Categories: Retirement,

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Poland

Finances

Retirement age in Poland means that a person becomes entitled to a pension. The retirement age may vary depending on gender, employment conditions or special employment.

There are two types of retirement age in Poland:

1. The general retirement age (60 years for women and 65 years for men) applies to everyone covered by given regulations, provided a lower retirement age has not been set for a given social group, or the right to early benefits has not been used by them.

2. There is a lower retirement age for people who work in particularly difficult or dangerous conditions; it is usually 5–15 years lower than the general retirement age.

Description of the system (public and mixed)

From 1 January 1999, a new pension system came into force in Poland. The changes introduced did not apply to all insured persons in the same way. This was dictated by the scope of changes as well as the costs of the reform. The legislator also decided that the conditions for granting benefits and the rules for calculating them cannot be changed for persons who were covered by insurance under the old rules for a long period, even several dozen years.

The insured people were therefore divided into groups depending on their date of birth: before 1 January 1949 and after 31 December 1948. Insured persons born before 1 January 1949 are granted a pension based on the principles of the pension system in force before 1 January 1999. For insured persons born after 31 December 1948:

– insured persons born before 1 January 1969 are, with certain exceptions, covered by the rules of the new pension system;

– insured persons born after 31 December 1968 are fully covered by the rules of the new pension system.

On 1 January 2009, the first pensions were paid from the new pension system based on the defined contribution principle. This means that the amount of a person’s pension depends on the amount of contributions paid by the insured person. In the new pension system, the pension is financed from the Social Insurance Fund and paid by the Social Insurance Institution.

If you are not subject to compulsory retirement and disability insurance, you can join it voluntarily.

You can do this if you are in one of the following situations:

- you live in Poland,
- you do not live in Poland, but you were previously covered by compulsory retirement and disability insurance in Poland,
- you do not live in Poland, but European regulations on the coordination of social security systems apply to you.

The lowest pension is available to people who have reached the general retirement age and have insurance experience of 20 years (women) or 25 years (men).

The legislator also provided for the possibility of creating Employee Pension Programmes, IKE (Indywidualne Konto Emerytalne) and IKZE (Indywidualne Konto Zabezpieczenia Emerytalnego) accounts, which are voluntary and complementary to the general pension system.

IKE and IKZE are run by:

- investment funds (open investment funds and specialized open investment funds),
- entities conducting brokerage activities (brokerage houses and banks conducting brokerage activities),
- life insurance companies,
- banks,
- from January 1 2012, also voluntary pension funds.

Health care

Article 68 of the Constitution of the Republic of Poland states that public authorities are obliged to provide special health care, inter alia, to elderly people (Journal of Laws 1997, No. 78, item 483, as amended). This provision is not considered a source of subjective rights for the persons mentioned therein. This does not mean, however, that public authorities can ignore the obligations arising from it. It is not possible to clearly state what specific activities, in accordance with the will of the authors of the Constitution, should be classified as special health care. Public authorities have far-reaching freedom in this respect.

In accordance with the Act of September 11 2015 on older people (Journal of Laws, item 1705), we assume that this concept refers to a person who is over 60 years of age. In principle, older people have special rights.

For example: patients over 65 years of age may benefit from free supplies of medicines, foodstuffs for particular nutritional uses and medical devices specified in a prescription issued by a primary

care physician or a primary care nurse.

The Commissioner for Patients' Rights is the central government administrative body competent in matters of protecting patients' rights. The Commissioner's tasks are specified in the Act of November 6 2008 on Patient Rights.

The scope of the Commissioner's activities includes:

- conducting proceedings in cases of practices violating the collective rights of patients;
- conducting proceedings under Art. 50–53 (individual cases);
- protection of the rights of patients using health services provided by a psychiatric hospital;
- developing and submitting to the Council of Ministers draft legal acts regarding the protection of patients' rights;
- submitting requests to the competent authorities to take the legislative initiative or to issue or amend legal acts regarding the protection of patients' rights;
- publications and educational programmes popularizing knowledge about the protection of patients' rights;
- cooperating with public authorities to ensure that patients respect their rights, in particular with the minister responsible for health matters;
- cooperation with non-governmental, social and professional organizations whose statutory goals include the protection of patients' rights;
- cooperation in respecting patients' rights with entities providing health services.

Leisure and learning

Universities of the Third Age (U3A) are educational institutions for people of post-working age, also known as the third age (the period of your life between middle age and old age, when we are still active). The aim of the institutes is to improve the quality of life of older people.

The concept of businesses demonstrating social responsibility is becoming more and more present and popular in Poland. Similar processes are also being launched in the area of science.

The social responsibility of science is intended to help identify opportunities and possibilities, supports dialogue and engages broad groups of stakeholders – increasing the efficiency and effectiveness of science and research activities. This is a mission carried out by Universities of the Third Age. There are over 550 Universities of the Third Age in Poland (data: Central Statistical Office 2021/2022).

Useful websites:

The Social Insurance Institution (Zak?ad Ubezpiecze? Spo?ecznych, ZUS): https://lang.zus.pl/en/

https://lang.zus.pl/en/about-zus/the-types-of-benefits-provided-by-zus

https://www.zus.pl/ustalanie-uprawnien-do-swiadczen

Ministry of Social Affairs:

https://www.gov.pl/web/rodzina/ubezpieczenie-emerytalne

https://www.gov.pl/web/rodzina/ike-indywidualne-konto-emerytalne

https://www.gov.pl/web/rodzina/ikze-indywidualne-konto-zabezpieczenia-emerytalnego

Ministry of Health:

https://www.gov.pl/web/zdrowie/zdrowie-osob-starszych

National Health Fund:

https://www.nfz.gov.pl/dla-pacjenta/

https://pacjent.gov.pl/

https://pacjent.gov.pl/artykul/bezplatne-leki-dla-seniorow-75

Commissioner for Patients' Rights:

https://www.gov.pl/web/rpp/rzecznik-praw-pacjenta

https://www.gov.pl/web/rpp/wizyta-osobista-w-biurze-rzecznika-praw-pacjenta

Commissioner for Human Rights (Rzecznik Praw Obywatelskich):

https://bip.brpo.gov.pl/en/en/content/how-refer-your-matter-commissioner-human-rights

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Date: 2025-07-02

Translation disclaimer: Content originally written in English.