

KNOW YOUR RIGHTS

(2019-1-IS01-KA204-051136)



I02: CURRICULUM AND TRAINING PROGRAM

Co-funded by the
Erasmus+ Programme
of the European Union





KNOW YOUR RIGHTS

(2019-1-IS01-KA204-051136)

IO2: CURRICULUM AND TRAINING PROGRAM



EINURÐ



**ACCIÓN
LABORAL**



**Center for Social
Innovation**



VEREIN **MULTI
KULTURELL**

Co-funded by the
Erasmus+ Programme
of the European Union



The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein”



INDEX

INDEX.....	2
PRESENTATION	3
LEARNING OUTCOMES.....	4
INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER	5
UNIT 1: TRADE UNIONS AND OTHER SUPPORT ORGANISATIONS	14
UNIT 2: EMPLOYMENT CONTRACTS.....	23
UNIT 3: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES.....	37
UNIT 4: WORKING CONDITIONS AND SECURITY STANDARDS.....	47
UNIT 5: HEALTH CARE AND INSURANCE.....	59
TRAINING SCHEDULE.....	66



PRESENTATION

The curriculum for the training program for peer mentors is based on the results of the GAP analysis and best practices conducted as part of the Intellectual Output 1 (I01) of the KYR – Know Your Rights project. The training will include an 8-hour workshop training and follow up by facilitators/trainers within the partner organisation. The curriculum and training will be implemented in partner languages and adapted to the target group of bilingual migrant workers who ideally have some background and experience as migrant workers and peers in their perspective workplaces and/or communities/community groups. Each partner will involve 1-3 migrant workers from each language/nationality group selected to be addressed by the KYR project activities and outputs.

Facilitators of the peer training, being employees of partners' organizations, will meet, at least, once a month through Skype to review curriculum development, once the draft curriculum has been developed by ACCIÓN LABORAL. They will hold periodical meetings throughout the project, in relation to pilot training and finalisation of the curriculum. Teaching guides and their organisation will be prepared for facilitators for the KYR peer training, including defined skills and qualifications of potential facilitators in countries that may in the future be interested to implement similar projects.

The setup of the curriculum will be both central and local. That is central training in English, presented as an outline of peer training for all KYR partners as well as other regions/countries wanting to implement the training in a local setting. The English curriculum will be translated and adapted to partners' countries/regions based upon the results from the GAP analysis and taking into consideration cultural diversity and composition of the respective groups.

A coordinating facilitator will be located in Spain, and one local facilitator in each partner's country/region. Additionally, partners will involve relevant stakeholders and resources for their region, based upon established network of stakeholders.



LEARNING OUTCOMES

The main objective of the curriculum is to offer migrant workers the knowledge and tools necessary to make them aware of their labour rights and obligations within the European Union (EU) countries through a training program.

In addition, pedagogical techniques are shown as well as skills oriented to train learners so that they can become peer trainers, and transmit the knowledge acquired about the labour market and the rights and obligations of workers to other members of their community.

- The emphasis of the curriculum is therefore focused on disseminating knowledge about supporting migrant workers, mentoring approaches and how to present key issues of interest to migrant workers about their rights in relation to: Employment contracts.
- Minimum wages, taxes and payroll expenses.
- Working conditions and security standards.
- Health care and insurance.
- Labour unions and other support organisations.

At the end of the course, learners will have acquired the necessary knowledge to understand what their rights and obligations are related to the EU labour market, and more specifically, the labour rights and obligations in the country in which they reside. In addition, they will feel empowered to teach this knowledge to other members of their community, helping to spread more knowledge about labour rights among the migrant population.



INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER

When a training action begins, the program must be thoroughly prepared and the purpose and objectives that have been set for developing the activity must be known.

It is considered important to build on experience in order to "choose" the theoretical contents, activities and practices to be implemented during the learning process. You should inquire about the background and characteristics of the learners with whom you are going to share experiences, knowledge, experiences, etc., during the days of the training.

When starting the training it is important to think that you are prepared. You must be aware of the strengths and weaknesses that you have as a trainer.

However, when the activity begins, it is the moment in which we are going to demonstrate whether all that previous work that has been done with care, dedication and technique is valid.

On one hand is the curriculum, the own means and resources. On the other, there is the group in the training situation; with people and individuals who come - just like the trainer - with prior knowledge and ideas about the course they are going to take.

It is time to get to know each other, and start the learning machinery. This first moment is the most important, the subsequent success, the performance and results obtained will depend on the atmosphere that is achieved at the beginning of the training action.





CONDITIONS THAT FACILITATE LEARNING

- THE MORE ACTIVE THE MORE EFFECTIVE
- THE MORE PARTICIPATORY THE MORE EFFECTIVE
- TRAINING IS CONSOLIDATED BY PUTTING KNOWLEDGE INTO PRACTICE
- UNDERSTANDING MAKES IT EASIER
- REPETITION CONSOLIDATES IT

AN ATMOSPHERE MUST BE GENERATED IN THE TRAINING SPACE THAT

- ENCOURAGES BEING ACTIVE
- FAVOURS THE PERSONAL NATURE OF LEARNING
- RECOGNISES THE CONCEPT THAT BEING DIFFERENT IS HUMAN
- ACCEPTS THE RIGHT TO ERROR AND TOLERATES IMPERFECTION
- ENCOURAGES BREADTH OF SPIRIT AND SELF-CONFIDENCE
- STIMULATES AND ALLOWS THE GENERATION OF IDEAS
- FACILITATES DISCOVERY
- PROMOTES COLLABORATIVE SELF-EVALUATION



Some strategies which promote learner motivation and help create an appropriate atmosphere are:

- Know the learner; their individual characteristics and their interaction with the group. Explore their motivations and expectations to relate them with the learning experience.
- Report the meaning of learning, its impact on the world of work; advise and guide; relate the learning to the experiences of the learners and the context they live.
- Formulate clear, concrete objectives and link them with the interests of the learners so that they perceive their importance and understand in which direction they are going.
- Attend to learners individually: assess their desire to learn, keep them informed about their progress, skills, difficulties and guide them to improve or overcome them.
- Create a climate of trust, participation and respect in the group.
- Promote initiative, creativity and cooperation.
- Plan the learning sequences and practical activities linked to the socio-occupational reality.
- Ask for and value results.





PEDAGOGICAL METHODOLOGIES

All training activities pursue the learning of certain contents and the achievement of certain objectives. However, not all actions are equally effective. This is because each training action pursues different objectives and requires the implementation of a different methodology.

The effectiveness of many training plans is that they are developed using two or three different methods. This integrative approach is essential if you want to achieve a useful training proposal.

a) Exhibition methods

Exhibition methods are characterised by the clarity in the presentation of the information to the learners and are supported by the oral presentation of one or more experts in the content of the didactic unit or topic that is exposed (conference, symposium, panel, round table, etc.).

What should the trainer do?

- Inform learners at the beginning of each didactic act about the objectives to be achieved, together with the content to be addressed.
- Summarise the essential points of the day, of the Didactic Units and of the Modules as a way of reinforcing the concepts and contents.
- Use examples, experiences and redound and influence the most important aspects.

These methods, if not alternated with less directed ones, tend to promote superficial learning, which does not favour the acquisition of technical or practical skills.

b) Methods based on practical demonstration

In training in which the acquisition of practical skills and abilities is necessary for the performance of the job, methods based on practical demonstration will find the most applicability. The aim is for learners to learn through practical and coordinated



demonstration processes of tasks (demonstration workshops, laboratory research, social research, etc.)

What should the trainer do?

- State the objectives clearly
- Explain the activity with the breakdown of tasks
- Trainer's demonstration
- Each learner performs the task

c) Methods in which the teacher and the learners actively intervene in the construction of learning

Enquiring methods, in which the communication between trainer-learner is based on the formulation of questions by the trainer. It is used in those training actions where the participants already master the knowledge under study, focusing on the interest in the participants becoming agents of their own training, through personal research, contact with the reality under study and the experiences of the working group.

What should the trainer do?

- Define the objectives of the activity before beginning.
- Raise problem situations.
- Answer the learners' questions to help the discovery process, but without solving the problem.
- Ensure that at the end of the process the procedure for solving the problem and the different solutions are clearly described.

d) Methods based on group work

The peculiarity of methods based on group work is the active participation of the group of learners, harmonised with prior planning and carried out under the direction of a person with the necessary skills for this purpose.



PROPOSED PRACTICAL ACTIVITIES

Activity 1: TWO TRUTHS AND A LIE (Online or Face-to-Face)

Goal: To break the ice between the group members at the beginning of the training session to improve the atmosphere within the classroom.

Instructions:

1. Inform participants they should introduce themselves to each other, telling two real things or events about themselves and a fake one.
2. Ask for a volunteer to start sharing his/her two truths and one lie with the group.
3. From left to right, each participant is asked to say which one they think the lie is, and then the volunteer must tell them which of the three sentences is in fact the lie, and if they want they can explain the truths in more detail.
4. The game continues until all participants have told their two truths and their lie.

Duration: 30´

Activity 2. ANIMAL RODEO (FACE-TO-FACE)

Goal: Activation of the group at the beginning of the second phase of the training session in order to recover an adequate dynamic and an optimal atmosphere within the classroom.

Instructions:

1. Ask the group members to think, in silence, about their favourite animal.
2. Next, ask the group members to position themselves from the largest animal to the smallest, without talking. Group members can make gestures and animal noises only.
3. After that, ask them to say which animal they are and see if they positioned themselves correctly.

Duration: 15´



SKILLS OF A TRAINER

Below are some of the main skills that a trainer should have, but the correct functioning of the training will not only depend on these skills, since there are many factors that will alter the proposed planning. If the trainer has the majority of these skills, it will be easier to create a good atmosphere in the classroom and efficient communication between the trainer and the learners.



1. Effective oral communication

It is the competence to hear, understand and value emphatically the information, ideas and opinions that the other person communicates; being able to assertively feedback the communicative process.

Requirements:

- a) Verbal and non-verbal interaction
- b) Speaking capability
- c) Presenting
- d) Active listening



2. Active listening

Ability to listen not only to what the person is expressing directly, but also the feelings, ideas or thoughts that underlie what is being said.

Requirements:

- a) Understand communication from the point of view of the speaker.
- b) Learn to listen between the "lines."
- c) Do not adopt a hostile or emotional attitude while listening.



3. Decision making



Capacity to choose among several alternatives, those that are more viable for the achievement of the objectives, based on an exhaustive analysis of the possible effects and risks as well as possibilities of implementation according to priority and in a timely manner.

Requirements:

- a) Define the problem.
- b) Establish or Enumerate all the criteria (constraints).
- c) Consider or Collect all the alternatives.
- d) Identify the best alternative.

4. Energy



Ability to create and maintain an indicated activity rhythm. It shows control, endurance and the ability to work hard.

Requirements:

- a) Be always active.
- b) Do the tasks with dynamism.
- c) Show enthusiasm for new challenges.

5. Enthusiasm



It is the energy and the disposition that one has to carry out a work, filled by a positivism and unique optimism, under the conviction and the necessary dynamism oriented towards the achievement of a particular objective.

Requirements:

- a) Speaks positively.
- b) Able to modify the environment.
- c) Likes to grow.
- d) Takes advantage of opportunities.



6. Interpersonal communication

Ability to generate and maintain an adequate flow of communication between the members of the group or organisation, using the different channels that are required in each case and favour the establishment of mutually beneficial relationships.

Requirements:

- a) Manners
- b) Politeness
- c) Respectful and Friendly
- d) Kindness and Sociability



7. Leadership

Ability to lead people and make them contribute effectively and adequately to the achievement of objectives. Commit to the development of its collaborators, their evaluation and the utilisation of their potential.

Requirements:

- a) Sets goals, transmits them and performs adequate follow-up in this regard.
- b) Listens to others and is listened to.
- c) Motivates the group to achieve the objectives.
- d) Usually seeks for advice.



8. Management capacity

Ability to manage tasks and processes in charge quickly and reliably; making use of the resources and dynamism necessary for the achievement of the objectives.

Requirements:

- a) Defines tasks in advance, avoiding unforeseen events.
- b) Plans resources.
- c) Gets the best out of participants.
- d) Adapts quickly to changes that may arise.



UNIT 1: TRADE UNIONS AND OTHER SUPPORT ORGANIZATIONS

CONTEXTUALIZATION

Unions play a relevant role in the structure of the labour market and in decision-making around the labour rights of workers. Unions are an establishment that was created so that a series of workers, specially designated for it, defended their colleagues against possible abuses that could be carried out by the employer.

Unions are a democratic association that can be generated freely in both the public and private sectors. One of its main activities is to negotiate, on behalf of its affiliates, issues of common interest such as wages, holidays, working conditions, permits, etc.

Union members must commit to pay union dues, attend meetings and join actions (for example, strikes) that are agreed within the union.

Unions elect representatives who negotiate with the employers of the organisation where they work (be it a company or public body), regarding issues of interest to workers. This type of negotiation is called “collective bargaining” and is generally focused on reaching an agreement regarding the labour conditions that are offered to the workers during a certain period of time. This offer not only includes salary, but also working conditions such as hours, holidays, recognition bonuses, etc.

In addition, there are other organisations that provide labour advice and support to migrant workers, offering help through services that vary from city to city depending on the type and number of migrant support entities that are incorporated in that territory.

1. How can trade unions help migrant workers?

Trade unions are quite helpful in informing workers about their rights, while in some cases, they can help further the migrant workers' labour potential.



One of the main objectives of the Trade Unions focused on migrants is the fight against discrimination against migrants and, therefore, the defence of their interests and their social and labour rights.

A task that some unions carry out is union action in companies through advice and by providing legal services.

Within this support, the unions not only carry advisory work on migrants (work or residence authorisations, renewals, family reunification, nationality, etc.), but also social and union support in order to favour a more secure and effective insertion process.

This aid is an instrument of contact, a gateway for the migrant population to the union, at the service of the organisation, and an essential instrument of observation and knowledge of the social and labour reality of this population.

It is also a tool for political and institutional advocacy with the competent migrant agencies and effective inclusion policies. These services are usually free for migrants.

From these organisations, migrants are guided in all those issues that may affect them: health, education, housing, etc. referring them to the resources and services offered by municipalities and various institutions and organisations.





2. What other organisations can help solve labour disputes?

A labour dispute can be understood as a dispute between members of an organisation because of differences of opinion, perception or relationship problems.

In addition, the causes that motivate these conflicts can be of various kinds, from conflicts of interest to intolerant attitudes by one of the parties. What they always have in common is that they occur in the workplace.

Although it is difficult to find other organisations that can help solve labour disputes, we should take into account that there are several types of these trade unions that can help more specifically based on the causes and points of the issue.

The main Trade Unions can be divided into:

- ✓ Guild Trade Unions: These unions are made up of workers grouped by their profession, trade or specialty.
- ✓ Company Trade Unions: These unions are made up of workers from the same company.
- ✓ Industrial Trade Unions: These unions are made up of workers who work in one or more companies in the same industrial branch.
- ✓ National Industry Trade Unions: These are formed by workers who work in companies of the same industrial branch located in several states.
- ✓ Mixed Trade Unions: These are made up of workers of various professions or trades when the number of workers of the same profession or trade is less than 20 people.

Both workers and employers have the right to create their own unions, and as a result both exclusive workers and employers' unions exist.



Depending on the country or the specific type of trade union, these organisations offer different services for members and non-members. Their services, based on information and the defence of workers, are hugely beneficial for migrant workers, as a group that faces greater difficulties when it comes to finding a job.

In general, its services involve the following aspects:

- Information on rights, but not only at work level. Information about the different collective agreements, about how their application should be and which is the most correct course of action in each case.
- Legal information for legal proceedings.
- Legal assistance in case of problems, breaches or violations of rights. In some cases, these services may be free for affiliated workers.
- Administrative assistance. Help for work procedures, drafting and review of documents, contracts, etc.
- Training, not only in employment issues, but also on the social and economic situation of the country or different social problems.
- Social action. Different initiatives focused on the migrant community and specific collectives within them.

Cyprus National Context

Introduction

Trade Unions in Cyprus are guaranteed by the Article 21 of the Constitution:

1. Every person has the right to freedom of peaceful assembly.
2. Every person has the right to freedom of association with others, including the right to form and to join trade unions for the protection of their interests. Notwithstanding any restriction under paragraph 3 of this Article, no person shall be compelled to join any association or to continue to be a member thereof.



Industrial relations in Cyprus are characterised by a relatively high level of trade union membership, with approximately 170,000 of workers in the island being trade unionists.¹ The two major trade union confederations in the island are PEO and SEK which are organised generally across industry lines (including, for example, federations of construction workers, hotel workers and government employees). Of the two, PEO has a stronger base among manual workers. Other, smaller confederations are DEOK and POAS. In addition to these confederations, there are certain significant trade unions which are sector-specific – the most well-known ones being PASYDY (which organises public servants), ETYK (bank sector), and OELMEK and POED (which cover teaching staff).

Trade Unions employ the following tools to achieve their goals:

- Collective Bargaining (Negotiation)
- Threat to Strike
- Strike
- Work to Rule (Workers to slow work)
- Picket Lines (Workers stay at work entrance and refuse to work)

According to the national legislation governing the operation of Trade Unions in Cyprus, any worker, regardless their contract status, can be members of Trade Unions.² Trade Union membership, however, is restricted to persons over the age of 16. In addition, potential members need to be employed in professions as determined by the statutes of the trade union they want to be part of. The contract between workers and their trade union representatives is protected by law. Employers are also obliged by law³ to offer

¹ <https://www.worker-participation.eu/National-Industrial-Relations/Countries/Cyprus/Trade-Unions>

² That is, whether working relations are established by a verbal or written contract, a collective bargaining or personal agreement with their employer, or if it is an internship.

³ This obligation takes into consideration the characteristics of industrial relations in Cyprus as well as the need for the functioning of the business to continue effectively.



trade union representatives access to their facilities of work or businesses for the following purposes:

- 1) for their participation in workers' negotiations with employers for the establishment or renewal of collective bargains.
- 2) for conducting consultations or joint consultations with the employer on issues of a working nature.
- 3) for the examination of issues related to the proper implementation of labour legislation.
- 4) for the examination of issues related to the resolution of labour disputes regarding the implementation of collective bargains or agreements.

Besides the trade unions that represent workers, employers also organise and establish their own associations to protect their collective interests. The main employers associations in Cyprus are the Federation of Employers and Industrialists (known as OEB) and the Cyprus Chamber of Commerce & Industry (CCIC, known as KEBE).

Collective Bargaining

Collective bargaining primarily deals with the negotiation of wages and other conditions of employment, involving employers and organised bodies of employees. The Industrial Relations Code (agreed between representatives of employers, unions and government in 1977) outlines the basic framework for collective bargaining in Cyprus. Though the Code is not legally binding, its terms have been commonly observed by both employers and trade unions.

In Cyprus, collective bargaining takes place at both industry and company level. Industry level bargaining in private businesses covers work sectors such as hotels, metal-working industries, oil and construction. In industry-level negotiations, the negotiating parties are the appropriate industrial federations and the related employers' association for that sector. Company level bargaining, on the other hand, covers negotiations between individual employers, and workers. The negotiating parties



in this case are the employer and the local trade union (usually through a full-time union official). At both levels, agreements normally last two years.

Agreements cover topics like pay, working time, holidays, travelling and other allowances. Finally, even though there is no national benchmark for minimum wage in Cyprus, there is minimum wage for some specific groups of vulnerable workers (e.g. shop assistants, childcare workers and personal care workers).

Workplace Representation

Workplace representation in Cyprus occurs through trade unions. While not closely regulated by legislation, workplace representation follows the Industrial Relations Code. In 2005, following the introduction of an EU directive on information and consultation,⁴ additional legislation was instituted at the national level to ensure the implementation of the directive (for companies of 30 or more employees). Finally, a workplace committee typically represents employees on issues like health and safety, work organisation, discipline and the effective implementation of collective agreements.

Trade Unions & Third Country Nationals (TCNs)

Trade Unions can assist TCNs in terms of their labour rights in the following ways:

- Provide legal information and support.
- Advocate against TCNs exploitation/discrimination.
- Defend their established labour rights.
- Refer TCNs to relevant authorities (labour office, migration department).
- Promote inclusion policies and institutional reforms at the workplace.

⁴ <https://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32002L0014>



In Cyprus, there is no specific trade union that is engaged with exclusively representing TCN workers' rights, however, PEO is a trade union that is more likely to operate as an advocate for their rights in some circumstances. The reluctance of Trade Unions to organise and collectively promote TCN workers' rights in Cyprus is due to the fact that they fear creating unfavourable terms for the local workforce. Other limitations that trade unions face in incorporating TCN workers range from language and cultural barriers, lack of resources and employer hostility to difficulty to approach and organise, such in the case of domestic and seasonal workers. It is important to note, that during the research for this output, it was identified that domestic workers, and specifically housemaids, are not allowed to join or form a union. This can be probably attributed to the fact that their employment is covered by the Aliens and Migration Department of the Ministry of Interior, and not the Ministry of Labour, as is the case with other TCN workers.

TCN workers in Cyprus can seek assistance about the labour market from the following organisations, if they find it difficult to approach trade unions.

- 1) [Department of Labour Relations](#) – A mediator of labour disputes
- 2) [Cyprus Refugee Council \(CyRC\)](#) – [Help Refugees Work](#)
- 3) [KISA](#) – overall support
- 4) [Caritas Cyprus \(CCy\)](#) – overall support
- 5) [UNHCR](#) – Aid & Protection for Refugees
- 6) [PEO](#) – Trade Union



PROPOSED PRACTICAL ACTIVITIES:

Activity 1: THE RIGHTS OF TCN WORKERS & THE IMPORTANCE OF TRADE UNIONS

Goal: To know and analyse a news published on media about labour rights.

Instructions:

1. Read the article: <https://bit.ly/3gbFV6D>
2. Discuss in groups:
 - Origin of undeclared workers
 - Dangers of illegal work during a pandemic
 - Laws broken by employer
 - Importance of trade unions for TCNs

Duration: 20´

Activity 2. DEBATE

Goal: To express and debate about the role and importance of unions in the defense of workers' labour rights.

Instructions:

1. Ask for a volunteer to share with the group their opinion on the role of unions.
2. The rest of the participants must express, freely, their opinion, whether they agree or disagree.
3. Continue asking each participant if you notice that they have not yet expressed their opinion.

Duration: 15´

Activity 3. DISCUSSION

Instructions:

1. Discuss the advantages & disadvantages of Trade Unions, and their limitations in representing TCN workers.

Duration: 15´



UNIT 2: EMPLOYMENT CONTRACTS

CONTEXTUALISATION

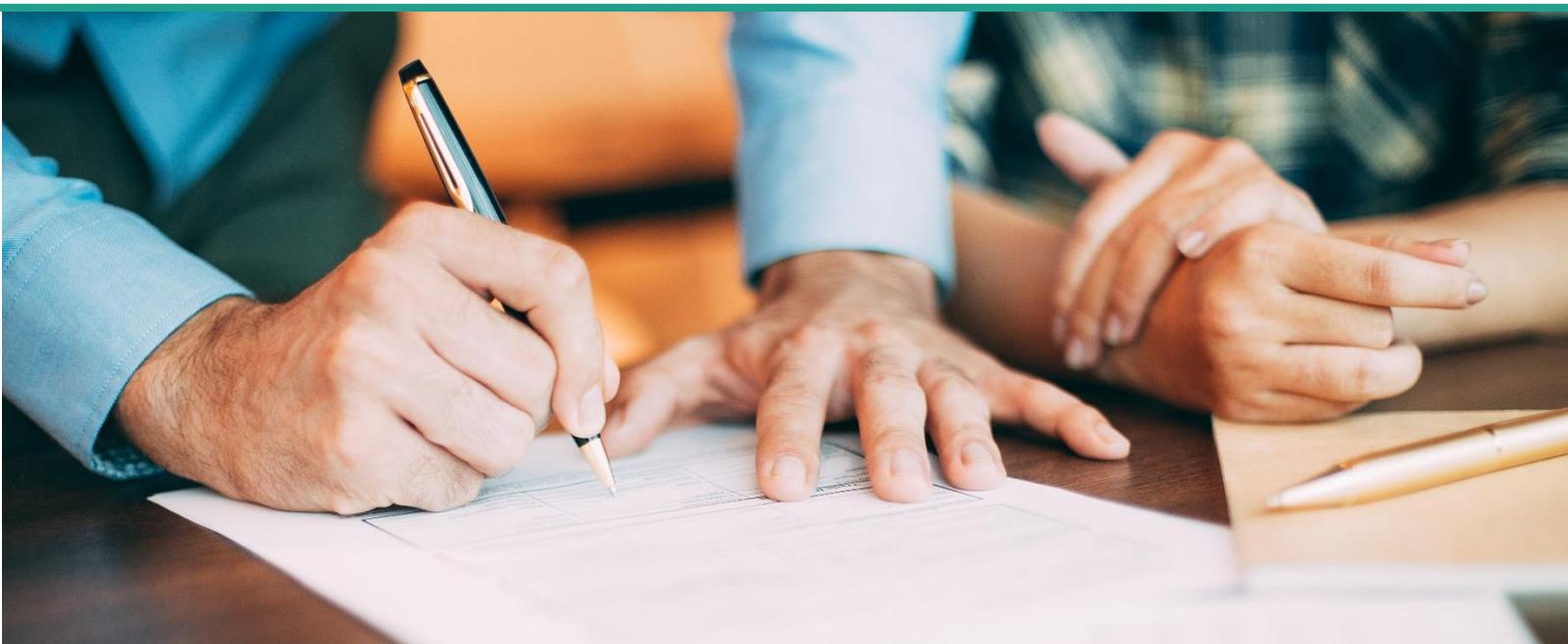
An employment contract is an agreement between an employer and an employee whereby the latter offers their services to the employer in exchange for a salary.

Any employment relationship between an employer and a worker must be documented through a contract. This represents an agreement by which the worker, in exchange for remuneration, offers certain services to the employer under the latter's control and direction.

The employment contract supposes rights and obligations for both the worker and the employer, which must be respected, regardless of the company, sector or company.

The law requires the employer to provide basic information of the employment terms in writing in the first month of employment.

The employment relationship ends when the employment contract is void. This can happen when the employer or the employee decides, unilaterally, the termination of said contract, either invoking a cause or not. The worker, in this case, is fired. Another possibility is the termination of the employment contract, which implies the disappearance of the agreed obligations and rights.





1. What does it mean to have an employment contract?

Having an employment contract means having all the rights, responsibilities, duties and employment conditions that make up the legal relationship between an employer and employee. Usually, all kind of employment contracts can include terms which are legally binding, for example: the employer's duty to pay the employee wages or the duty of the employee to be start work on time.

It must be taken into account that different kinds of contracts apply depending on the employment status of the individual. Because of that, it is key to correctly determine the employment status of the person you are going to hire before drafting the employment contract.

According to the minimum standards established in the EU, an employment contract has to include and clarify several points regarding the following data:

- ✓ Name and address of employer and employee
- ✓ Start and duration of employment
- ✓ Type of activity and description of tasks
- ✓ Workplace location
- ✓ Remuneration amount (usually gross salary)
- ✓ Composition of said remuneration (base salary and supplements if any)
- ✓ Workday
- ✓ Holidays
- ✓ Notice period for terminating the employment contract
- ✓ Reference to applicable collective agreements or company or service agreements

It is very important that the contract clarifies all this information for both sides, especially, for the employee. Regarding some aspects such as annual vacations, the length of the notice periods, workdays, remuneration or the applicable collective agreements, it is necessary to refer workers to the corresponding national/regional and administrative laws and regulations, which can heavily differ from one country to another.



Here you can see all the European information about the terms of employment according to official sources of the EU:

https://europa.eu/youreurope/business/human-resources/employment-contracts/employment-terms/index_en.htm

2. Types of employment contract

There are several types of employment contracts that must be taken into account to make clear the status of the employee and their relationship with the company:

a. Permanent (open-ended) employment contract

This kind of contracts are for employees who work regular hours and count on a regular salary or hourly rate. Permanent employment contracts are ongoing until terminated by either the employer or employee. On these contracts, employees can enjoy a full range of employment rights.

There are two types of permanent employment contracts:

- Full-time contracts

This contract is the most common type of contract. These employees usually work a full week of around 35 hours or more, depending on the country.

- Part-time contracts

The contract for part-time workers is similar to those who have a full-time contract, with more emphasis on the number of hours worked and how overtime is handled but can have the same stability as the full-time ones.



b. Fixed-term employment contract

This kind of contract has a start and end date, for example six months or one year. Fixed-term employees have protection and can count on the same rights as permanent employees. Employers cannot offer them less favourable conditions because they are on fixed-term instead of permanent contracts.

c. Casual employment contract

This kind of contracts are indicated for situations where the employee commit to work with the company, but the company has no certainty about how many hours will be able to offer to the employee each week and cannot guarantee a regular working pattern. Casual employment contracts should specify the minimum number of working hours that are expected to be offered to the employee each week approximately.

d. Apprentice and trainee employment contracts

Apprentice and trainee contracts, completed and signed, are used to register the period of learning in the company.

3. Self-employment

Self-employment is an activity in which a person creates their own job and decide to be their own boss, and this can be done, among other ways, through the creation of one's own business or a digital venture.

This kind of employment means that the person creates their own job, using their own capital, effort and ingenuity to work independently.

We could say that every day more people decide choosing this path and undertake business or jobs, which not only allows them to be more independent but also offers them the opportunity to generate income without having to leave their homes.

There are several advantages and disadvantages to take into account regarding self-employment in comparison with contracted employment shown down below:



ADVANTAGES

SELF-EMPLOYMENT

- IT IS AN ATTRACTIVE WAY TO GET OUT OF UNEMPLOYMENT.
- WHEN YOU ARE SELF-EMPLOYED YOU BECOME YOUR OWN BOSS, YOU WORK FOR YOURSELF, PURSUING YOUR OWN INTERESTS.
- IT OFFERS THE POSSIBILITY OF WORKING FROM HOME AND ORGANISING YOUR TIME ACCORDING TO YOUR NEEDS.
- IT ALLOWS OBTAINING GREATER BENEFITS AND ECONOMIC PROFITABILITY.
- ENTREPRENEURS WHO ARE SELF-EMPLOYED OVER TIME OBTAIN SOCIAL, PROFESSIONAL PRESTIGE AND GREATER PERSONAL SATISFACTION.
- IT IS THE BASIS FOR BECOMING AN ENTREPRENEUR.

CONTRACTED EMPLOYMENT

- IT IMPLIES YOU HAVE A FIXED AND STABLE INCOME PER MONTH, WHICH COVERS BASIC NEEDS.
- YOU HAVE AN ESTABLISHED SCHEDULE, SO YOUR LIFE CAN BE "PLANNED": DAILY LEISURE, VACATIONS, SHOPPING, ETC.
- THERE IS LESS RISK OF LOSING YOUR JOB; LESS UNCERTAINTY.
- YOU ARE BETTER BACKED BY SOCIAL AND UNEMPLOYMENT BENEFITS, IN ADDITION TO THE COMPENSATION CORRESPONDING TO YOUR DISMISSAL.
- FISCAL OBLIGATIONS REGARDING SALARY ARE MANAGED BY THE COMPANY, NOT BY THE EMPLOYERS.



— WITH DISCIPLINE IT IS POSSIBLE TO
OBTAIN GREAT BENEFITS.

DISADVANTAGES

SELF-EMPLOYMENT

- YOU DO NOT HAVE FIXED HOURS AND IT IS IMPORTANT TO NOTE THAT UNLIKE A NORMAL JOB YOU MUST DEDICATE AS MUCH TIME AS POSSIBLE, SINCE SUCCESS ONLY DEPENDS ON YOU AND YOUR EFFORT.
- THERE IS ALWAYS THE POSSIBILITY THAT THE PROJECT WILL FAIL.
- YOU WILL NOT BE ABLE TO BLAME YOUR BOSS FOR ANY PROBLEMS YOU FACE.
- IF YOU DON'T WORK YOU DON'T MAKE MONEY.
- THE BEGINNINGS ARE USUALLY DIFFICULT.THERE ARE MORE FISCAL DUTIES APART FROM INCOME TAXES, SUCH AS THE VAT.

CONTRACTED EMPLOYMENT

- THE BIGGEST DRAWBACK IS THAT THE EMPLOYEE DOES NOT HAVE REAL CONTROL OF THEIR SITUATION: IT IS THE BOSS WHO DECIDES. THE EMPLOYEE WORKS WITH COLLEAGUES THEY DO NOT CHOOSE AND IN TASKS THEY DO NOT SELECT, BUT ARE GIVEN.
- SOMETIMES, THERE IS A "CEILING" OF GROWTH, THAT IS, A LIMIT WHEN IT COMES TO ASCENDING, AND THAT CEILING DOES NOT DEPEND ON THE EMPLOYEE.



Some examples and ideas for self-employment could be creating a start-up, working as a freelancer, open a face to face business, offer consultancy advice on a topic of your expertise or creating an e-commerce.

In any case, self-employment is an important element of the labour market, since the creation of own employment can be added to that of the workers needed to carry out the activity. In short, self-employment is about creating your own job.

Both regimes show differences depending on the country in which the worker is located. There is no EU-wide regulation that establishes important aspects such as the way incomes from work (or from other sources such pensions, benefits, property, successions and donations, or any other sources) should be taxed or the rates or different tax obligations depending on the type of worker.

Therefore, it is important that the worker is aware of the elements that must be taken into account in order to make an informed and conscious decision regarding the work regime they wish to select

Cyprus National Context

Introduction

Employment in the private sector is governed by the terms of the contract of employment. Employment contracts are generally bound by the existing legal statutes, which address specific work-related issues.⁵ Employment contracts in Cyprus are also bound by EU regulations/directives regarding employment and labour issues; these

⁵ The main examples of these statutes are: the Termination of Employment Law of 1967 as amended; the Social Insurance Law of 1980 as amended; the Annual Paid Leave Law of 1967 as amended; the Protection of Maternity Law of 1997; the Minimum Salaries Law as amended; the Equal Treatment at Work and Employment Law of 2004 as amended; the Health and Safety at Work Law of 1996 as amended; the Law providing for an employer's obligation to inform employees about the conditions applicable to their contract or employment relationship of 2000; and the Collective Redundancies Law of 2001. See, <https://iclg.com/practice-areas/employment-and-labour-laws-and-regulations/cyprus#:~:text=The%20main%20employment%2Drelated%20statutes,Equal%20Treatment%20at%20Work%20and>



have been applicable in Cyprus since its accession in 2004. These laws and regulations apply to *all* employees (with exceptions to specific sectors and types of workers⁶).

Types of Employment Contract

Employment contracts in Cyprus can be either temporary or permanent. The particularity of the temporary contract is that its duration, and thus termination, is predetermined as a fixed term. Additionally, both temporary and permanent contracts can be either part-time or full-time. It is important to know that workers should be treated the same under the law, irrelevant of the type of their employment contract. For example, a nurse on a temporary contract and a nurse on a permanent contract should both be eligible for unemployment benefits, evaluation, raise, fair treatment at work etc.

Notably, employees in the private sector that have completed 30 months under a temporary, fixed-term contract, automatically fall under permanent status, however, exceptions apply⁷. A permanent contract means that the employment agreement has no end date for the employment of the worker. In this case, the contract becomes void when one of the two parties decides to terminate it.

For employees in the public sector under fix-term contracts, there is an ongoing discussion whether it is constitutionally permissible to become permanent employees after the completion of 30 months.

Employment Contract Information

Under the Law Providing for an Employer's Obligation to Inform Employees of the Conditions Applicable to their Contract or Employment Relationship 2000 employers are legally obliged to provide employees with information about the terms of their

⁶ For instance, retail sector workers, personnel aboard on vessels, underage workers and military staff. For more, see <https://www.lexology.com/library/detail.aspx?g=78e78c88-17e7-4cc2-b117-95b4b1e7f84b>

⁷

<http://www.mlsi.gov.cy/mlsi/dlr/dlr.nsf/All/64ED6BA6B0B2B3ECC22583FD00286370?OpenDocument>



employment within the first month from the beginning of employment. This information includes the following:

- the identity of the parties in the contract (employer, employee);
- the place of work and the registered address of the business or the home address of the employer;
- the position or the specialisation of the employee, their grade, the nature of their duties and the object of their employment;
- the date of commencement of the contract or the employment relationship and its anticipated duration if this is for a fixed time;
- notice periods;
- the duration of any annual leave to which the employee is entitled, as well as the manner and time in which it may be taken;
- the time limits which must be observed by the employer and the employee in the event of a termination of employment, either by consent or unilaterally;
- all types of remuneration to which the employee may be entitled and the time schedule for payment;
- the usual duration of the employee's daily or weekly employment; and details of any collective agreements which govern the terms and conditions of the employment.

This information should be communicated by the employer to the employee through a written contract or a hiring letter, or any other type of document (signed by the employer) that includes, at a minimum, the information listed above.

Further Clarifications

TCN workers are also encouraged to ask for clarifications prior to their employment about the following:

- Collective agreements
- 13th salary (optional)
- Provident Fund (optional)



- Private Medical Insurance
- Overtime compensation
- Social Insurance and General Health System (GHS) contributions (compulsory)

Employment of TCNs

Work Permits⁸

In Cyprus, third country nationals' (TCNs) equal rights at the workplace are safeguarded by both the constitution as well as the various international conventions and legislations, mostly of the International Labour Organisation (ILO) ratified by the Republic of Cyprus. More specifically, these ILO conventions are:

- Migration for Employment Convention (Revised), 1949
 - http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:312242
- Migrant Workers Supplementary Provisions Convention, 1975
 - http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO:12100:P12100_INSTRUMENT_ID:312288:NO
- The Discrimination (Employment and Occupation) Convention, 1958
 - https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---declaration/documents/publication/wcms_decl_fs_85_en.pdf

In order to be legally employed in Cyprus, TCNs need to be covered either by a work permit or employment visa.

Regarding TCNs attaining a work permit in Cyprus, migration law takes precedence. The criteria and procedure for granting of approval for work permit for foreign workers are those agreed between the Social Partners and approved by the Council of Ministers on

⁸ For more see the official Ministry of Labour (Department of Labour) website http://www.mlsi.gov.cy/mlsi/dl/dl.nsf/page5b_en/page5b_en?OpenDocument

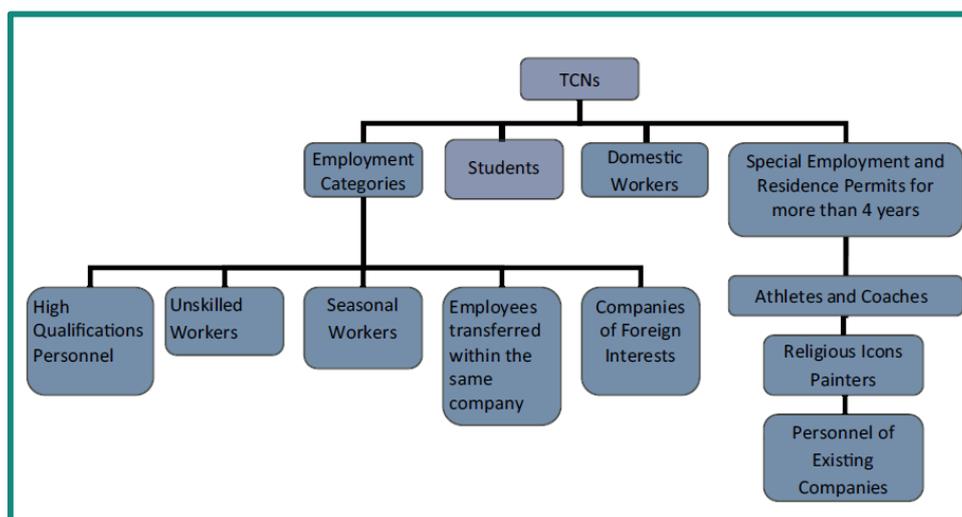
December 6, 1991. Overall, the granting of work permits is governed by the needs of the Cypriot labour market. Specifically, the criteria and specifications for the employment of TCNs, as they continue being in force since 1991, are the following:

1. Non-availability of suitably qualified local personnel; in order to satisfy the specific needs of the employers.
2. Saving and better utilisation of the local labour force.
3. Improvement of working conditions at the workplace.
4. Terms and conditions of employment of foreigners should be the same as those for Cypriots.
5. In cases where working permits are recommended for the employment of foreigners with special skills and knowledge which Cypriots do not possess, the employer shall be obliged to name a Cypriot who will be trained during the period of the foreigner's employment.

Employment categories for TCNs

The employment of TCNs in Cyprus is divided in five main categories, namely, highly qualified personnel, unskilled workers, seasonal workers, companies of foreign interests and employees transferred within the same company.

As shown in the table below, domestic workers comprise a separate category. The reason is that domestic workers are covered by a special employment agreement with the Civil Registration and Migration Department of the Ministry of Interior, and not with the Ministry of Labour as is the case with other TCNs' contracts. Additionally, the terms of employment for domestic workers are decided by a ministerial committee of the Ministry of Labour.



Source: https://www.cyprus-guide.org/guides/2017/CyprusGuide_English_2017.pdf



Asylum Seekers – Fields of Employment

For their part, asylum seekers can start working in the following sectors, one month after they submitted their asylum application and given that they have registered at their District Labour Office, to help them find a job and thus, request a work permit. Asylum seekers can work in the following sectors:

- Agriculture/Farming/Fishing/Animal shelters/hotels
- Processing
- Waste Management
- Tourism (Kitchen Assistants/Cleaners etc)
- Trade/Repairs (Gas Stations/Fish Market Workers etc)
- Services (Food Delivery, Outdoor Cleaners, Advertisements Distributors, Dry Cleaner workers)

Refugees or Persons with Subsidiary Protection Status face no limitations in the sectors they can be employed, and thus, can be employed in all job sectors, similar to their Cypriots and European counterparts.

TCNs Remuneration and Terms of Employment⁹

The terms of employment for foreign workers in Cyprus follow all the provisions of the labour and other relevant legislation. In addition, the remuneration and other benefits to be enjoyed by foreign workers will be those under the framework of the collective agreements intended for Cypriot workers in the specific sector(s) that the foreign workers work in. However, not all sectors are governed by collective agreements.

⁹ See, http://www.mlsi.gov.cy/mlsi/dl/dl.nsf/page5b_en/page5b_en?OpenDocument



Finally, despite the general application of the Cypriot Employment Law, in the case of TCNs work certain special terms apply. These special terms mostly aim at ensuring that the presence of foreign workers does not create a disadvantage for the local labour force. These special terms are the following:

- In the case of strikes, TCN workers are not allowed to work as strike breakers.
- Employers are responsible for providing accommodation of acceptable standards and food (or kitchen facilities) for workers they hired from abroad.
- Employers are allowed to deduct part of the salaries as a compensation for providing accommodation and food (max. 10% for accommodation; max. 15% for food).
- No additional decrease in wages is allowed except those provided by the Cypriot labour or other legislation or by the terms of the present procedure.
- No deduction from the salary of the foreign worker for the payment of fees to facilitators shall be allowed.
- Foreign workers shall enjoy all the rights enjoyed by Cypriots apart from those of change of employer/place of work/specialty for which a permit from the competent authority is required.

PROPOSED PRACTICAL ACTIVITIES:

Activity 1: UNDERSTANDING EMPLOYMENT PROCEDURES

Goal: To familiarise the participants with the processes asylum seekers must follow to become employed.

Instructions:

1. Watch the video.
2. Discuss personal experiences faced while hunting for a job in Cyprus.

Duration: 20´

Activity 2. KNOWING AN EMPLOYMENT CONTRACT

Goal: To familiarise the participants with the reading of an employment contract:
<https://cutt.ly/FhNFUS5>



Instructions:

1. Give each participant a copy of the employment contract to read.
2. Participants should fill out the contract as if they were the employer.
3. Ensure that all necessary information is mentioned in the contract.
4. Discuss.

Duration: 15'



UNIT 3: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES

CONTEXTUALIZATION

The objective of the minimum wage is protecting workers against unfairly low pay. They help ensure a just and equitable share of the fruits of progress to all, and a minimum living wage to all who are employed and in need of such protection.

Some of the advantages of a minimum wage in a country are: boosting of productivity, reduction of income inequality, spurring of economic growth, promotion of education and self-employment and improving employee retention.

1. What is the minimum wage and how is it structured?

The ILO defines the minimum wage as "the minimum amount of remuneration that an employer is obliged to pay their employees for the work they have done during a certain period."

The annual adjustment to the minimum wage that occurs around an agreement between the leaders of trade unions, representatives of the production unions and the government, is a crucial decision for the finances of all citizens. This is because, an established minimum wage affects the financial adjustment of personal finances, as well as the increase in the prices of products and services.

There are countries where there is no minimum wage and instead is up to the market to 'regulate' it. There, minimum wage may exist through collective bargaining but not by state regulation.

Some countries present agreements or conventions for different sectors, by which the salary of professionals in those sectors is set. It is important for the employees to keep up with their agreements to avoid being included in an incorrect one with a different set of salary and conditions.



In the EU, of the 28 member states, 22 have a set minimum income (SMI), which ranges from €286 in Bulgaria to €2,071 in Luxembourg, according to data from the Community Statistical Office (Eurostat). Denmark, Italy, Cyprus, Austria, Finland and Sweden, by contrast, lack an interprofessional minimum wage.

The wage is composed, on the one hand, of the so-called "base salary" that remunerates the work provided by the worker based on the time worked, or the work carried out.

On the other hand, the second part of the wage is the "salary supplements" that are added to the "base salary" and is destined to special circumstances or conditions of the worker.

Regarding the salary supplements, there are several types included in the wage:

- ✓ Personal supplements: Seniority, languages, special knowledge;
- ✓ Supplements of job and by quality or quantity of work;
- ✓ Supplements in kind;
- ✓ Supplements of company situation and results;

Although there is no EU-wide regulation that establishes a common minimum wage or the supplements included in the wage, in EU, workers' wage may not be less than the local minimum wage or the wage set by universally binding collective agreements in specific sectors of employment if these are in force in the host country.

It is important that the worker is aware of the local rules, the minimum wage, its supplements and the possible collective agreements or conventions as elements that affect salary. For that specific information, the different national trade unions always play an important and facilitating role.



2. What kind of taxes do I have to pay as a worker?

Mostly, there are two types of taxes paid by the worker. Payroll tax and income tax are separate groups, but you need to know both in order to withhold employment taxes.

- ✓ Payroll tax: This tax is destined to Social Security and healthcare taxes. Payroll tax is an employer-employee tax that means both the employer and the employee contribute to it.

- ✓ Income Tax: The income tax is a tax that governments impose on income generated by businesses and individuals within their jurisdiction. By law, taxpayers must file an income tax return annually to determine their tax obligations. Income taxes are a source of revenue for the government. These incomes are destined to fund public services, pay government obligations and provide goods for citizens.

In addition to the importance of knowing the different types of taxes everyone has to pay as a worker, it is important to understand the rights or benefits offered by this payment in each country.

There are no EU-wide rules that stipulate that, so local regulations will determine the differences from country to country and the length of these services. Even then, in a general way, the monthly deduction of payrolls serves as contribution for:

- Situations of common illness, non-work accident, maternity, paternity, healthcare, etc.
- Retirement pensions (in those countries where retirement pensions have a public profile).
- Unemployment, to cover the loss of income when the employment relationship ends.
- Situations of need derived from work accidents and professional illnesses, as well as disability, death, etc.



- Vocational training through courses whose costs can be 100% financed through this contribution for employees or unemployed.

It is also relevant that workers have a knowledge concerning the situations where their salaries' deductions or contributions are more than the expected. In these cases, workers should get part of the paid amount back.

Where, when and how to declare it is something that depends on national regulations and stipulations.

Here you can see information about it according to official sources of the EU:

https://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index_en.htm

Cyprus National Context

Minimum Wage

There is no national-wide or inter-professional minimum wage benchmark in Cyprus. However, there are provisions for minimum wages (governed by the Minimum Wages Act of 1941) for specific occupations for which unionisation and collective bargaining coverage is low. These minimum wages apply for the following nine occupations:

sales staff; clerical workers; auxiliary healthcare staff (personal care staff); auxiliary staff (childcare staff) in nursery schools, in crèches and in schools; security guards; caretakers and cleaners.

Moreover, the Minimum Wages Order (180/2012) applicable from 1 April 2012 fixes the monthly minimum wage for seven of the above nine occupations while it provides for a minimum hourly rate of pay for security guards and cleaners of business premises. The minimum salary is fixed on April 1 each year by Order of the Council of Ministers. The initial (on recruitment) monthly minimum wage is €870 and is raised to €924 after completion of six months of employment with the same employer. In addition, some of the minimum wages are set through an hourly-pay benchmark. For instance, the hourly



minimum wage for cleaners (initial, on recruitment) is €4.55 and is raised to €4.84 after completion of six months of employment with the same employer. The application of the minimum wage standard is checked by the Ministry of Labour and Social Insurance's Department of Labour Relations.

Taxes and Payroll Expenses

Individuals and organisations residing in Cyprus are liable to income tax in accordance with the Income Tax Law (Law No. 118(I), 2002) in respect of their worldwide income. An individual is considered a taxable resident of Cyprus if they reside in Cyprus for a period of more than 183 days.¹⁰ Conversely, non-taxable residents are still liable to be taxed, but only with respect to their Cyprus-sourced income. Below are the personal income tax rates for Cyprus:

Personal income tax rates				
Taxable Income	Tax Rate	Tax	Cumulative Tax	
€	%	€	€	
0 - 19.500	0	0	0	
19.501 - 28.000	20	1.700	1.700	
28.001 - 36.300	25	2.075	3.775	
36.301 - 60.000	30	7.110	10.885	
Over 60.000	35			

Source: https://www2.deloitte.com/content/dam/Deloitte/cy/Documents/tax/CY_Tax-Facts-2020EN_Noexp.pdf

¹⁰ Additionally, an individual can be a tax resident even if he/she spends fewer or equal to 183 days in Cyprus provided that: (a) does not spend more than 183 days in another country, (b) is not a tax resident of another country, (c) owns or rents a permanent residence in Cyprus, (d) spends at least 60 days in Cyprus, and (e) carries on a business or is employed in the Republic at any time during the tax year. For more, see https://www2.deloitte.com/content/dam/Deloitte/cy/Documents/tax/CY_Tax-Facts-2020EN_Noexp.pdf



In addition to income taxation, wages are affected by payroll expenses such as Social Insurance and other contributions. The main contributions are:

(A) Social Insurance

The Social Insurance Scheme covers compulsorily every person gainfully occupied in Cyprus either as an employed person or as a self-employed person. Thus, anyone legally employed in Cyprus is eligible for social insurance.

The Scheme provides cash benefits for parental leave, sickness, unemployment, widowhood, invalidity, orphanhood, old age, death and employment injury. The Scheme provides also free medical treatment for persons receiving invalidity pension and for employed persons who sustain injuries as a result of an employment accident or an occupational disease.

Persons working abroad in the service of Cypriot employers and persons who interrupt their compulsory insurance are allowed, under certain conditions, to be insured voluntarily. In general, insured persons are classified in three categories: employed persons, self-employed persons and voluntary contributors. For employed persons, the scheme is financed by contributions payable by the employers, the insured persons and the state. The rate of contribution for the employed persons as of April 1, 2019, is 17,9%, with the employee contributing 8.3% of their gross salary income, and the employer's contribution equaling that percentage (i.e. 8.3%). As of April 1, 2019, for self-employed persons the rate is 16.9% of their insurable earnings.

(B) General Health System (GHS)

According to the National Health Insurance System Law of 2010 (as amended in 2017), employer and employee contributions for the implementation of the system commenced in 2019. From March 2019 onwards, employees must contribute a percentage of their income to the scheme. Initially, that percentage was 1,70% of the gross salary income, and that increased to 2,65% in March 2020. The General Health System (GHS) is in full operational effect since June 1, 2020. The contribution rate for the GHS may vary depending on the type/category of employment. For instance, self-employed persons are expected to contribute 2,55% of their insurable earnings, a



percentage which was increased to 4,00% upon the full implementation of the plan in March 2020. The full list of contribution rates is provided in the table below:

Table: Contribution rates

Contributors Categories	First Phase (As of 1/3/2019- 28/2/2019)	Full Implementation (As of 1/3/2020)	Explanation
Employees (Public and Private Sector)	1,70%	2,65%	On their salaries
Employers (Including the State as an Employer)	1,85%	2,90%	On the salaries of every person employed by them
State	1,65%	4,70%	On the salaries of the employees, the remuneration of the self-employed and officials and on pensions
Self-employed	2,55%	4,00%	On their remuneration
Pensioners	1,70%	2,65%	On their pension
Income earners (e.g. rent, interest, dividends)	1,70%	2,65%	On their income
Government Officials	1,70%	2,65%	On their remuneration
Persons responsible for the payment of remuneration to Government Officials	1,85%	2,90%	On the remuneration of the Government Official

Source: https://www.gesy.org.cy/sites/Sites?d=Desktop&locale=en_US&lookuphost=en-us/&lookuppage=hiofinancing



C) Other Mandatory Contributions by Employer Only

Social Cohesion Fund: The Social Cohesion Fund contributions go to the EU, and the money are invested in addressing social disparities and promoting sustainable development in EU states. Not all EU states pay for this fund. The employer pays 2% of the gross monthly income of their employees to the fund.

Redundancy Fund: Redundancy fund is a contribution made only by the employer and covers the compensation of the employee in the event they are terminated by their employer.

Industrial Training Fund: Only the employer contributes to this fund. This money is used by an independent authority in Cyprus to promote training programmes across sectors.

D) Optional Contributions by Both Employee and Employer

Provident Fund: It's a fund where employees and employers contribute in to save money. Employees take the money once they retire or change jobs in one installment. This one installment is in addition to the monthly pension they will be receiving when they retire.

Private Medical Insurance: Paid by employee and employer. Private medical insurance is mandatory for the employment of non-EU individuals.

In the table below, all types of contributions are outlined, who must pay for each, as well as the relevant rates for each.

	Employer	Employee	Self-employed
	%	%	%
Social Insurance Fund	8,3	8,3	15,6
Redundancy Fund	1,2	-	-
Industrial Training Fund	0,5	-	-
Social Cohesion Fund	2,0	-	-
GHS (GESY)	2.9	2.65	4.0



PROPOSED PRACTICAL ACTIVITIES:

Activity 1: UNDERSTANDING A PAYROLL

Goal: Participants get to know how to read a payroll and understand if it is complete and okay.

Instructions:

1. Identify any mistakes/omissions from this monthly payroll.
2. Compare with a complete payroll.

Duration: 20´

WRONG PAYROLL

Company X		Payment Period				November			Payroll Payslip	
No.	Employee Name	Identity No	Soc.Insur. No.	Normal Hours	Over. A	Over. B	Over. C	Hours Less		
M	George Ioannou	526847	1420658	168.00	0.00	0.00	0.00	0.00		
Employee Earnings	Period	Year	Employee Deductions	Period	Year	Employer Contributions	Period	Year		
Basic Salary	1000,00	8993,50	Social Security 8.3%	83,00	746,35	Provident Fund				
Cola			Provident Fund							
Overtime A			Medical Fund			Medical Fund				
Overtime B			Income Tax			Industrial Fund 0.5%	5,00	44,99		
Other Oncome			Union Contribution			Redundancy Fund 1.2%	12,00	107,92		
Transportation			Advances Insurance			Public Holidays Fund				
Bonus			Other Deductions			Annual Leave				
Commissions						Other Contributions				
Anadromika						Arogis Fund				
Annual Leave						Health Fund				
Points						Insurance				
Overtime C						Social Cohesion Fund 2%	20,00	179,84		
Total Earnings	1000,00	8993,50	Total Deductions	109,50	976,36	Total Empl. Contributions	149,00	1330,74		
			Employee Cost	1149,00	10324,24	Salary Net	890,50	8017,14		
Employee Signature							Salary Net EURO		890.50	
.....										



CORRECT PAYROLL

Company X		Payment Period				Payroll Payslip			
		11 November				01/11/2020 30/11/2020			
No.	Employee Name	Identity No	Soc.Insur. No.	Normal Hours	Over. A	Over. B	Over. C	Hours Less	
M	George Ioannou	526847	1420658	168.00	0.00	0.00	0.00	0.00	
Employee Earnings	Period	Year	Employee Deductions	Period	Year	Employer Contributions	Period	Year	
Basic Salary	1000,00	8993,50	Social Security 8.3%	83,00	746,35	Social Security 8.3%	83,00	746,35	
Cola			Provident Fund			Provident Fund			
Overtime A			GHS Fund 2.65%	26,50	230,01	GHS Fund 2.9%	29,00	251,64	
Overtime B			Medical Fund			Medical Fund			
Other Income			Income Tax			Industrial Fund 0.5%	5,00	44,99	
Transportation			Union Contribution			Redundancy Fund 1.2%	12,00	107,92	
Bonus			Advances Insurance			Public Holidays Fund			
Commissions			Other Deductions			Annual Leave			
Anadromika						Other Contributions			
Annual Leave						Arogis Fund			
Points						Health Fund			
Overtime C						Insurance			
						Social Cohesion Fund 2%	20,00	179,84	
Total Earnings	1000,00	8993,50	Total Deductions	109,50	976,36	Total Empl. Contributions	149,00	1330,74	
			Employee Cost	1149,00	10324,24	Salary Net	890,50	8017,14	
Employee Signature							Salary Net EURO	890.50	

Activity 2. DEBATE IN GROUP

Goal: To share and resolve with the group the doubts and difficulties found in reading and calculating a payroll.

Instructions:

1. Ask the following questions and let the participants give their opinions freely:

- Do you already know how to read and calculate your payroll?
- Do you have any questions or are there parts that you don't understand?
- Do you see any differences between what is calculated here and your payroll?

Duration: 10'



UNIT 4: WORKING CONDITIONS AND SECURITY STANDARDS

CONTEXTUALIZATION

The ILO established in its Declaration on Fundamental Principles and Rights at Work and its follow-up in 1998, that social progress goes hand in hand with economic progress and development, highlighting four principles and rights:

- The elimination of discrimination in the workplace.
- The abolition of child labour.
- The elimination of forced and compulsory labour.
- Freedom of association and the right to collective bargaining.

The fact that these four principles have to be established as fundamental and at the present time they are not yet 100% respected, indicates that there is still work to be done.

Based on these four undeniable principles, there are more issues which are important to attend to, regardless the company or job position. From the moment there is an employment relation between employer and employee, both acquire the commitment to respect the other's rights and to fulfil their obligations.





Starting with the rights, it is important to take into account the following aspects that define the worker's working day:

- Working hours. As well as knowing how the working day is structured and fulfilling the mandatory hours is the first step, being aware of when is necessary to stop is also important. Every worker has to know:
 - Maximum working hours per week.
 - Maximum of continuous working hours.
 - Minimum rest between days.
 - Weekly minimum rest.
- Work calendar. Just like workers must be aware of the appropriate proportion of daily and weekly hours, the distribution of the annual calendar must be shown by the company. Every worker has to know:
 - Maximum working hours per month.
 - Weekly rest.
 - Public holidays.
 - Vacation days.
- Overtime. Not all days are equal for work. Employees must know if overtime is allowed, how much is paid for that overtime and what limits or maximums they must abide by.

It is not unusual that these figures are not respected by employers in certain sectors, such as hospitality, agriculture or construction, so workers' knowledge about them is fundamental to assert their rights.

There is no EU-wide regulation that establishes these rules and minimums necessary to respect. We have to descend to the national level, even more, to the specific collectives' agreements or conventions to define the minimums set.



Here you can see information about it according to official sources of the EU:

<https://ec.europa.eu/social/main.jsp?catId=157&langId=en>

<https://ec.europa.eu/social/main.jsp?catId=706&langId=en&intPageId=205>

However, it is important that workers have the knowledge of what can be done if their labour conditions and rights are not respected or what mechanisms of reporting rights violations exist.

Generally, trade unions (and the specialised guild trade unions) play the facilitating role of disseminating this information among workers and to take action in situations where workers are helpless in the national context. Although, national context varies per country, the usual procedures are:

- Filing a complaint with the Labour Inspectorate. The worker has to report about what happened, and the inspection will maintain the anonymity of the worker who made the complaint. If there are clear indications, an inspector will appear at the workplace without any notice to check if everything is correct. It is a very effective option for breach of labour and safety conditions.
- Reporting through a lawsuit in court. Here it is necessary to identify the worker's identity (not anonymous). To carry it out, it is convenient to have legal and social assistance, professional lawyers, etc. It could be an expensive option and sometimes, more difficult for migrants.

Another important labour point to be informed about is dismissal and how the employment relation could end. Dismissal could be a sudden situation and it is critical to be aware concerning national/sectoral specifications, regulations and procedures about:

- Disciplinary dismissal. The employer unilaterally decides to end the employment relation due to a serious breach of the contract by the worker. Punctuality or indiscipline are the most common forms.



- Unfair dismissal. Same concept as the previous one, but without legal reasons in this case. Trade unions' help and support could clarify when a dismissal is unfair and/or against national regulations.
- How and when dismissal is effective. How and when dismissal has to be communicated and how pending issues have to be managed, such as outstanding payments, pending vacations, etc.
- How the ex-worker's unemployment situation is managed.

It is obvious that to be able to demand these rights, it is necessary to fulfil some obligations that are intrinsic in the employment contract, regardless of the worker's job position.

These duties have to be taken into account in terms of discipline and following the aspects drawn in the worker's contract and the company's agreements:

- Working hours. Punctuality, the fulfilment of the mandatory hours and the respect of work shifts are crucial for the satisfactory development of workers' activities.
- Hygiene, safety and risk prevention regulations. For workers, employer and company's sake, these norms have to be a priority at all times.
- Obeying direct and indirect requests of a supervisor. Indiscipline could lead in this case to different kind of sanctions and, at last step, to a disciplinary dismissal.
- Respecting the contract's appointments. Review contractual terms before signing the contract is also important because contracts define any worker's duties and rights.



1. Safety at work

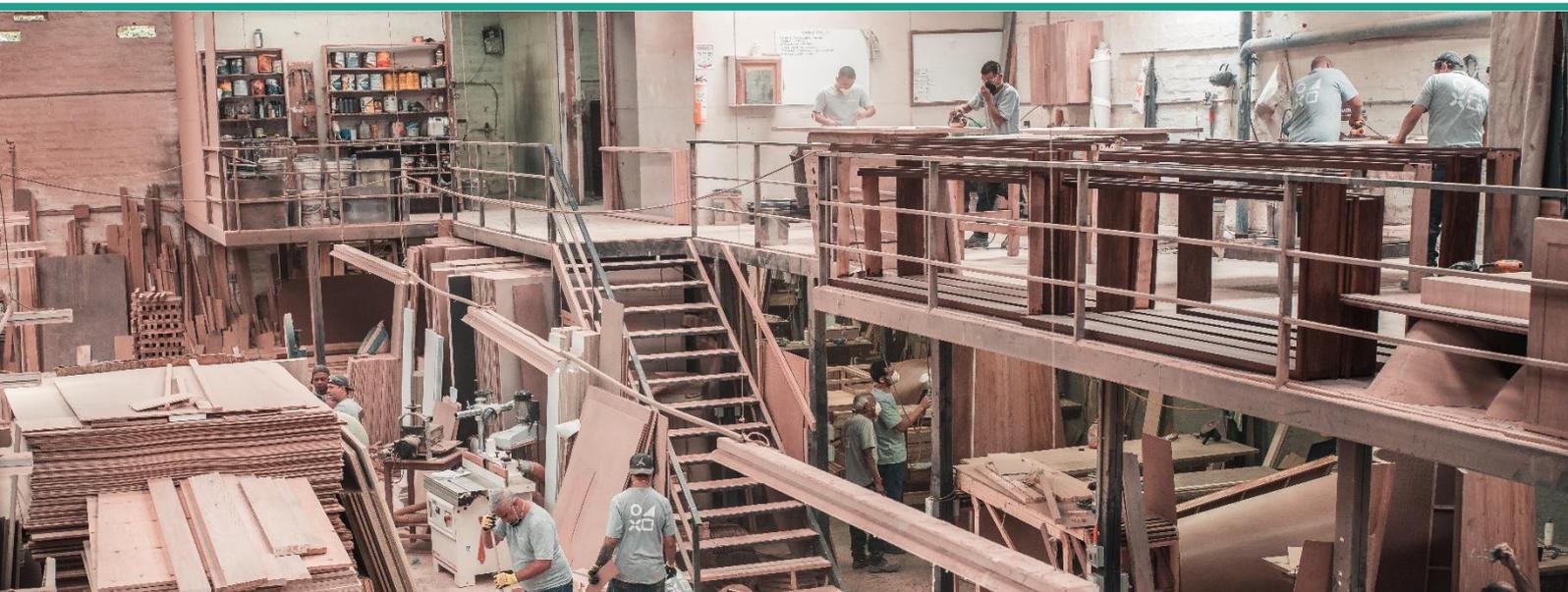
Safety at work is a right and a duty for both workers and employers and must always be ensured regardless the sector, company or job function.

Safety is an occupational risk prevention discipline, whose objective is the creation and application of measures and procedures for eliminating or reducing the risk of accidents derived from work.

Each company is a workplace that must follow the rules and have optimal conditions for employees for being able to carry out their work activities in the best possible way and with the greatest security.

Although the regulations differ from one member state to another, their foundations are common and share the same pillars. Thus, the following aspects must be clear for every worker in every job position:

- Keeping track concerning your job position rights and responsibilities. Knowing the necessary safety procedures of your role, being informed of the changes that are made in the specific country's regulations, as well as be involved in your own safety, promote a good environment at work.
- Receiving job orientation and training concerning your workplace and job position risks. Every company must have training workers specialised in occupational risk prevention to ensure workers have the adequate knowledge to carry out their activities safely and effectively.





- Identifying the possible risks at your workplace. It is important to identify the types of risks that your job position could involve, as well as knowing the correct reporting and communication procedures for possible risks or accidents.
- Having a specific equipment for the development of your activities. If necessary, is the employer’s obligation to provide workers with the appropriate equipment and tools – Personal Protective Equipment (PPE) – and it’s the workers’ obligation to demand and to use it properly.

In addition to keeping in mind our obligations and rights regarding safety in the workplace, every employee must have an in-depth knowledge of what they are exposed to while carrying out their work. The following charts show the most common type of risks, those related to accidents and those which could have consequences on employees’ health.

It is essential that every worker have complete and specific information on

WORKING SITUATIONS WHICH COULD CAUSE AN ACCIDENT	
REGARDING WORK EQUIPMENT	REGARDING WORK ACTIVITIES
— UNGUARDED MACHINERY	— LIFTING HEAVY WEIGHT
— MOVING VEHICLES/MACHINERY	— HEIGHT
— SPARE PARTS	— ENCLOSED SPACES
— FACILITIES IN POOR CONDITION	— SUDDEN MOVEMENTS



WORKING SITUATIONS THAT COULD IMPACT HEALTH

REGARDING CHEMICALS

- LACK OF OXYGEN
- INHALATION, INGESTION AND ABSORPTION OF MATERIALS HAZARDOUS TO HEALTH

REGARDING PHYSICAL AGENTS

- EXTREME TEMPERATURES
- NOISE
- POOR LIGHT
- RADIATION

REGARDING ERGONOMICS

- BAD POSTURE
- REPETITIVE MOVEMENTS
- LONG PERIODS OF STANDING
- FAST WORK PACE
- INSUFFICIENT REST

REGARDING PSYCHOLOGICAL ASPECTS

- DISCRIMINATION
- HARASSMENT
- ISOLATION
- BULLYING

There is no EU-wide regulation that establishes these rules in a common way for the member states. It is necessary to descend to the national and regional level, even more, to the specific collectives' agreements or conventions to define it.

Here you can see information about it according to official sources of the EU:

<https://osha.europa.eu/en/safety-and-health-legislation>

Cyprus National Context

In general, the legislation in Cyprus concerning working conditions and safety adheres to the directives introduced by the EU (see above). In terms of national legislation, all issues regarding health, safety and hygiene at work fall under the Safety and Health at



Work Laws of 1996 to 2015.¹¹ It is these laws, regulations and orders that harmonise Cyprus National Legislation with the European Acquis and specifically with the EU Framework on the introduction of measures to encourage improvements in the safety and health of workers at work and other directives concerning safety and health at work (Directive no. 89/391/EEC of June 12, 1989).

According to the safety and health at work, in every workplace where an employer employs more than two persons, a safety representative shall be elected by those persons. This representative represents their fellow employees on issues regarding protection from hazards at work. An employer who employs more than two hundred persons is obliged to appoint a safety officer who will deal exclusively (full time employment) with health and safety at work issues.

In relation to the duties and responsibilities of employers for ensuring the safety, health and welfare at the workplace, the main ones are the following:

1. The provision and maintenance of a working environment, methods and systems that are safe and without risks to health. This includes arrangements for ensuring safety and absence of risks in relation to the use, handling, storage and transport of articles and substances.
2. The provision of information, instruction, training and supervision to ensure health and safety.
3. The implementation overseeing and adaptation of necessary safety measures, which should be in accordance with changing circumstances in the pursuit of the improvement of existing situations.
4. The provision to safety representatives' sufficient exemption from their workplace (without loss of remuneration) to enable them to fulfil their duties and obligations.

¹¹See the following:

[http://www.mlsi.gov.cy/mlsi/dli/dliup.nsf/all/B76DABA1ACE7705C2257E28001EB553/\\$file/Unofficial_Consolidation_and_Translation_Safety_and_Health_at_Work_Law_1996_2015_1.pdf?open&element](http://www.mlsi.gov.cy/mlsi/dli/dliup.nsf/all/B76DABA1ACE7705C2257E28001EB553/$file/Unofficial_Consolidation_and_Translation_Safety_and_Health_at_Work_Law_1996_2015_1.pdf?open&element)



5. The employer should observe the general principles of risk prevention as set by law.
6. Every employer shall take the measures necessary to ensure that the work equipment, machines, machinery, devices and tools made available to persons at work are suitable for the work to be carried out or properly adapted for that purpose as to ensure the safety and health of persons at work, during their use.
7. No employer should levy or permit to be levied on any employee in respect of anything done or provided to comply with safety at workplace legislation.
8. Employers' duty of ensuring health at work includes the duty to protect the reproductive function of the employees and the duty to protect female employees during their pregnancy from risks to the fetus and, for a sufficient time after childbirth, from risks to them or to the newborn child during breastfeeding.
9. When an employer entrusts tasks to an employee should take into consideration the employee's capabilities, in regard to safety and health.
10. The introduction of new technologies is subject to consultation with the employees and/or their safety representatives, as regards the consequences to the safety and health of the employees that are related to the choice of equipment.

In relation to the duties and responsibilities of self-employed persons for ensuring the safety, health and welfare at the workplace, the main ones are the following:

1. Every self-employed person shall manage their enterprise or conduct activities in such a way as to ensure, so far as is reasonably practicable, that they and other persons, who may be affected thereby, are not thereby exposed to risk to their safety and health.
2. Every self-employed person shall provide to persons, who may be affected by their activities, such information, so far as reasonable practicable, so that these persons are not exposed to any risk to their safety or health.
3. Every self-employed person is obliged to submit, when requested, to any competent authority issuing operation licence for premises, undertaking or establishment, planning permission or building permit, a duly completed and



approved form confirming that they hold the certificates and other documents prescribed in this law.

In relation to the duties and responsibilities of employees for ensuring the safety, health and welfare at the workplace, the main ones are the following:

1. Employees shall take reasonable care to ensure the safety and health of themselves and of other persons who may be affected by their acts or omissions at work.
2. Employees should cooperate with their employers to the execution of any requirement or duty imposed by the law on safety at work.
3. Employees should use the protective equipment or clothing provided by the employer in accordance with the provision of the law.

Enforcement of Health and Safety Regulation in Cyprus

The public officials responsible for the correct enforcement of the safety at work legislation are inspectors appointed by the minister of labour and social insurance. This includes occupational physicians who designate the framework of surveillance of the health of employed persons, and they can monitor the results of such surveillance. Inspectors have the power to enter (without advance notice) any workplace which they have reasonable cause to believe that there is a condition of imminent risk of serious personal harm or damage to the environment. The work of inspectors can be aided by the police, whenever that is necessary.

Working Hours/Annual Paid Leave/Sick Leave

Working Hours: Section 7(1) of the Organisation of Working Time Law (L.63(I)/2002) provides that the number of working hours must not exceed 48 per week, including overtime, over a reference period of four months. However, in certain sectors (e.g., the hotel industry) different limitations may apply. Night workers should not, on average, exceed eight working hours per day within a period of one month or any other period specified in a contract. Night workers whose work is hazardous or physically or mentally demanding should not exceed eight hours of night work.



In addition there are exceptions to the above restrictions of working hours limits: (1) cases of actual or imminent accident, force majeure, urgent work in mechanical and other facilities etc.; (2) cases of necessary labour to prevent damage to goods or any other risk to the technical results of the employer; (3) special employment cases which include receipt of goods, balance sheet preparation, the settlement of accounts, clearing and balance sheet closure; (4) cases of abnormal pressure in work due to special circumstances.

In addition, employees are entitled to a minimum of a) eleven continuous hours of rest per day; b) 24 continuous hours of rest per week; and c) either two rest periods of 24 continuous hours each or a minimum of 48 continuous hours within every 14-day period.

Annual Paid Leave: Under the Hours of Employment Law (Cap 182), it is provided that the minimum annual leave is 20 days for those working a five-day week and 24 days for those working a six-day week. A precondition for annual leave is that the employee works for 48 weeks within the year. If the employee did not, the annual leave decreases depending on the weeks they worked. During the period of the annual leave, the employee is paid by the Central Leave Fund. The employer's contribution to the Central Leave Fund is 8% on the total earnings of the employee. The employer can exercise discretion on whether the employee will go on leave but in no case can the employer reduce the period of leave.

The following are not considered as annual leave: public holidays, maternity or parental leave, absence due to accident or illness, absence from work due to a strike or lockout, time given as notice period for termination of employment, leave on grounds of force majeure. It is important to mention that, by agreement between the employer and employee, the annual leave can be accumulated for a period of 2 years.

Sick Leave: Sick leave and its payment thereof, are not subject to rules, except in certain specific areas where there are relevant regulations in place or where this is provided in the contract of employment. The social insurance legislation provides for sick pay from the fourth day of the incapacity of an employee, while in the case of self-employed persons, the sick pay is allowed from the ninth day of incapacity.



To be eligible for sick pay the employee must file a specific form and submit this to any District Social Security Office or Citizen Service Bureau. The application must be accompanied by an original medical certificate and other evidence in the application.

PROPOSED PRACTICAL ACTIVITIES:

Activity 1. HEALTH & SAFETY SIGNAGE

Goal: Understand different types of health and safety signage in the workplace.



Duration: 10'



UNIT 5: HEALTHCARE AND INSURANCE

CONTEXTUALISATION

According to the World Health Organization (WHO), there is something called *universal health coverage*, which means that “all people and communities can use the promotive, preventive, curative, rehabilitative and palliative health services they need, of sufficient quality to be effective, while also ensuring that the use of these services does not expose the user to financial hardship.”

From this definition we can deduce that:

- All people should have access to the services they need, regardless of their purchasing power, situation or nationality because health is a fundamental human right.
- It includes the full range of essential health services, from health promotion to prevention, treatment, rehabilitation and palliative care.

However, although most countries declare that healthcare is universal, it does not cover all services or all groups, with many not having access even to a healthcare card or free care.

In many cases, migrant workers find themselves in this situation, with different difficulties and complications, both in regular and irregular situation.

1. Universal healthcare

There is no EU-wide regulation that establishes common rules, so it is necessary to descend to the national level for specifications.

In the EU, the country responsible for social security and health cover depends on people's economic status and place of residence – not nationality. So, the first step is to make sure workers understand which country's social security system should cover them.



Within health care we can find different services or attentions. The extent and cost of these services depends directly on the specific regulations and norms of each country and, above all, on the situation of the migrant worker. So, the next step is to make sure workers understand which health services are free, which of them are paid, which are private, with right to reclaim part of the money afterwards from the social insurance, etc in their country.

If the worker lives permanently in a new country (different from their home country), the state in charge of health care should be the country where the worker is carrying out their activity (the new one).

Thanks to a regular labour situation (i.e. a legal labour contract), workers are registered in the social security system in the host country. Depending on each national regulation, that register can mean:

- A total coverage as native people. Even, worker's dependants will then be covered by that country's social security system.
- Different coverages based on the social security contribution or the length of stay:
 - Just emergency health care (theoretically, undeniable).
 - Primary health care.
 - Various specialities health care.

It is important to identify the coverage given by the employment contract because in some cases, there are sectors/job positions which don't involve health assistance or free health assistance.

- Temporary migrants from another European country

Thanks to the European Health Insurance Card, any person from another EU country has access to the necessary healthcare during a temporary stay in other European country, provided by the state. This service counts with the same conditions and at the same cost (in some countries, it is free) as people insured in that country. It is also important to highlight that this card is only available in the public sector, not the private one.



This service can be used when migrants are in unemployment situations in their home European countries or they have decided to move to another EU country to look for a job during the period they are receiving unemployment benefits but, it is necessary to pay attention in case of unemployment, because the social insurance will probably only cover health care for a certain period, differing from country to country. Migrants have to keep up with national requirements for these coverages.

- Non-EU temporary migrants

When migrants are not insured in any EU country and decide to move to another EU country to look for a job, the social security institutions of each country will decide which system will cover them (probably, it would be the country they move to).

Here you can see information about it according to official sources of the EU Union:

https://europa.eu/youreurope/citizens/health/index_en.htm

2. Workers Health Insurance

Apart from the public side, there also exist different types of insurance for workers' health regarding the private sector.

In some cases, companies offer private health insurance or services as a plus of the workers' rights. These insurances can be complemented with the public assistance service or cover:

- Just health care assistance.
- Reimbursement of some medical expenses.
- Compensation or subsidy in specific cases.

Sometimes they can be complemented with certain benefits of an economic nature (for example, with coverage for personal accidents or for the collection of a temporary rent, etc.) or with other additional coverage (special treatments).

However, for a self-employed person, this type of services is often at their own expense.



Cyprus National Context

Background

For many decades, the health system in Cyprus was divided between a centrally controlled public sector (financed by taxes), and a largely unregulated private sector that was financed by out-of-pocket payments and private health insurance schemes. The poor coordination between public and private healthcare sectors led to considerable problems including an imbalance of resources between public/private providers, high out-of-pocket payments, inequalities in access, long waiting lists and general inefficiencies of the health system.¹²

More recently, health services in Cyprus are delivered by the new GHS, a universal health system, which was voted for in 2017 and, as of June 2019, has been under implementation. The aim of the GHS is to provide universal population health coverage, improve accessibility and address previous inefficiencies in service delivery. In terms of accessibility to healthcare, before the implementation of the GHS, the public healthcare system offered free coverage to only 76% of Cypriot residents, with the rest having to pay per service according to the pricing list of the Ministry of Health (or alternatively, use the services of the private sector). The new GHS aims to address these coverage gaps by opening up healthcare (primary, outpatient and inpatient) for all Cypriot citizens, EU citizens, TCNs with permanent residence permit, TCNs who are contributing to the social insurance system as well as recognized refugees and persons with status of subsidiary protection.

General Health System

The GHS legislation is composed of the General Healthcare System Laws of 2001 to 2017 (Law) and the regulations, internal regulations and decisions issued in virtue of these. Regulations are drafted by the Health Insurance Organisation (HIO), approved by the

¹² For more see the EU country health profile for Cyprus (2019) accessed at https://ec.europa.eu/health/sites/health/files/state/docs/2019_chp_cyprus_english.pdf



Council of Ministers and are subject to approval by the House of Representatives. Internal regulations are drafted by the HIO, approved by the minister of health and published in the Official Gazette of the Republic. The HIO is a legal entity governed by public law responsible for the implementation, monitoring and management of the GHS. Among other things, HIO is responsible for the management of the GHS Fund, for securing equal and non-discriminatory access and healthcare services to beneficiaries and for contracting with healthcare providers.

Eligibility

The Cyprus GHS is intended to have universal accessibility that includes not only Cypriot and EU nationals, but also TCNs. The primary criterion for eligibility is to reside in the areas controlled by the Republic of Cyprus. In addition, you can be a GHS beneficiary if a) you are employed in Cyprus, b) you have acquired permanent residence status, c) you have been granted refugee or supplementary protection status, or d) you are a member of the family of a beneficiary or e) you are insured in another EU member state.

Finally, due to the extenuating circumstances as a result of the COVID-19 pandemic and the measures taken by the Population and Migration Department, a special announcement was issued by the HIO on March 30, 2020, regarding the eligibility of non-Cypriot citizens. The announcement stated that non-Cypriot GHS beneficiaries whose residence/work permit has recently expired (or expires before September 30, 2020) will continue to receive services up and until September 30, 2020. This is because the normal renewal evaluation process has been disrupted by the pandemic. Thus, persons whose residence/work permit status is expiring are informed that while they will be receiving, relevant re-evaluation notifications via the GHS Information Technology (IT) system, where they will be required to submit their renewed residence/work Permit for the purpose of reassessing their right to GHS services, these shall be informative. Their inability to respond will not lead to the removal of their GHS beneficiary status.

Registration

To gain access to the healthcare services of GHS, registration is needed in:



- The GHS Beneficiary Record: You can enroll in the GHS Beneficiary Record online or by visiting a personal doctor (PD). In order to enroll in the GHS Beneficiary Record, you *must be registered in the Civil Registry, or the Registry of the Migration Department and, as the case may be, in the Social Insurance Services Registry*. In addition, and in order to confirm that the criteria of the GHS Law of 2017 are complied with, the HIO may request additional certificates and/or evidence.
- A Personal Doctor (PD) List: Beneficiaries are able to search for PDs who are contracted with the HIO, either on the HIO website or the Beneficiary Portal or on printed directories that are made available by the HIO in various places that are announced to the beneficiaries.

Other Information

For every worker in Cyprus, the GHS contribution is mandatory, however, individuals can choose to maintain their subscription to a private healthcare insurance, despite their eligibility in the GHS.

Notably, asylum seekers cannot register in GHS, under the current regime. To receive free healthcare, asylum seekers – after submitting their asylum application – can apply for a medical card at the Ministry of Health or the General Hospital in their district.

The medical cost depends whether the asylum seeker applicant is receiving social assistance benefits. Once an asylum seeker is granted Refugee or Subsidiary Protection Status, they can register at GHS.

If an asylum seeker is employed, they are still obliged to pay contribution to the GHS system. The contributions made during the period of their employment will be returned to the asylum seeker once their contract with the current employer is terminated.

Lastly, domestic workers have reported difficulties registering in the GHS, as their registration depends on the validity period of their visa.



PROPOSED PRACTICAL ACTIVITIES:

Activity 1: TESTIMONIES

Goal: Participants get to know different experiences and ways to acting when facing health care problems.

Instructions:

1. Discuss about personal experiences in terms of healthcare access
 - Registration procedure
 - Treatment by staff/doctors/nurses
 - Quality of service

Duration: 10´



TRAINING SCHEDULE

ONE-DAY TRAINING PROPOSAL

TASK	DURATION	CONTENT
PRESENTATION	30 minutes	Presentation of the project, the objective of the curriculum and the training and the learning outcomes
INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER	60 minutes	30´ Explanation of concepts 30´ Practical exercises
UNIT 1: EMPLOYMENT CONTRACTS	60 minutes	30´ Explanation of concepts 30´ Practical exercises
COFFEE BREAK	30 minutes	-
UNIT 2: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES	60 minutes	30´ Explanation of concepts 30´ Practical exercises
UNIT 3: WORKING CONDITIONS AND SECURITY STANDARDS	60 minutes	30´ Explanation of concepts 30´ Practical exercises
LUNCH TIME	90 minutes	-
UNIT 4: HEALTH CARE AND INSURANCE	60 minutes	30´ Explanation of concepts 30´ Practical exercises
UNIT 5: LABOUR UNIONS AND OTHER SUPPORT ORGANISATION, ETC.	60 minutes	30´ Explanation of concepts 30´ Practical exercises
EVALUATION	30 minutes	It's time to complete the questionnaires and share doubts and suggestions.



TWO-DAY TRAINING PROPOSAL

1 st DAY		
PRESENTATION	30 minutes	Presentation of the project, the objective of the curriculum and training and the learning outcomes
INTRODUCTION: HOW TO BECOME A GOOD PEER TRAINER	60 minutes	30´ Explanation of concepts 30´ Practical exercises
COFFEE BREAK	30 minutes	-
UNIT 1: EMPLOYMENT CONTRACTS	60 minutes	30´ Explanation of concepts 30´ Practical exercises
UNIT 2: MINIMUM WAGES, TAXES AND PAYROLL EXPENSES	60 minutes	30´ Explanation of concepts 30´ Practical exercises

2 nd DAY		
UNIT 3: WORKING CONDITIONS AND SECURITY STANDARDS	60 minutes	30´ Explanation of concepts 30´ Practical exercises
UNIT 4: HEALTH CARE AND INSURANCE	60 minutes	30´ Explanation of concepts 30´ Practical exercises
COFFEE BREAK	30 minutes	-
UNIT 5: LABOUR UNIONS AND OTHER SUPPORT ORGANIZATION	60 minutes	30´ Explanation of concepts 30´ Practical exercises
EVALUATION	30 minutes	It´s time to complete the questionnaires and share doubts and suggestions.



KNOW YOUR RIGHTS

(2019-1-IS01-KA204-051136)

Co-funded by the
Erasmus+ Programme
of the European Union

