A Child
  61. Medical and Assistance Services Resulting from Accident of a Child
  62. Death of a Parent
  63. Accidental Death of a Parent
  64. Death of a Parent due to Traffic Accident
  65. Medical Assistance

## Eligibility

The insurance company's liability applies to the insured employees who are under 70 years of age.

## Premiums

The premium is calculated individually for each company on the following basis: the number of insured, their age, gender, the type of work performed, and their health status. There are some additional factors taken into consideration in exceptional situations. It is extremely important that the amount of premium depends on the conditions characteristic for one's firm only, and not on other clients of the Polish insurance companies.

The employer sponsors the premiums for the employees. Employees can be divided into several groups (e.g. managers, office workers, others); within a group, the sum assured and coverage is the same. Employees can increase their coverage by applying for additional packages. The premium for the packages is paid by the employees, but deducted from the payroll by the employer and transferred to the insurance company. Some companies do not sponsor the premium, then the total premium is deducted each month from the employee's net salary.

## Taxation

Employer contributions are treated as a business expense and are tax-deductible if the employer is not the beneficiary. The Insurance premiums paid by employers are considered as income to employees and subject to the personal income tax (benefit in kind) and constitute as allowable expenses (tax-deductible) for the company. The benefits are tax free. The premium paid by the employees are not tax-deductible.

## Disability benefits

Typically offered as a rider to the Group Life benefits.

## Medical benefits

Typically offered as a rider to the Group Life, but it is not a major medical / healthcare solution for doctors' visits and treatments.



# Trends

Like many countries, Poland is experiencing a demographic shift due to an aging population and a shrinking workforce. This can create challenges for the job market as demand exceeds the number of available job applicants.

In 2022, Unum commissioned a “Group Life Insurance study



Please refer to the following article that appeared in IGP Network News:

**The value of life insurance as a workplace benefit**

# Typical employee benefits plans and benchmarking

## Benchmarking information (based on the IGP Network Partner's portfolio)

Coverage	% in portfolio
<b>Group Life Coverage</b>	
Death benefit	20%
AD&D	54%
Survivor's benefits	
Employer contribution only	23%
<b>Disability Coverage</b>	
Long term disability	17%
Short term disability	
Employer contribution only	7%
<b>Healthcare Coverage</b>	
Hospitalization	1%
Dental	
Vision	
Critical Illness	6%
Employee Assistance program	
Employer contribution only	3%

## Group life insurance

Due to the historical background, the majority of mid and large companies have a group life insurance policy in force and approx.. 70% of them are purely on a voluntary basis – the premium is just deducted from Employee's monthly net salary and the conditions are negotiated by the employees' representatives.

There is a trend of growing engagement of the Employers in the group life contracts. Being a party of the insurance contract and having a legal responsibility for these plans. Employers want to be engaged in the plan design, its conditions and the premium payment. The added value of financing the group life insurance from the Employer perspective means:

- the premium may be treated as a tax deductible cost for the company (Corporate Income Tax Law).
- employer may be exempt from the obligation to pay out severance pay for the deceased (Labour Code).
- motivation tool to attract new employees and keep existing employees.

The average sum assured is constantly increasing (now approx. USD 30,000 under the risk "death of any reason"). The sum assured is expressed as a multiple of annual salary (2 or 3 annual salaries, not a fixed amount).

Other trends include

- Employees of one company are divided into subgroups according to grades/levels with different scope of coverage: e.g., staff, management.
- Flexible design with many voluntary packages, so the employee can tailor made his / her scope of coverage.
- Focus on the critical, limited scope of risks in Employer Paid Plans: death, disability, critical illness.
- On-line services.

## Sample employee benefit plans

### Industry : Pharmaceutical

- Premium sponsored by the Employer
- Group size: 2,481

Coverage	Sum assured (PLN)	Benefit (PLN)
<b>Group Life Coverage</b>		
Death of the Insured	60,000	60,000
Accidental Death	60,000	120,000
Death due to Traffic Accident	60,000	180,000
Death due to Accident at Work	60,000	180,000
Death due to a Traffic Accident at Work		240,000
Accidental Detriment to Health of the Insured	48,000	48,000
– for 1% of detriment		480
Total Permanent Disability due to Accident or Disease	20,000	20,000
Permanent Accidental Disability	36,000	36,000
Dread Disease of the Insured (45 illness units)	3,000	3,000
– Minimally Invasive Aortic Valve Replacement		750
– Minimally Invasive Coronary Artery Surgery		750
– Stroke without Permanent Neurological Damage		750
– Early Stage Multiple Sclerosis		750
<b>Hospitalization of the Insured (maximum 180 days per policy year)<sup>1</sup></b>		
due to a Disease (up to 14th day / after 14 days)	50	50/50
due to a Heart Attack or Stroke (up to 14th day / after 14 days)		50/50
due to a Cancer (up to 14th day / after 14 days)		50/50
due to an Accident (up to 14th day / after 14 days)	100	100/50
due to Accident at Work (up to 14th day / after 14 days)		100/50
due to a Traffic Accident (up to 14th day / after 14 days)		100/50
due to a Traffic Accident at Work (up to 14th day / after 14 days)		100/50

<sup>1</sup> Benefit for each day of Insured's hospitalization: min. stay due to a disease and accident - over 1 day. One highest benefit will be paid



## Industry : Pharmaceutical

- Premium sponsored by the Employer
- Group size: 119

Coverage	Sum assured (PLN)	Benefit (PLN)
<b>Group Life Coverage</b>		
Death of the Insured	24 MGS	24 MGS
Accidental Death <sup>1</sup>	24 MGS	48 MGS
Death due to Traffic Accident <sup>2</sup>	6 MGS	54 MGS
Death due to Accident at Work <sup>3</sup>	6 MGS	54 MGS
Death due to a Traffic Accident at Work		60 MGS
Accidental Detriment to Health of the Insured <sup>4</sup>	16 MGS	16 MGS
– for 1% of detriment		1% for 16 MGS
Total Permanent Disability due to Accident or Disease <sup>5</sup>	12 MGS	12 MGS
Permanent Accidental Disability <sup>6</sup>	6 MGS	6 MGS
Dread Disease of the Insured (45 illness units)		1,50 MGS
– Minimally Invasive Aortic Valve Replacement		1,50 MGS
– Minimally Invasive Coronary Artery Surgery		1,50 MGS
– Stroke without Permanent Neurological Damage		1,50 MGS
– Early Stage Multiple Sclerosis		750
<b>Hospitalization of the Insured (maximum 180 days per policy year)</b>		
due to a Disease (up to 14th day / after 14 days) <sup>7</sup>	100	100 / 100
due to a Heart Attack or Stroke (up to 14th day / after 14 days) <sup>7</sup>		100 / 100
due to a Cancer (up to 14th day / after 14 days) <sup>7</sup>		100 / 100
due to an Accident (up to 14th day / after 14 days) <sup>8</sup>	150	150 / 100
due to Accident at Work (up to 14th day / after 14 days) <sup>8</sup>		150 / 100
due to a Traffic Accident (up to 14th day / after 14 days) <sup>8</sup>		150 / 100
due to a Traffic Accident at Work (up to 14th day / after 14 days) <sup>8</sup>		150 / 100
Medical surgery <sup>9</sup>	4,000	4,000
Medical assistance		Yes

1 Maximum Sum assured for Accidental Death is 1 000 000 PLN

2 Maximum Sum assured for Death due to Traffic Accident is 500 000 PLN

3 Maximum Sum assured for Death due to Accident at Work is 500 000 PLN

4 Maximum amount, but not more than 300 000 PLN

5 Maximum Sum assured for Total Permanent Disability is 1 000 000 PLN

6 Maximum Sum assured for Dread Disease of the Insured is 300 000 PLN

7 Benefit for each day of Insured's hospitalization: min. stay due to a disease – over 1 day. One highest benefit will be paid

8 Benefit for each day of Insured's hospitalization: min. stay due to an accident – over 1 day. One highest benefit will be paid

9 Maximum amount of benefit for a Insured's Surgeries, the amount of Benefit depends on the type of surgery

## Industry : Finance

- Premium sponsored by the Employer
- Group size: 607
- Management option

Coverage	Sum assured (PLN)	Benefit (PLN)
<b>Group Life Coverage</b>		
Death of the Insured	200,000	200,000
Accidental Death	245,000	445,000
Death due to Traffic Accident	250,000	695,000
Death due to Accident at Work	260,000	705,000
Death due to a Traffic Accident at Work	,	955,000
Death due to Heart Attack or Stroke	200,000	400,000
Accidental Detriment to Health of the Insured	200,000	200,000
– for 1% of detriment	,	2,000
Total Permanent Disability due to Accident or Disease	200,000	200,000
Death of a Spouse or Partner	25,000	25,000
Accidental Death of a Spouse or Partner	25,000	50,000
Death of a Child	10,000	10,000
Childbirth	1,200	1,200
Birth of a Stillborn Child	1,800	3,000
Child Bereavement	6,000	6,000
Death of a Parent or Spouse's Parent (or Partner's Parent)	1,500	1,500
Dread Disease of the Insured (45 illness units)	62,000	62,000
– Minimally Invasive Aortic Valve Replacement	,	15,500
– Minimally Invasive Coronary Artery Surgery	,	15,500
– Stroke without Permanent Neurological Damage	,	15,500
– Early Stage Multiple Sclerosis	,	15,500
<b>Hospitalization of the Insured (maximum 180 days per policy year)<sup>1</sup></b>		
due to a Disease (up to 14th day / after 14 days)	305	305 / 305
due to a Heart Attack or Stroke (up to 14th day / after 14 days)		305 / 305
due to a Cancer (up to 14th day / after 14 days)		305 / 305
due to an Accident (up to 14th day / after 14 days)	305	305 / 305
due to Accident at Work (up to 14th day / after 14 days)		305 / 305
due to a Traffic Accident (up to 14th day / after 14 days)		305 / 305
due to a Traffic Accident at Work (up to 14th day / after 14 days)		305 / 305
ICU stay (payable additionally from 1st to 5th day of stay) <sup>2</sup>	350	350
– Total Benefit for 5 days of stay in an ICU:		1 750
Specialized Cardiological Treatment	5,000	5,000
Medical assistance		Yes

<sup>1</sup> Benefit for each day of Insured's hospitalization: min. stay due to a disease and accident - over 1 day. One highest benefit will be paid

<sup>2</sup> Benefit for 1 day of Insured's stay in an ICU (max. 5 days)

## Industry : Finance

- Premium sponsored by the Employer
- Group size: 607
- Employee option

Coverage	Sum assured (PLN)	Benefit (PLN)
<b>Group Life Coverage</b>		
Death of the Insured	100,000	100,000
Accidental Death	100,000	200,000
Death due to Traffic Accident	100,000	300,000
Death due to Accident at Work	100,000	300,000
Death due to a Traffic Accident at Work	,	400,000
Death due to Heart Attack or Stroke	100,000	200,000
Accidental Detriment to Health of the Insured	100,000	100,000
– for 1% of detriment	,	1,000
Detriment to Health of the Insured due to Heart Attack or Stroke	50,000	50,000
– for 1% of detriment	,	500
Total Permanent Disability due to Accident or Disease	100,000	100,000
Death of a Spouse or Partner	20,000	20,000
Accidental Death of a Spouse or Partner	20,000	40,000
Death of a Spouse or Partner due to Traffic Accident	20,000	60,000
Death of a Child	10,000	10,000
Accidental Death of a Child	5,000	15,000
Childbirth	1,500	1,500
Birth of a Stillborn Child	1,100	2,600
Child Bereavement	6,000	6,000
Death of a Parent or Spouse's Parent (or Partner's Parent)	1,500	1,500
Accidental Death of a Parent or Spouse's Parent (or Partner's Parent)	1,700	3,200
Dread Disease of the Insured (45 illness units)	33,000	33,000
– Minimally Invasive Aortic Valve Replacement	,	8,250
– Minimally Invasive Coronary Artery Surgery	,	8,250
– Stroke without Permanent Neurological Damage	,	8,250
– Early Stage Multiple Sclerosis	,	8,250
<b>Hospitalization of the Insured (maximum 180 days per policy year)<sup>1</sup></b>		
due to a Disease (up to 14th day / after 14 days)	70	70 / 70
due to a Heart Attack or Stroke (up to 14th day / after 14 days)	90	160 / 70
due to a Cancer (up to 14th day / after 14 days)	,	70 / 70
due to an Accident (up to 14th day / after 14 days)	120	120 / 70
due to Accident at Work (up to 14th day / after 14 days)	200	320 / 70
due to a Traffic Accident (up to 14th day / after 14 days)	200	320 / 70
due to a Traffic Accident at Work (up to 14th day / after 14 days)	,	520 / 70
ICU stay (payable additionally from 1st to 5th day of stay) <sup>2</sup>	110	110
– Total Benefit for 5 days of stay in an ICU:	,	550

<sup>1</sup> Benefit for each day of Insured's hospitalization: min. stay due to a disease and accident - over 1 day. One highest benefit will be paid

<sup>2</sup> Benefit for 1 day of Insured's stay in an ICU (max. 5 days)

## Typical employee benefits plans and benchmarking

Coverage	Sum assured (PLN)	Benefit (PLN)
Hospitalization of the Insured (maximum 180 days per policy year) - cont'd		
Convalescence after a hospitalization	,	,
– total benefit for 14 days of convalescence:	350	350
– including benefit for 1 day:	,	25
Hospitalization of a Child <sup>1</sup>	,	,
– due to Disease (up to 14 days)	50	50
– due to Accident (up to 14 days)	100	100
Medical Assistance for the Insured		YES

<sup>1</sup> Maximum 14 days per incident, not more than 180 days per Policy year Benefit for each day of Child's hospitalization: min. stay due to a disease and accident- over 1 day

## Industry : Finance

- Premium sponsored by the Employer and Employee
- Group size: 58

Coverage	Sum assured (PLN)	Benefit (PLN)
<b>Group Life Coverage</b>		
Death of the Insured	37,500	37,500
Accidental Death	40,000	77,500
Death due to Traffic Accident	49,000	126,500
Death due to Accident at Work	49,000	126,500
Death due to a Traffic Accident at Work	,	175,500
Death due to Heart Attack or Stroke	23,000	60,500
Accidental Detriment to Health of the Insured	42,500	42,500
– for 1% of detriment	,	425
Detriment to Health of the Insured due to Heart Attack or Stroke	30,000	30,000
– for 1% of detriment	,	300
Total Permanent Disability due to Accident or Disease	10,000	10,000
Death of a Spouse or Partner	12,600	12,600
Accidental Death of a Spouse or Partner	7,500	20,100
Death of a Child	2,600	2,600
Childbirth	1,250	1,250
Birth of a Stillborn Child	1,250	2,500
Child Bereavement	5,000	5,000
Death of a Parent or Spouse's Parent	1,850	1,850
Accidental Death of a Parent or Spouse's Parent	2,150	4,000
Dread Disease of the Insured (45 illness units)	5,500	5,500
– Minimally Invasive Aortic Valve Replacement	,	1,375
– Minimally Invasive Coronary Artery Surgery	,	1,375
– Stroke without Permanent Neurological Damage	,	1,375
– Early Stage Multiple Sclerosis	,	1,375
<b>Hospitalization of the Insured (maximum 180 days per policy year)<sup>1</sup></b>		
due to a Disease (up to 14th day / after 14 days)	60	60 / 60
due to a Heart Attack or Stroke (up to 14th day / after 14 days)	60	120 / 60
due to a Cancer (up to 14th day / after 14 days)	,	60 / 60
due to an Accident (up to 14th day / after 14 days)	160	160 / 60
due to Accident at Work (up to 14th day / after 14 days)	80	240 / 60
due to a Traffic Accident (up to 14th day / after 14 days)	80	240 / 60
due to a Traffic Accident at Work (up to 14th day / after 14 days)	,	320 / 60
ICU stay (payable additionally from 1st to 5th day of stay) <sup>2</sup>	160	160
– Total Benefit for 5 days of stay in an ICU:	,	800

<sup>1</sup> Benefit for each day of Insured's hospitalization: min. stay due to a disease and accident - over 1 day. One highest benefit will be paid

<sup>2</sup> Benefit for 1 day of Insured's stay in an ICU (max. 5 days)



## Typical employee benefits plans and benchmarking

Coverage	Sum assured (PLN)	Benefit (PLN)
Hospitalization of the Insured (maximum 180 days per policy year) - cont'd		
Pharmacy Benefit <sup>1</sup>	200	200
Medical Surgeries of the Insured <sup>2</sup>	2,500	2,500
Medical Assistance for the Insured		Yes

<sup>1</sup> Pharmacy Benefit payable maximum 3 times per Policy Year

<sup>2</sup> Maximum amount of benefit for a Insured's Surgeries, the amount of Benefit depends on the type of surgery

# Useful links

## **Demographic information and macro-economic indicators**

[CIA World Factbook](#) (please select the country to review)

[World Bank Group](#) (please select the country to review)

## **Social security**

[www.zus.pl](http://www.zus.pl)

[www.mpips.gov.pl](http://www.mpips.gov.pl)

## **More information on Unum Zycie TUIR S.A.**

### **Your Local Link to IGP in Poland**

[Go to partner page on www.igpinfo.com](http://www.igpinfo.com)





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