

## **COVID-19: Social security response to safeguard health and social protection in times of pandemic**



### **European Social Insurance Platform (ESIP)**

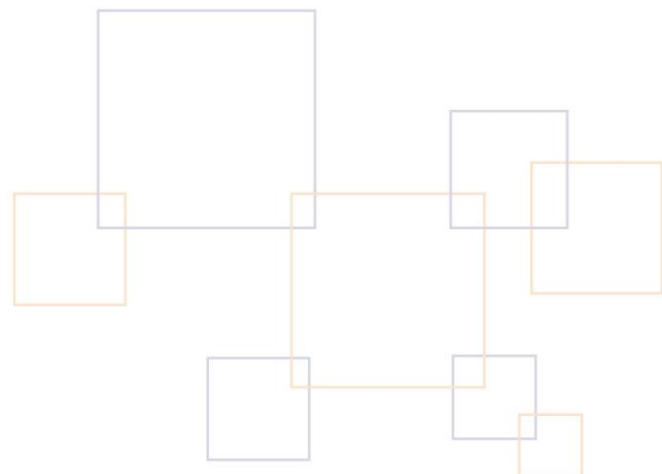
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## About the European Social Insurance Platform (ESIP)

The **European Social Insurance Platform (ESIP)** represents over **50 national statutory social insurance organisations** in **16 EU Member States and Switzerland**, active in the field of health insurance, pensions, occupational disease and accident insurance, disability and rehabilitation, family benefits and unemployment insurance. The aims of ESIP and its members are to preserve high profile social security for Europe, to reinforce solidarity-based social insurance systems and to maintain European social protection quality. ESIP builds strategic alliances for developing common positions to influence the European debate and is a consultation forum for the European institutions and other multinational bodies active in the field of social security.

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## COVID-19: Social security response to safeguard health and social protection in times of pandemic

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The COVID-19 pandemic is currently disrupting our societies, firstly as a public health crisis and secondly due to the economic consequences triggered by the crisis. Therefore, social security systems play a fundamental role to contain and counter the COVID-19 crisis by supporting safety nets to insured persons and businesses. Against this background, ESIP ran a survey among its members to identify social security measures taken as a response to the crisis implemented both at national level and in cross-border situations.

Based on a number of targeted questions, ESIP collected information regarding strategies to cope with the emergency, namely on: issues reported on social security coordination rules and the circulation of mobile workers, financial support to workers and the unemployed, provision of healthcare and sickness benefits, provision of childcare services, alleviations in the payment of social security contributions, financial impact and support through online services. Without claiming to be exhaustive, this document aims to bring together the main provisions implemented in these areas by social security systems across Europe.

When it comes to **cross-border social security coordination**, countries reported some common administrative issues, namely concerning the provision of unemployment and social benefits in **Belgium**, in **Finland** and in **Bulgaria** (where citizens previously working abroad are entitled to higher unemployment benefits than the national average). As for logistics, countries like **Austria**, **France**, **Italy**, **Germany** reported issues with the postal delivery of key documents with countries that are not able to exchange information via the EESSI (electronic exchange of social security information). In **Germany**, an ad hoc bilateral electronic communication channel with **Romania** is under development but complicated by strict data protection laws.

Regarding **labour mobility**, most countries reported no changes in applicable legislation for frontier workers in case of temporary teleworking. Some countries, like **Belgium** and **France**, introduced facilitated border controls for essential workers. Similarly, for the **posting of workers**, most countries maintain the requirement under social security coordination rules unchanged (Belgium, Czech Republic, Germany, the Netherlands, Slovakia). However, **Austria** uses the possibility to extend the posting to the maximum period of 24 months and set the need to report work interruptions of over 2 months. This is not the case for **Slovakia**, where work interruptions should exceptionally not be notified even when the period exceed two months. As for PD A1 forms that posted workers have to possess for the posting duration, **Finland** requests new PD A1 forms in case the first one expired and the posting

continues, **Slovakia** requests new PD A1 form (covering the entire period of emergency) if the original task was not accomplished within the original deadline, while **Italy** extended the validity of expired PD A1 forms until the end of the emergency period (expected 31 July 2020).

At national level, and with regard to **job protection measures**, national social security systems provided support to both standard and atypical workers, including the self-employed. Overall, the countries covered provided unemployment benefits and employment support funds, and some implemented short-time work schemes, by reducing working hours up to 90%. This is specifically the case of **Austria**, but also of **Germany** and **France**, where short-time work compensations were introduced. In particular, the French social security system made use of its partial unemployment system to support companies suffering from income loss and increased the level of compensatory indemnity. The scheme was granted to 8 million workers. This was allocated using both unemployment benefits and national employment funds. A similar management of employment support funds was observed in **Bulgaria**. In **Czech Republic** employees continued receiving unemployment benefits under usual conditions, whereas **Finland** extended the right to unemployment benefits to dismissed workers. Procedures to access unemployment benefits were simplified in **Italy**, and an emergency redundancy fund was used to compensate the interruption of normal working activities. When it comes to self-employment, **Italy** introduced a measure to provide economic support – an EUR 600 monthly allowance – to workers who have ceased, reduced or suspended their activities as a result of the coronavirus emergency. In **Czech Republic**, self-employed persons are entitled to a similar one-off financial compensation, while in **Finland** access to unemployment benefits was extended to entrepreneurs and the self-employed. In **Belgium**, the existing “droit passerelle” allowing access to unemployment benefits for the self-employed was triggered. Finally, occupational health and safety standards were also reinforced, namely in **Germany**, to enable a safe return to work.

When it comes to **cross-border healthcare and sickness benefits**, most countries indicate that workers affected by (and diagnosed with) COVID19 are entitled to sickness allowances as usual (**Austria, Bulgaria, Czech Republic, Finland, France, Germany**). In **Czech Republic**, allowances are also extended to workers with symptoms and quarantined for over 14 days. In **Finland**, allowances are extended to quarantined carers for children under 16 affected by COVID-19 and to insured people residing in an EU or EEA country. Similar provisions are also applied in **France**, where temporary work interruptions and sick leave for up to 21 days are extended to childminders and vulnerable persons quarantined for preventive reasons. Furthermore, two countries (**Czech Republic & France**) report the use of S2 forms, provided to give authorization for planned care abroad, to facilitate crossing of borders, in a context of limited mobility. To conclude, two best practices have been identified in **France**, where self-employed healthcare professionals are entitled to exceptional daily allowances, and in **Germany**, where hospitals of accident insurance cooperate with general hospitals to avoid overburdening.

As for **childcare and family benefits**, States provide financial support for parents caring for their children at home. Among the measures implemented, some countries have granted

additional paid care leave – such as **Austria** (3 weeks special care time), and **Italy** (special parental leaves up to 12 days per month, paid at 50% of the normal salary for children under 12 and unpaid for children aged 12-18). Others provide special allowances – such as **Czech Republic** (attendance allowance for parents of children up to 13 years, paid through the sickness insurance), **Germany** (EUR 200 million allocations on child allowances), **France** (allocation of a solidarity allowance for the most deprived), and **Slovakia** (nursing benefits extended to every child up to 10 years old for the entire lockdown period). Other countries introduced simplified procedures to apply for or renew family and social benefits including childcare, house and disability allowances (**Czech Republic, Finland** and **France**). **Finland** is considering the possibility to provide further financial compensations to families that endure economic losses because of childcare responsibilities. In some countries, namely in **Germany**, the emergency also opened the debate on the revision of parental benefits after COVID-19. Some measures also target care providers, like in **France** where exceptional aid is granted to nurseries and childminders.

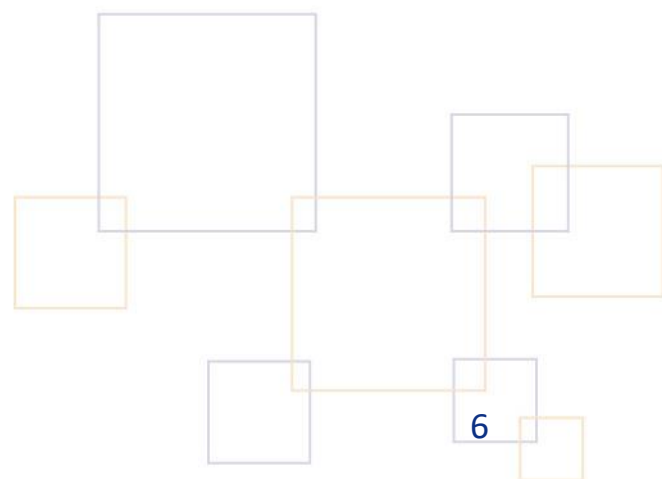
When it comes to **social contributions**, Member States took a number of measures to alleviate the fiscal burden for both employers and self-employed. Measures include temporarily revising (and lowering) the level of pension and social security contributions (**Finland**), or deferring social security contributions for companies affected by the crisis (**Germany** and **Italy**). In this regard, while **Bulgaria** did not change social security contributions, a system of reimbursement of up to 60% gross salaries was set up for companies that operate in the sectors most affected by the crisis. In **Germany**, subsidies could also be granted to social services providers for accident insurances. As for self-employed, some Member States allowed recalculations of revenues and exemptions (**Belgium**) and of contribution schedules (**France**). Other countries postponed the due date for social contributions payment (**Austria** and **France**) and/or lifted the obligation to pay advances for pension insurance for a limited period of time (**Czech Republic**). In **France**, the government is also considering the possibility to lift the obligation to pay social contributions altogether. Some countries report that these measures will not impact on entitlements of beneficiaries, in particular for the calculation of pensions in **Czech Republic**.

Regarding **online services**, all countries concerned strengthen the available services and provided additional information on relevant websites. In **Belgium** procedures to request pensions are now and for a limited period of time completely digitalised. A similar procedure was put in place in **Bulgaria** for applications for unemployment benefits. In **Germany**, the payment of pensions can be switched from cheques to payment by bank transfers to avoid delays. A best practice has been identified in **Czech Republic**, where information is now available online in several languages and customers can also rely on chatbots for requesting assistance. Similar customer services were developed for the provision of child benefits in **Germany**. Overall, an increase in online application was observed, namely in **Finland, France**, and **Slovakia**. This could be also due to an overall simplification of online request procedures, as it was observed also in **Italy** and in **Germany**.

Concerning the **financial impact** of the measures taken, few countries already have projections of the expected additional costs for social security budget. However, a number



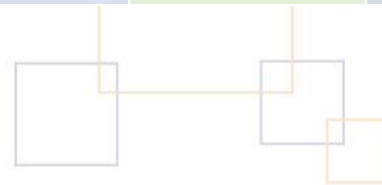
of countries have taken decisions to anticipate the extra costs, either by raising their budget to finance extra costs, namely for unemployment benefits, sickness allowance and child allowance (**Bulgaria**, **Finland** and **Germany**). **Finland** also plans to use its EMU buffer emergency fund to cover an estimate 910 million euros cost for earnings-related pensions.



## Comparative table of national measures

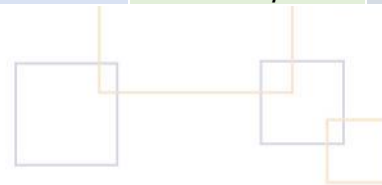
Country	Reported issues with coordination rules & possible adaptations	Applicable legislation & circulation of frontier workers	Applicable legislation and posting of workers	Support to the unemployed & other measures to support jobs	Cross-border healthcare & sickness benefits	Support to at-home childcare	Payment of contributions & financial impact	Provision of online services
Austria	Difficulties with <b>postal delivery of foreign mail</b> e.g. for certificates of living	<b>No change of legislation</b> for frontier workers teleworking at home if temporary	Possibility <b>to extend to the max period</b> of 24 months, need to report interruption of over 2 months	Unemployment benefits & <b>Short-time work scheme</b> with allowance to employers and reduction of working hours up to 90%	For cases of COVID-19 <b>with doctor's note usual sickness benefits</b> but being in quarantine alone is insufficient to qualify	Possibility to take <b>three weeks of paid leave</b> "special care time" (not a social security benefit)	<u>For the self-employed</u> <b>Hardship funds</b> to support the self-employed & possibility to defer payment of social security contributions <u>For employees:</u> <b>Short time work scheme</b>	No particular difficulties  <b>Online services available</b> and rules adopted to <b>reinforce</b> them Updated information on website
Belgium	Difficulty to grant <b>exportation of unemployment benefits</b> as not possible to register at office in country of residence	<b>No change</b> of applicable legislation  <b>Case by case</b> approach for the self-employed	<b>No specific measure</b> , case by case basis if problem arises	<u>For employees:</u> <b>Temporary unemployment</b> with suspension of labour contract <u>For the self-employed:</u>			Possibility to ask for <b>recalculation of revenue &amp; exemption</b> of contributions for the self-employed	<b>Reinforced online services and forms</b> Updated information on institutional website Temporary measure to

	<p>Possible problem of <b>taking into account pause in activity of the self-employed</b> &amp; combination with other activities</p> <p>Possible <b>delay in treatment of pensions</b> with social security coordination rules</p>	<p><b>Specific forms &amp; sticker at border controls</b> for essential cross-border workers</p>		<p>Use of existing "droit passerelle" to unemployment for self-employed in case of force majeure extended to COVID-19</p>				<p>allow full online procedure for pension requests</p>
<p><b>Bulgaria</b></p>	<p>Bulgarian citizens returning to Bulgaria and registering as unemployed become <b>entitled to benefits at levels much higher than average Bulgarian wage</b></p>			<p>Use of <b>unemployment benefits</b> and national employment support funds</p>	<p><b>Sickness allowance</b> granted to persons affected by COVID-19, and insured persons placed in quarantine in Bulgaria.</p>		<p>No changes to social security contributions but <b>reimbursement of 60% of gross salaries by government</b> to employers in affected branches with more 20% decrease in monthly income</p>	<p>Implementation of <b>online application for unemployment benefits</b></p>

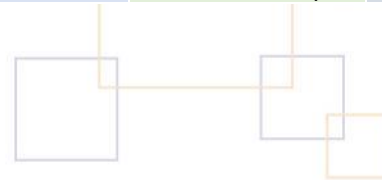




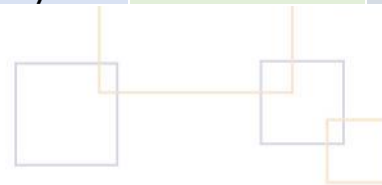
							Actualisation of state social security budget in April according to projections of increased expenses	
<b>Czech Republic</b>	<p>Employers worrying over <b>possible change of applicable legislation</b> due to change of workplace</p> <p>Quarantine &amp; childcare: issue of equal treatment of frontier workers</p> <p><b>No certificates of living required for pensioners abroad</b></p>	<p>Temporary measures due to pandemic do not justify change of legislation</p> <p><b>No need to report temporary change of situation</b> nor to return PDA<sub>1</sub> certificate if intending to return to state(s) of activity</p>	<p><b>PDA<sub>1</sub> forms remain valid</b> for the full period of issuance, including period of state of emergency if the worker continues the activity</p>	<p><u>For employees:</u> Employed workers have access to unemployment benefits under usual conditions</p> <p><u>For the self-employed:</u> <b>Financial compensation</b> for the self-employed to be provided</p>	<p>Persons with a <b>valid S2 certificate</b> in serious medical condition requiring intervention outside <b>allowed to cross the border</b>. EHICs and PRCs accepted as usual for treatment in CZ</p> <p>Insured persons <b>affected by COVID-19 or quarantined for over 14 days entitled to sickness allowance,</b></p>	<p><b>Attendance allowance</b> for parents of children up to 13 years who must stay at home (provided from sickness insurance)</p> <p><b>State social support benefits to be paid automatically</b> if already paid in 1<sup>st</sup> quarter of 2020</p>	<p>Self-employed <b>not obliged to pay advances to pension insurance</b> for March to August 2020</p> <p>When paying premiums next year, only paying above the minimum monthly advance</p> <p>The period will be excluded from pension benefits calculation to avoid lower benefits</p>	<p>Updated news on institutional websites, in several languages</p> <p><b>Chatbots launched</b> for customer service</p> <p>Distance communication preferred</p>



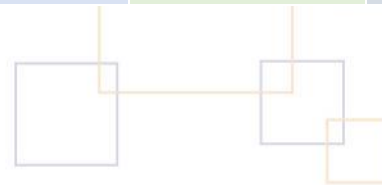
Country	Reported issues with coordination rules & possible adaptations	Applicable legislation & circulation of frontier workers	Applicable legislation and posting of workers	Support to the unemployed & other measures to support jobs	Cross-border healthcare & sickness benefits	Support to at-home childcare	Payment of contributions & financial impact	Provision of online services
Finland	<p>Closed borders bring <b>uncertainty for social security rights</b> in case of an unemployed person confined in another country or a frontier worker in his country of residence entitled to family benefits</p> <p>Pension recipients <b>no longer required to send their life certificates</b> to receive their pension, phone</p>	<p>Temporary changes in work pattern <b>without impact on the applicable social security legislation</b> for frontier workers but may if the situation continues.</p> <p>Concerned persons advised to contact competent institution.</p>	<p><b>New PDA<sup>1</sup> to be applied</b> for in case the first one issued is expiring and work continues over 30 days</p>	<p><u>For employees:</u> <b>Extension of right to unemployment benefit</b> during lay-off for employees with easier and quicker access</p> <p><u>For the self-employed:</u> Entrepreneurs temporarily entitled to <b>unemployment security</b> on grounds of decline in demand</p>	<p>Normal social security coordination rules apply</p> <p><b>Infectious disease allowance</b> provided to affected persons &amp; those caring for an affected child under 16 in quarantine or isolation, without work incapacity required</p> <p>Insured persons residing in an EU or EEA country</p>	<p><b>Simplified family benefits application</b>, childcare home allowance paid as usual.</p> <p>Possibility to offer compensation for those suffering losses of income from childcare considered by the government</p>	<p>Employer <b>pension contribution rate lowered</b> by 2.6 percentage points until end 2020</p> <p>Estimated <b>cost for earnings-related pensions of 910 million euros</b>, covered via Finnish EMU buffer funds</p> <p>Extra <b>cost for unemployment benefits of 1.9</b></p>	<p><b>Increase of online applications</b> for those benefits normally not provided via online application and increased phone service</p>



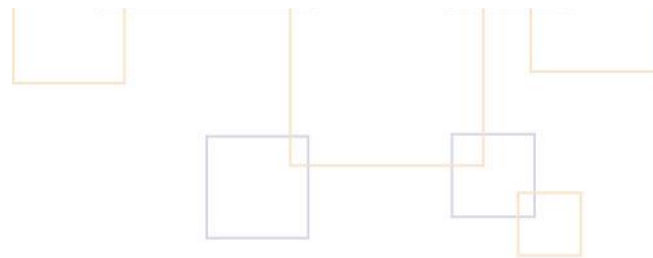
	calls and emails accepted				also entitled, but not in third countries		<b>billion euros</b> if unemployment at 15% (7% budgeted previously)	
<b>France</b>	<p>Some issues as some <b>documents still being exchanged via post</b> with foreign counterparts &amp; EESSI not being yet fully operational</p> <p>Deadline for pensioners abroad to provide life certificates postponed, without any impact on the provision of pensions</p>	<p><b>No impact of change of workplace</b> on applicable legislation due to teleworking</p> <p>Measures to <b>facilitate crossing borders for frontier workers</b> unable to telework</p>	<p>Online platform developed with Pôle Emploi to find candidates for <b>seasonal agricultural work</b></p>	<p>Mix of unemployment benefits and national employment funds to support 8 million workers under <b>short time allowance</b></p> <p>Reinforced use of <b>partial activity system</b> to provide support companies to offset loss of income</p> <p><b>Compensatory indemnity paid to employees</b></p>	<p><b>S2 forms to be issued retrospectively</b> in exceptional circumstances of patient transfer</p> <p><b>Temporary work interruption/sick leave</b> for persons at risk and those with childcare responsibility for 1 to 21 days</p> <p>Exceptional <b>daily allowance for self-employed health professionals</b></p>	<p>Exceptional <b>aid granted to nurseries</b> for children under 3 that had to close</p> <p>Exceptional <b>solidarity allowance</b> for the most deprived</p> <p>Partial activity mechanisms for childminders suffering loss of activity, compensated at 80% of net salary</p>	<p><b>Payment of contributions postponed</b>, amicable and forced collection suspended.</p> <p>Possible cancellation of contributions being considered by the government</p> <p>Possibility for the self-employed to request <b>adjustment of contribution schedule</b> and</p>	<p>Updated information on institutional websites</p> <p><b>Remote appointments</b> for benefit claimants via telephone interview or videoconference</p>



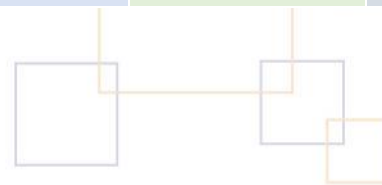
				under partial employment reinforced to support in full up to 4.5 times the minimum wage	Insured persons affected by COVID-19 entitled to sickness benefits as usual, regardless of residence	Automatic renewal of a number of minimum social benefits (solidarity income, allowance for disabled adults...)	intervention of tax authorities or social action	
<b>Germany</b>	<p>Problem with <b>inability to use post services</b> with some countries preventing use of paper SEDs as well as not being EESSI ready</p> <p>Attempts at creating <b>ad hoc bilateral electronic channels of communications</b>, difficulty due to German data protection law</p>	<b>No change of applicable legislation</b> due to working partly or fully at home	<b>No change of applicable legislation</b> due to working partly or fully at home	<p><b>Short time work compensation</b> provided by the Labour Administration</p> <p><b>Occupational health and safety standard</b> developed to enable safe return to work &amp; specific information campaign developed</p>	<p><b>Rules on sickness allowance applied as usual</b></p> <p>Hospitals of accident insurance cooperating with other German hospitals with special categorisation of illness to avoid overburdening</p>	<p><b>Emergency child allowance</b> for low income parents of up to 185 euros per child</p> <p>Both employed and self-employed can apply for this allowance to be provided between April and September</p> <p>Legal changes in preparation</p>	<p><b>Deferral of social security contributions</b> for companies subject to the payment being a hardship and claim not jeopardized</p> <p>Social services providers can apply for subsidies from accident insurance</p> <p><b>Biggest financial effect on sickness</b></p>	<p>Updated information on institutional websites</p> <p><b>Simplified procedure</b> to access the emergency child allowance</p> <p><b>Reinforced workforce</b> in call centres and teams processing social benefits in BundesAgentur für Arbeit</p>



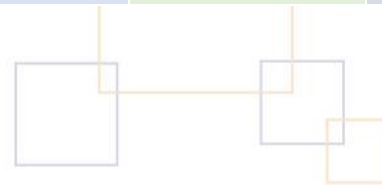
	Simplified procedure for life certificates without need for official confirmation for pensioners abroad					to parental benefits due to impact of COVID-19	<p><b>allowances</b>, depending on infection rates and effectiveness of measures taken</p> <p>Yet, average time of sickness leave not over first six weeks of continued remuneration so expected low cost.</p> <p>200 million euros provided by the government for <b>financing of emergency child allowance</b></p>	<p>Online services being developed</p> <p>Possibility to switch from payment of pension by cheque to payment by account to avoid delays in payment due to postal services</p>
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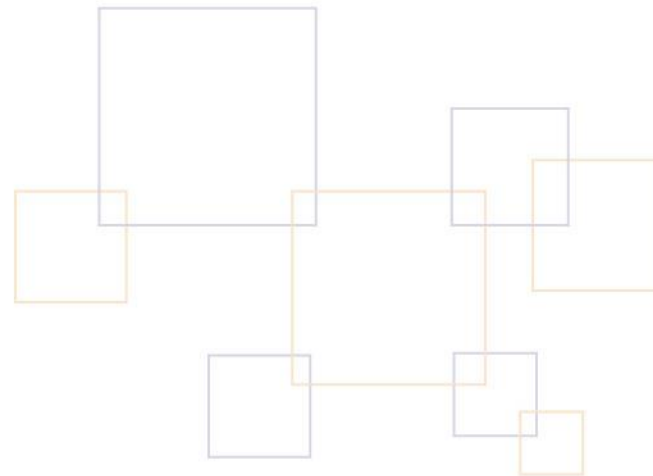
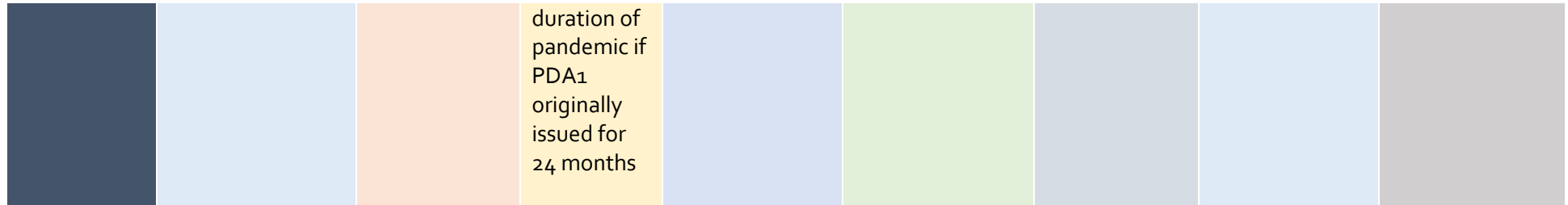


Country	Reported issues with coordination rules & possible adaptations	Applicable legislation & circulation of frontier workers	Applicable legislation and posting of workers	Support to the unemployed & other measures to support jobs	Cross-border healthcare & sickness benefits	Support to at-home childcare	Payment of contributions & financial impact	Provision of online services
Italy (Data from 14 April)	<p>SEDs still processed as usual but <b>possible delays</b></p> <p>Issues with <b>countries not EESSI-ready</b> as paper SEDs require formalities than can only be carried out in physical offices</p>		<p>Validity of PDA1s expiring from 1 January 2020 to 31 July 2020 of a quarantined worker <b>extended until the end of the emergency period</b> (expected 31 July 2020)</p>	<p><b>Simplified procedures</b> to apply for unemployment benefits</p> <p><u>For employees:</u> Special allowance for employees to compensate interruption of activity</p> <p><u>For the self-employed:</u> Special allowance of 600 euros for self-employed workers out of work</p>		<p><b>Special parental leave</b> introduced during closure of schools up to 12 days per months in March &amp; April paid at 50% salary for children under 12</p> <p>For children aged 12-18 12 days per month of unpaid parental leave in March &amp; April</p>	<p>Possibility to <b>postpone payment of social security contributions</b> for companies in sectors most affected (tourism, sport centres..) and all small enterprises</p>	<p>All services already available online &amp; <b>simplified procedures</b> e.g. for obtaining personal identification number</p>
The Netherlands	<p>Sending of life <b>certificates for pensioners</b></p>	<p>Periods of telework in country of</p>						<p>Updated information on</p>



	<p><b>abroad suspended</b> from 14 April to October 2020 &amp; deadline extended to 1<sup>st</sup> October for those already sent out</p>	<p>residence <b>not taken into account</b> to avoid change of applicable legislation</p>						<p>institutional websites</p>
<p><b>Slovakia</b></p>	<p>Pensioners abroad <b>unable to send their proof of living to continue to receive pensions</b></p> <p>Others called on to respond to request for self-signed certificates of living</p>	<p>Periods of home office <b>not taken into account</b> in determination of applicable legislation</p>	<p><b>No notice required</b> for an interruption of posting even if period exceeds two months. If after the end of the pandemic the task is not executed within the deadline originally planned, new PDA<sub>1</sub> to be issued for up to</p>			<p><b>Automatic extension</b> of nursing benefit for care of children up to 10 years old and payment of the benefit for whole period of closure of schools and per-schools</p>		<p>Employers <b>encouraged to set up electronic services</b> to facilitate declaration of employees and payment of contributions</p>







## Links for further information

### Belgium

Applicable legislation: <https://campaigns.eranova.fgov.be/r-50c6c9991090567cd728ee48046e37b7>

### Czech Republic

Border crossing: <https://www.mvcr.cz/mvcren/article/coronavirus-information-of-moi.aspx>

### Finland

Information for cross border workers: <https://www.etk.fi/en/uutinen/posted-worker-are-you-stuck-abroad/>

### France

Official French social security websites of reference:

French Government: <https://www.service-public.fr/particuliers/actualites/A13814> & <https://www.gouvernement.fr/info-coronavirus>

Centre of European and International Liaisons for Social Security - Cleiss: <https://www.cleiss.fr/actu/2020/2003-covid-19-coordination.html#l>

Central Agency of Social Security Institutions - ACOSS: <https://www.urssaf.fr/portail/home/actualites/foire-aux-questions.html>

National Sickness Insurance Fund - CNAM: <https://www.ameli.fr/assure/covid-19>

[https://www.ameli.fr/entreprise/actualites?f%5Bo%5D=field\\_actu\\_main\\_second\\_category%3A145276](https://www.ameli.fr/entreprise/actualites?f%5Bo%5D=field_actu_main_second_category%3A145276)

National Old-Age Pension Insurance Scheme - CNAV: <https://www.lassuranceretraite.fr/portail-info/sites/pub/hors-menu/actualites-nationales/institutionnel/2020/assurance-retraite-a-lecoute-de.html>

National Family Allowances Fund - CNAF: <http://www.caf.fr/allocataires/actualites/2020/coronavirus-nos-reponses-a-vos-questions>

National Agricultural social insurance organization - CCMSA: <https://www.msa.fr/lfy/coronavirus>

### Germany

Payment authorisation: <https://www.deutschepost.de/en/r/rentenservice/downloadcenter/payment-authorization.html>

Occupational health & safety standard: [https://www.bmas.de/SharedDocs/Downloads/DE/PDF-Schwerpunkte/sars-cov-2-arbeitsschutzstandard-en.pdf;jsessionid=1EE8CA8A2D960C460C838624B32BoE8A?\\_\\_blob=publicationFile&v=2](https://www.bmas.de/SharedDocs/Downloads/DE/PDF-Schwerpunkte/sars-cov-2-arbeitsschutzstandard-en.pdf;jsessionid=1EE8CA8A2D960C460C838624B32BoE8A?__blob=publicationFile&v=2)

Rapid test for PPE: <https://www.dguv.de/ifa/aktuell/covid-19-und-atemschutz/index-2.jsp>

### The Netherlands

Information on life certificates: <https://www.svb.nl/nl/>

### Slovakia

Information on claiming benefits: <https://www.socpoist.sk/?lang=en>