



Remote Benefits: Greece

Remote builds belonging for your global team with comprehensive local plans at competitive rates.



At Remote, we offer country-specific benefits for everyone on your team. Your employees will enjoy comprehensive coverage from top providers while you access competitive rates meant for larger groups — even if you’re still growing!

Remote Health Insurance Plans

Customers may elect to offer the below benefits to their employees in Romania and can choose between the **basic** and **premium** plans.

In addition to our supplemental healthcare benefits, Greece has a mandatory **"work from home compensation" benefit program** with a minimum of 28 Euro per month per employee in addition to their salary.

The rates listed here are for the **May 1, 2024, to April 30, 2025** policy year. Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place. You can email support@remote.com with any questions!

	☆ STANDARD TIER	👤 PREMIUM TIER
Price & Coverage Options You can directly support your employees dependent coverage. Note that there is no limit to the number of children.	You pay: <ul style="list-style-type: none">- Employee Only: \$113/mo- Family coverage (spouse/partner, children): Ranges from \$166 to \$326/mo <i>(This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of \$113/mo).</i> Employee pays: <ul style="list-style-type: none">- If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy.- For Family coverage, the employee pays nothing.	You pay: <ul style="list-style-type: none">- Employee Only: \$142/mo- Family coverage (spouse/partner, children): Ranges from \$210 to \$414/mo <i>(This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of \$142/mo).</i> Employee pays: <ul style="list-style-type: none">- If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy.- For Family coverage, the employee pays nothing.
Inpatient Coverage	Cover Limit: \$1M Includes hospital room charges, nursing care, surgical procedures, and medications administered during the hospital stay. Full refunds are available for intensive care, prescription drugs and materials, surgical fees, including anesthesia, physician and therapist fees, surgical appliances, diagnostic tests (for in-patient and day-care treatments only), organ transplants, and more.	Same as the Standard Tier
Outpatient Coverage	Cover Limit: \$3,500 Includes doctor's visits, diagnostic tests, specialist consultations, outpatient surgeries, therapy sessions, prescription medications, and more.	Cover Limit: \$5,060 Similar coverage as the Standard Tier.
Deductible	\$135 Employee pays the first \$135 out-of-pocket for outpatient services before their insurance coverage starts to contribute.	\$0 Employee receives immediate insurance coverage for outpatient services without any initial out-of-pocket payment.
Employee Assistance Program (EAP)	Includes access to multilingual mental health, legal, and financial counseling via phone, video, or in-person. Additionally, a wellness website, fitness app, and 24/7 support in multiple languages are provided.	Same as the Standard Tier
Maternity	Maternity coverage includes a limit of \$6,000 for related medical expenses.	Same as the Standard Tier
Vision Insurance		Coverage Limit: \$250 Includes eye examination and prescribed glasses and contact lenses.
Dental Insurance		Coverage Limit: \$1000 Includes routine, preventive and restorative treatments as well as periodontics.
Coverage Details	For more detailed information on the Standard Tier, please refer to the table of benefits .	For more detailed information on the Premium Tier, please refer to the table of benefits .

* Prices listed in USD, local currency equivalent will be determined based on exchange rate at the time of invoicing.

Remote Life Insurance Plans

Customers may elect to offer the below global life insurance benefits to employees and can choose between the **basic** and **comprehensive** plans.

Remote has partnered with **Allianz** as our benefits provider for global life insurance coverage.

It is essential to be aware that in certain countries:

- Insurance Premium Taxes may be applicable. This means you may pay taxes on the monthly premiums you pay towards the life insurance coverage for your employees.
- Life insurance benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the life insurance coverage, might be counted as part of the employee's taxable income according to the local tax laws.

The rates listed here are for **January 1, 2024, to December 31, 2024** policy year. Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

You can email support@remote.com with any questions!

	☆ BASIC PLAN	👤 COMPREHENSIVE PLAN
Life Insurance	Description: Life cover provides financial protection and security for beneficiaries after the death of an insured employee. Payout: In the unfortunate event of an employee's demise, beneficiary compensation cannot exceed 6 times the employee's annual salary or the chosen cover level (whichever is lower).	Same as the Basic plan.
Accidental Death & Dismemberment (AD&D)		Description: The AD&D insurance offers financial protection to beneficiaries in the unfortunate events of an insured employee's accidental death or dismemberment. Payout: Compensation cannot exceed 5 times the employee's annual salary or the chosen cover level (whichever is lower). The exact payout varies depending on the type of injury sustained, as specified in the Accidental Dismemberment Table . The employee or beneficiary will receive a percentage of the capped compensation amount, in accordance with the guidelines outlined in the table. Learn more about payout procedures.
Permanent Disability		Description: The Permanent Disability insurance is designed to offer financial support to insured employees who suffer from either permanent and total or permanent and partial disabilities as a result of an accident or illness. Payout: Compensation cannot exceed 5 times the employee's annual salary or the chosen cover level (whichever is lower). The insurance provider assesses the extent of the permanent disability to determine the final compensation: <ul style="list-style-type: none">- For disabilities below 33.33%, no compensation is provided.- Disabilities falling between 33.33% and 66.67% result in compensation calculated as a percentage of the capped amount.- Permanent disabilities exceeding 66.67% receive the full capped compensation amount. Learn more about payout procedures.
Cover Levels and Premiums	Insurance Coverage and Monthly Premiums: <ul style="list-style-type: none">- up to \$50k: \$5.64- up to \$100k: \$11.28- up to \$200k: \$22.56- up to \$400k: \$45.12- up to \$500k: \$56.40- up to \$600k: \$67.68 Insurance Premium Taxes are applicable in a few countries. Learn more .	Insurance Coverage and Monthly Premiums: <ul style="list-style-type: none">- up to \$50k: \$12.04- up to \$100k: \$24.08- up to \$200k: \$48.14- up to \$400k: \$96.28- up to \$500k: \$120.36- up to \$600k: \$144.43 Insurance Premium Taxes are applicable in a few countries. Learn more .

Exclusions: Please note that certain exclusions, as outlined in [this help article](#), apply to our global life insurance policy.

Currency: Prices listed in USD, local currency equivalent will be determined based on exchange rate at the time of invoicing.

Remote Mental Health Program

The rates listed here are for **July 1, 2024, to April 30, 2025** policy year.

Remote has partnered with **Olivia**, the UK & Europe's #1 rated employee mental wellbeing platform. Olivia is available on desktop and as a mobile app and it includes:

- **1-to-1 therapy with a curated pool of top-quality therapists (35+ languages available)**
- **Advanced matching service** to find each employee the right therapist for them within 48 hours (98% success rate)
- **Personal wellbeing profile** with tailored recommendations and info to track progress
- **Curated self-guided content library** with audio mindfulness & meditation sessions, guided yoga videos, Olivia Talks, podcasts on workplace wellbeing, and micro-learning content series for managers
- **24/7 mental health helplines** for when an employee is struggling and needs to talk to someone immediately
 - and more

Customers may elect to offer the mental health program benefits to their teams and can choose among 5 different plans.

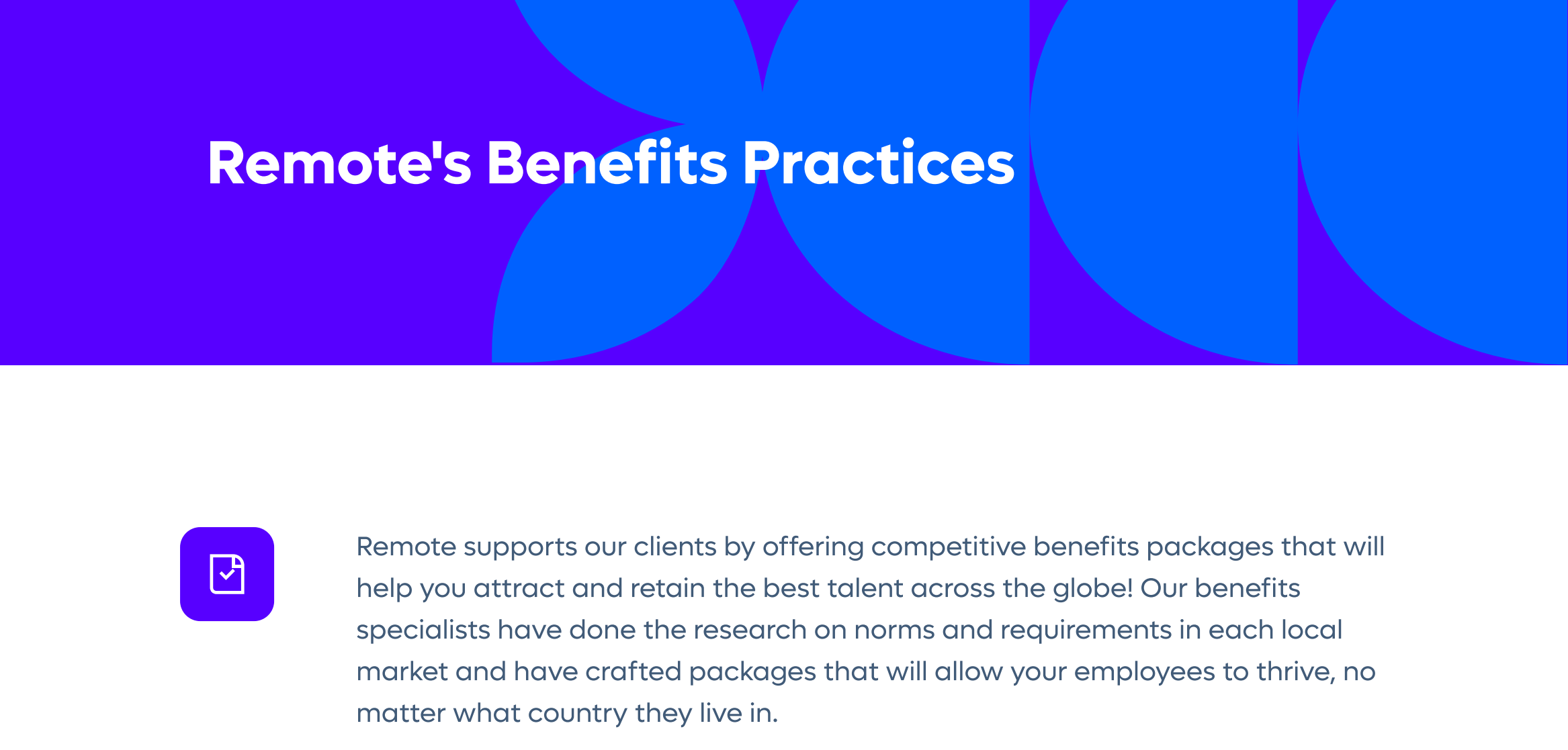
It is essential to be aware that in certain countries, Mental Health benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the benefit, might be counted as part of the employee's taxable income according to the local tax laws.

Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

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BASIC MENTAL HEALTH PROGRAM \$3.00/MO.	STANDARD MENTAL HEALTH PROGRAM \$8.47/MO.	PLUS MENTAL HEALTH PROGRAM \$15.70/MO.	PREMIUM MENTAL HEALTH PROGRAM \$22.70/MO.	PLATINUM MENTAL HEALTH PROGRAM \$35.83/MO.
Platform Access Only This plan does not include pre-paid Therapy / Coaching sessions. - Personalized therapist matching service (35+ languages) - Wellbeing profile - Access to world-class self-guided content (yoga, meditations, Olivia Talks, podcasts, micro-learning series for managers) - 24/7 mental health helplines	Includes: - Everything in the 'Basic Mental Health Program' tier - This plan includes one pre-paid Therapy / Coaching session that your team member can use during the policy year.	Includes: - Everything in the 'Basic Mental Health Program' tier - This plan includes three pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	Includes: - Everything in the 'Basic Mental Health Program' tier - This plan includes six pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	Includes: - Everything in the 'Basic Mental Health Program' tier - This plan includes twelve pre-paid Therapy / Coaching sessions that your team member can use during the policy year.
Team members can pay for extra therapy sessions themselves in the Olivia platform (\$9/session)				



Remote's Benefits Practices



Remote supports our clients by offering competitive benefits packages that will help you attract and retain the best talent across the globe! Our benefits specialists have done the research on norms and requirements in each local market and have crafted packages that will allow your employees to thrive, no matter what country they live in.



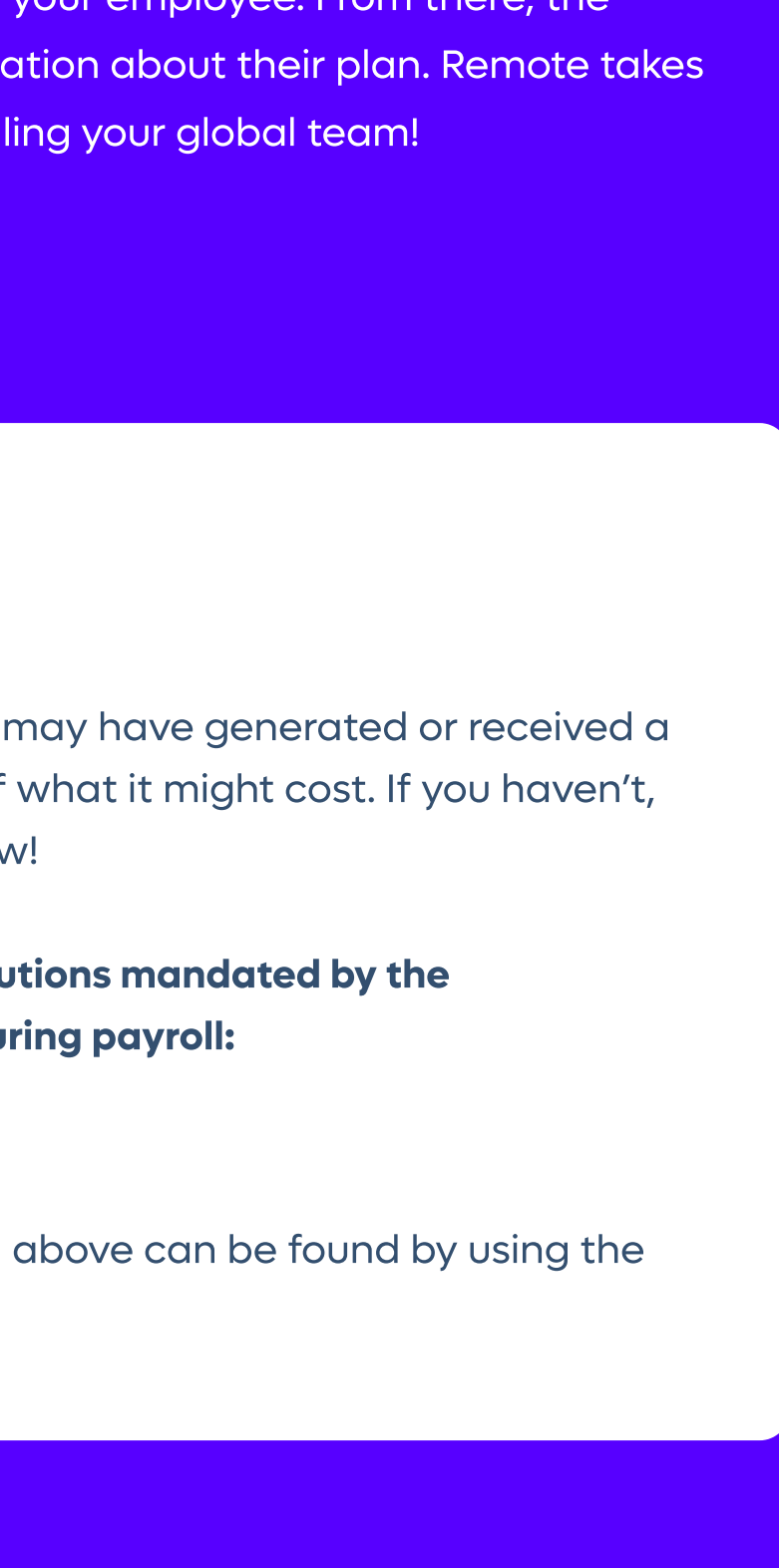
We do not require customers to offer benefits in Greece. However, we do recommend that employers in Greece offer benefits to their employees, which allows them to access a wider range of options for providers and specialists as well as significantly shorter wait times. We do not add a markup on any benefits premiums or administration costs.



If you would like more insight into fair equity and benefits best practices, you can [download our Global Benefits Guide here!](#)



Understanding Hiring in Greece



- **In Greece, 80%* of employers offer supplemental health insurance to their workforce.** Although the country has a public health system, the private system is known to provide superior care - particularly when it comes to preventative care. Supplemental health insurance provides employees with access to a wider range of options for providers and specialists, as well as significantly shorter wait times. Our plans also offer global coverage (excluding the US) to protect your employees when they are traveling outside their home country. *(Based on 3rd-party market research from our partners)*
- **As of 2022, Greece has implemented a mandatory program for "work from home compensation" benefits with a minimum payment of 28 Euro per month per employee.** This will be automatically applied during payroll.
- You will be able to select a benefits plan when onboarding your employee. From there, the employee will be enrolled and contacted with more information about their plan. Remote takes care of all the administration work so you can focus on scaling your global team!



TCE in Greece

If you're ready to hire a new employee in Greece, you may have generated or received a Total Cost of Employment quote to get an estimate of what it might cost. If you haven't, you can do so with our handy [Cost Calculator](#) tool now!

Employers hiring in Greece must pay for social contributions mandated by the government. These costs are automatically applied during payroll:

1. Social security

The exact cost of the government contributions listed above can be found by using the Cost Calculator.

For more information about hiring employees in Greece, see our country hiring guide at <https://remote.com/country-explorer/greece>.