

Social Security Programs Throughout the World: The Americas, 2013



Social Security Administration
Office of Retirement and Disability Policy
Office of Research, Evaluation, and Statistics
500 E Street, SW, 8th Floor
Washington, DC 20254

SSA Publication No. 13-11804
Released: March 2014



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Preface

This fourth issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of the Americas. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and Africa, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). The ISSA is the principal international institution bringing together social security agencies and organizations around the world. Founded in 1927, the ISSA is located at the International Labour Office in Geneva.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. With the introduction of the four-volume format in 2002, however, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and other types of data that are drawn together to update this report. *Social Security Programs Throughout the World* is based on legislation in effect in July 2013, or the last date for which information has been received by SSA or ISSA.

Barbara Kritzer and John Jankowski managed the preparation of this report. Staff of the Office of Information Resources edited the report and prepared it for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be e-mailed to ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

International Social Security Association
Social Security Observatory
Case postale 1
4 route des Morillons
CH-1211 Geneva 22
Switzerland
<http://www.issa.int>
E-mail: issaisd@ilo.org
Fax: +41-22-799-8509

This report and other publications are available at <http://www.socialsecurity.gov/policy>.

Ted Horan
Acting Associate Commissioner
for Research, Evaluation, and Statistics

March 2014

Errata Policy

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2012-2013/americas/index.html>.

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Guide to Reading the Country Summaries

This fourth issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of the Americas. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and Africa, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on the Americas, the data reported are based on laws and regulations in force in July 2013 or on the last date for which information has been received.¹ Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs. The terminology may therefore differ from national concepts or usage.

¹ The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Sources of Information

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected by the ISSA. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) Important sources of published information include the ISSA Documentation Service; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the World Bank, the International Monetary Fund, and the United Nations Development Programme. During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under

means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory

social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions

Countries in the Americas that Responded to the Social Security Programs Throughout the World Survey

Antigua and Barbuda	Cuba	Panama
Argentina	Dominica	Paraguay
Bahamas	Dominican Republic	Peru
Barbados	Ecuador	Saint Kitts and Nevis
Belize	El Salvador	Saint Lucia
Bermuda	Grenada	St. Vincent and the Grenadines
Brazil	Guatemala	Trinidad and Tobago
British Virgin Islands	Guyana	United States
Canada	Honduras	Uruguay
Chile	Jamaica	Venezuela
Colombia	Mexico	
Costa Rica	Nicaragua	

for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see source of funds under Old Age, Disability, and Survivors.)

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may include old-age pensions for persons over a certain age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although

means-tested programs can be administered at the national level, they are usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or principal form of social security, however, further details are provided.

Other Types of Programs

Three other types of programs are those delivered, mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Individual account. Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory

savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as

well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and military personnel, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and

- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified pensionable age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about five years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to five years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who

have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child raising, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of three to five years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had

his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic

formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, for instance, 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made

to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. In many instances, a widower must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Cash sickness and maternity benefits as well as health care are usually administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

An important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Sometimes, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and some link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. In many cases, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on

a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, employees and employers contribute directly to a separate program that includes both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than one month to six months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last six or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of

beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of two to seven days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly two to three weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers. In other programs, employers are required to pay benefits for a certain number of days before social insurance payments begin.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately six weeks before the expected date of childbirth and end six to eight weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to six months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be

placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions

of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries

that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of one to three days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant of several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents

and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Uninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is six months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with

a very large number of small claims. Most waiting periods are between three and seven days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from eight to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

Types of Systems and Coverage. Family allowance programs are of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries.

Source of Funds. The differences in family allowance programs are reflected in the methods used

for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform

amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

Table 1.
Types of social security programs

Country	Old age, disability, and survivors	Sickness and maternity			Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a	Work injury		
Antigua and Barbuda	X	X	X	b	b	b
Argentina	X	X	X	X	X	X
Bahamas	X	X	b	X	X	b
Barbados	X	X	b	X	X	b
Belize	X	X	b	X	b	b
Bermuda	X	b	c	X	b	b
Bolivia	X	X	X	X	b	X
Brazil	X	X	X	X	X	X
British Virgin Islands	X	X	b	X	b	b
Canada	X	X	X	X	X	X
Chile	X	X	X	X	X	X
Colombia	X	X	X	X	X	X
Costa Rica	X	X	X	X	b	X
Cuba	X	X	X	X	b	X
Dominica	X	X	b	X	b	b
Dominican Republic	X	X	X	X	b	d
Ecuador	X	X	X	X	X	d
El Salvador	X	X	X	X	b	b
Grenada	X	X	c	X	b	b
Guatemala	X	X	X	X	b	b
Guyana	X	X	X	X	b	b
Haiti	X	b	b	X	b	b
Honduras	X	X	X	X	b	b
Jamaica	X	e	X	X	b	X
Mexico	X	X	X	X	X	X
Nicaragua	X	X	X	X	b	X
Panama	X	X	X	X	b	b
Paraguay	X	X	X	X	b	b
Peru	X	X	X	X	b	b
Saint Kitts and Nevis	X	X	b	X	b	b
Saint Lucia	X	X	b	X	b	b

(Continued)

Table 1.
Types of social security programs—Continued

Country	Old age, disability, and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a			
Saint Vincent and the Grenadines	X	X	b	X	b	b
Trinidad and Tobago	X	X	b	X	b	X
United States	X	X	X	X	X	X
Uruguay	X	f	X	X	X	X
Venezuela	X	X	X	X	X	d

SOURCE: Based on information in the country summaries in this volume.

- a. Coverage is provided for medical care, hospitalization, or both.
- b. Has no program or information is not available.
- c. Medical benefits only.
- d. Coverage is provided under other programs.
- e. Maternity benefits only.
- f. Cash maternity benefits are provided under other programs.

Table 2.
Types of mandatory systems for retirement income

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds ^a	Occupational retirement schemes	Individual retirement schemes
Antigua and Barbuda		X	X				
Argentina	X	X	X				
Bahamas		X	X				
Barbados		X	X				
Belize		X	X				
Bermuda	X ^b		X			X	
Bolivia			X	X			X ^c
Brazil		X	X				
British Virgin Islands		X					
Canada		X	X	X ^d			
Chile		X ^e	X				X ^c
Colombia		X	X				X ^c
Costa Rica		X	X				X
Cuba		X	X				
Dominica		X					
Dominican Republic		X ^e	X				X
Ecuador		X					
El Salvador		X ^e					X ^c
Grenada		X					
Guatemala		X					
Guyana		X	X				
Haiti		X					
Honduras		X					
Jamaica	X ^f	X ^f					
Mexico		X ^e	X				X ^c
Nicaragua		X					
Panama		X					X
Paraguay		X					
Peru		X					X ^c
Saint Kitts and Nevis		X	X				
Saint Lucia		X					

(Continued)

Table 2.
Types of mandatory systems for retirement income—Continued

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds ^a	Occupational retirement schemes	Individual retirement schemes
Saint Vincent and the Grenadines		X					
Trinidad and Tobago		X	X				
United States		X	X				
Uruguay		X	X				X
Venezuela	X ^f	X ^f	X				

SOURCE: Based on information in the country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

Flat-rate pension: A pension of uniform amount or one based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

Earnings-related pension: A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Means-tested pension: A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

Flat-rate universal pension: A pension of uniform amount normally based on residence but independent of earnings. It is generally financed through government contributions, with no contributions from employers or employees.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

Occupational retirement schemes: Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual retirement schemes: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

- a. No country in the Americas has a provident fund. The column in this table is to facilitate comparisons with countries in other regions.
- b. The benefit increases with the length of the contribution period.
- c. The government provides a guaranteed minimum pension.
- d. The universal pension is increased by an income-tested supplement.
- e. The earnings-related social insurance system is closed to new entrants and is being phased out.
- f. The pension formula contains a flat-rate component and an earnings-related element.

Table 3.
Demographic and other statistics related to social security, 2013

Country	Total population (millions)	Percentage 65 or older	Dependency ratio ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Antigua and Barbuda	0.087	7.1	46.8	73.85	78.1	60	60	c	c	14,139
Argentina	40.4	10.6	55.0	72.5	79.8	65	60	c	c	15,501
Bahamas	0.360	7.0	41.7	72.0	78.1	65	65	60	60	28,239
Barbados	0.280	10.4	42.1	72.9	77.7	66	66	60	60	17,564
Belize	0.309	3.9	64.7	70.8	77.0	65	65	60	60	5,896
Bermuda	0.065	16.0	50.5	77.7	84.2	65	65	c	c	86,000
Bolivia	10.2	4.7	68.7	64.9	69.3	58	58	c	c	4,499
Brazil	195.2	6.9	47.9	70.2	77.5	65 ^d	60 ^d	c	c	10,278
British Virgin Islands	0.0	7.6	33.4	76.9	79.5	65	65	c	c	42,300
Canada	34.1	14.2	44.1	79.3	83.5	65	65	c	c	35,716
Chile	17.2	9.2	45.6	77.0	82.6	65	60	c	c	15,272
Colombia	46.4	5.6	52.4	70.3	77.6	60	55	c	c	8,861
Costa Rica	4.7	6.5	45.8	77.7	82.1	65	65	c	c	10,732
Cuba	11.3	12.4	42.3	77.2	81.2	63	58	c	c	10,200
Dominica	0.071	10.4	48.6	73.4	79.5	61	61	60	60	11,120
Dominican Republic	10.0	6.0	59.2	70.3	76.6	60	60	55	55	8,651
Ecuador	15.0	6.2	59.0	73.6	79.3	60	60	c	c	7,443
El Salvador	6.2	6.9	63.8	67.7	77.0	60	55	c	c	6,032
Grenada	0.105	7.2	54.4	70.2	75.2	60	60	c	c	9,806
Guatemala	14.3	4.4	85.0	68.4	75.5	60	60	c	c	4,351
Guyana	0.786	3.3	69.0	63.5	68.9	60	60	c	c	3,104
Haiti	9.9	4.5	68.4	61.1	64.9	55	55	c	c	1,034
Honduras	7.6	4.3	69.8	71.3	76.2	65	60	c	c	3,566
Jamaica	2.7	7.8	58.4	70.9	76.0	65	62.33	c	c	7,074
Mexico	117.9	6.0	56.3	74.9	79.7	65	65	c	c	12,776
Nicaragua	5.8	4.6	64.1	71.6	77.7	60	60	c	c	2,579
Panama	3.7	6.8	56.4	74.7	80.4	62	57	60	55	13,766
Paraguay	6.5	5.2	63.2	70.0	74.5	60	60	55	55	4,752
Peru	29.3	6.0	56.2	72.0	77.4	65	65	55	50	9,049
Saint Kitts and Nevis	0.052	7.8	42.1	72.7	77.5	62	62	c	c	13,291
Saint Lucia	0.177	8.5	50.8	72.1	77.4	64	64	60	60	8,231

(Continued)

Table 3.
Demographic and other statistics related to social security, 2013—Continued

Country	Total population (millions)	Percentage 65 or older	Dependency ratio ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Saint Vincent and the Grenadines	0.109	6.7	49.3	70.3	74.7	60	60	c	c	9,482
Trinidad and Tobago	1.3	8.3	40.8	66.3	73.6	60	60	c	c	22,761
United States	312.2	13.1	49.0	76.4	81.2	66	66	62	62	42,486
Uruguay	3.4	13.9	57.2	73.6	80.5	60	60	c	c	13,315
Venezuela	29.0	5.6	54.1	71.7	77.6	60	55	c	c	11,258

SOURCES: United Nations Population Division, Department of Economic and Social Affairs. *World Population Prospects: The 2012 Revision Population Database*, available at http://esa.un.org/unpd/wpp/unpp/panel_indicators.htm (2012); Human Development Report 2013, prepared for the United Nations Development Programme; U.S. Central Intelligence Agency. *The World Factbook*, 2013 (Washington D.C.: Central Intelligence Agency, 2013).

NOTES: Information on statutory and pensionable ages is taken from the country summaries in this volume.

GDP = gross domestic product.

- a. Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.
- b. General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- c. The country has no early pensionable age, has one only for specific groups, or information is not available.
- d. Urban workers.

Table 4.
Contribution rates for social security programs, 2013 (in percent)

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Antigua and Barbuda	4 ^{b,c}	6 ^{b,c}	10 ^{b,c}	7.5	9.5	17
Argentina	11	10.17 ^c	21.17 ^c	14	21.5 ^d	35.5
Bahamas	3.9 ^b	5.15 ^b	9.05 ^b	4.4	6.4 ^d	10.8
Barbados	7.93 ^b	7.93 ^b	15.86 ^b	9.18	10.43 ^d	19.61
Belize	e	e	e	e	e	e
Bermuda	5 ^f	5 ^f	10 ^f	5 ^f	5 ^{d,f}	10 ^f
Bolivia	11.71	3	14.71	12.71	27.71 ^{d,g}	39.42
Brazil	8 ^b	20 ^b	28 ^b	8	21 ^{d,h}	29
British Virgin Islands	3.25	3.25	6.5	4	4.5 ^d	8.5
Canada	4.95	4.95	9.9	6.83	7.582 ^{d,i,j}	14.412
Chile	10 ^k	1.26 ^l	11.26 ^{k,l}	17.65	4.61 ^d	22.26
Colombia	5 ^b	12 ^b	17 ^b	8	28.848	37.848
Costa Rica	3.67	8.17	11.84	9.17	17.42 ^d	26.59
Cuba	1	12.5 ^c	13.5	1	12.5	13.5
Dominica	4.5 ^b	6.75 ^b	11.25 ^b	4.5	7.25 ^d	11.75
Dominican Republic	2.87	7.1	9.97	5.91	15.39 ^d	21.3
Ecuador	6.64 ^c	3.1 ^c	9.74 ^c	8.64	10.36	19
El Salvador	6.25	4.55 ^l	10.8 ^{c,k}	9.25	12.05	21.3
Grenada	4 ^b	5 ^b	9 ^b	4	5 ^d	9
Guatemala	1.83	3.67	5.5	4.83	10.67	15.5
Guyana	5.6 ^b	8.4 ^b	14 ^b	5.6	8.4	14
Haiti	6	6	12	6	8 ^d	14
Honduras	1	2	3	3.5	7.2 ^d	10.7
Jamaica	2.5	2.5 ^b	5	2.5	2.5 ^{d,j}	5
Mexico	1.75 ^b	6.9 ^b	8.65	2.4	31.3 ^{d,j}	33.7
Nicaragua	4 ^b	7 ^b	11 ^b	6.25	14.5 ^d	20.75
Panama	9.25	4.25	13.5	9.75	12.25 ^d	22
Paraguay	9 ^b	14 ^b	23 ^b	9	14	23
Peru	13 ^m	0	13 ^m	13 ^m	9.63 ^d	22.63
Saint Kitts and Nevis	5 ^b	5 ^b	10 ^b	5	6 ^d	11
Saint Lucia	5 ^b	5 ^b	10 ^b	5	5	10

(Continued)

Table 4.
Contribution rates for social security programs, 2013 (in percent)—Continued

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Saint Vincent and the Grenadines	3.5 ^b	4.5 ^b	8 ^b	3.5	5	8.5
Trinidad and Tobago	3.471	6.942	10.413	3.9	7.8 ^j	11.7
United States	6.2	6.2	12.4	7.65	15.77 ^j	23.42
Uruguay	15	7.5	22.5	18	12.5 ^{d,h}	30.5
Venezuela	4 ^{b,c}	9 ^{b,c}	13 ^{b,c}	4.5	11.75 ^d	16.25

SOURCE: Based on information in the country summaries in this volume.

- a. Includes Old Age, Disability, and Survivors; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used. In most cases, contribution rates for individual accounts do not include administrative fees.
- b. Also includes the contribution rates for other programs.
- c. Different rates for public- and private-sector workers.
- d. Employers pay the total cost of work injury benefits.
- e. A flat-rate weekly contribution to finance all benefits is paid according to eight earnings classes.
- f. Plus flat-rate social insurance contributions.
- g. Employers pay the total cost of family allowances.
- h. Government pays the total cost of unemployment benefits.
- i. Contributions may be higher in some provinces.
- j. Government pays the total cost of family allowances.
- k. Contributions finance old-age benefits only.
- l. Contributions finance disability and survivors insurance only.
- m. Rate is for social insurance; for the individual account, the rate is 10% for old age and 1.23% for disability and survivors insurance.

A topographic map of North and South America, rendered in shades of gray. The map shows the outlines of the continents and their internal terrain features, such as mountain ranges and valleys. The map is centered on the Atlantic Ocean.

Country Summaries

Antigua and Barbuda

Exchange rate: US\$1.00 = 2.70 East Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1972 (social insurance), 1973 (old age), 1973 (survivors), 1977 (disability), 1993 (social assistance), 2001 (self-employed), 2013 (old-age benefits), 2013 (collection of contributions), and 2013 (self-employed persons).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons.

Exclusions: A married woman working for her husband; certain family members working for a family business; certain casual workers; foreign diplomats; employees of international organizations; and foreign military personnel residing in Antigua and Barbuda.

Social assistance: Aged 60 or older and blind with annual income from all sources of less than EC\$5,000.

Source of Funds

Insured person

Social insurance: 4% of covered monthly earnings (private sector) or 3% of covered monthly earnings (public sector).

The minimum monthly earnings used to calculate contributions are EC\$1,200.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The insured's (private-sector) contributions also finance sickness and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: 10% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are EC\$1,500.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The self-employed person's contributions also finance sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 6% of covered monthly payroll.

The minimum monthly earnings used to calculate contributions are EC\$1,200.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The employer's contributions also finance sickness and maternity benefits.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of contributions.

Partial pension: Age 60 with 350 to 499 weeks of contributions.

Old-age settlement: Age 60 with less than 500 weeks of contributions but at least 26 weeks of paid contributions starting before 1975 or at least 52 weeks of contributions starting after 1974.

Old-age benefits are payable abroad.

Old-age assistance: Age 85; age 60 if blind or disabled.

Disability pension: Younger than age 60, assessed with a disability, and has at least 156 weeks of contributions.

The insured's doctor assesses the degree of disability. The Social Security Board's doctor makes a second assessment.

Disability settlement: Younger than age 60, assessed with a disability, and has at least 52 weeks but less than 156 weeks of contributions.

The insured's doctor assesses the degree of disability. The Social Security Board's doctor makes a second assessment.

Disability benefits are payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow aged 50 or older who was married to the deceased for at least three years, a disabled widow regardless of age, a disabled widower who was married to the deceased for at least three years and was financially dependent on the deceased, and unmarried children younger than age 16 (age 18 if a student).

Survivor settlement: The deceased received or was entitled to receive the old-age grant or the disability grant at the time of death.

Eligible survivors include a widow aged 50 or older who was married to the deceased for at least three years, a

disabled widow regardless of age, a disabled widower who was married to the deceased for at least three years and was financially dependent on the deceased, and unmarried children younger than age 16 (age 18 if a student).

The widow(er)'s pension ceases on remarriage.

Survivor benefits are payable abroad.

Funeral grant: The deceased had at least 26 weeks of paid contributions in the last 12 months or received or was entitled to receive sickness benefits, maternity benefits, an old-age pension, or a disability pension at the time of death.

Old-Age Benefits

Old-age pension: 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions is paid, up to 50% of the maximum monthly earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are EC\$4,500 (rising to EC\$6,500 in 2014).

Average earnings are based on the best five years of earnings in the last 10 years of work; if less than five years, the average is based on total earnings.

Partial pension: A percentage of the full pension is paid according to the number of weeks of contributions.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

Old-age settlement: A lump sum of EC\$1,200 or 75% of the combined employer and employee contributions (whichever is greater) is paid.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

Old-age assistance: EC\$255 a month is paid.

Permanent Disability Benefits

Disability pension: 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions is paid, up to 50% of the maximum monthly earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are EC\$4,500 (rising to EC\$6,500 in 2014).

Average earnings are based on the best five years of earnings in the last 10 years of work; if less than five years, the average is based on total earnings.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

Disability settlement: A lump sum of EC\$1,200 or 75% of the combined employer and employee contributions (whichever is greater) is paid.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was entitled to receive is paid to an eligible widow(er) for life. A limited pension is paid for a year to widows who do not qualify for a pension for life. A disabled widow(er)'s pension continues for the duration of the disability.

The minimum survivor pension is EC\$350 a month.

Orphan's pension: 25% of the pension the deceased received or was eligible to receive is paid to an orphan younger than age 16 (age 18 if a student, no limit if disabled); 50% for a full orphan.

The minimum orphan's pension is EC\$87.50 a month.

Survivor settlement: Must not exceed the value of the old-age settlement or disability settlement the deceased received or was eligible to receive.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

Funeral grant: A lump sum of EC\$2,500 is paid to the person(s) who paid for the funeral.

Administrative Organization

Ministry of Finance provides general supervision.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1972 (social insurance), 1973 (sickness), 1973 (maternity), and 2010 (medical benefits).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Private-sector employees and self-employed persons.

Exclusions: A married woman working for her husband; certain family members working for a family business; certain casual workers; foreign diplomats; employees of international organizations; and foreign armed forces personnel residing in Antigua and Barbuda.

Medical benefits: Legal residents of Antigua and Barbuda.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 3.5% of gross earnings.

The minimum earnings used to calculate contributions are EC\$100 a week or EC\$400 a month.

Self-employed person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 5% of declared earnings, according to three salaried classes set by the Medical Benefits Scheme Board.

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 3.5% of gross earnings; 7% for earnings less than EC\$100 a week or EC\$400 a month.

Government: None.

Qualifying Conditions

Cash sickness benefits: At least 26 weeks of contributions with at least eight weeks of work in the three calendar months before the incapacity began. Must have been employed the day before the incapacity began. The incapacity must not be the result of a work-related injury.

Cash maternity benefits: At least 26 weeks of contributions in the year before the expected date of childbirth.

Maternity grant: Paid to an insured woman or the wife of an insured man with at least 26 weeks of paid contributions in the year before the expected date of childbirth.

Medical benefits: At least 26 weeks of paid contributions in any calendar year or in any 12-month period, be younger than age 16, or elderly and permanently incapable of work.

Sickness and Maternity Benefits

Cash sickness benefits: 60% of the insured's average weekly earnings is paid after a three-day waiting period for

up to 26 weeks; may be extended for up to 13 weeks with a doctor's certificate.

Average weekly earnings are based on earnings in the three calendar months before the incapacity began.

Cash maternity benefits: 60% of the insured's average weekly earnings is paid for up to 13 weeks from at least six weeks before the expected date of childbirth.

Average weekly earnings are based on earnings in the 52 weeks before the last six weeks prior to the expected date of childbirth.

Maternity grant: A lump sum of EC\$560 is paid.

Workers' Medical Benefits

Public health facilities provide medical services under the Medical Benefits Scheme. Benefits include all treatment related to asthma, cancer, cardiovascular diseases, certified mental illness, diabetes, glaucoma, hypertension, leprosy, and sickle cell anemia.

Necessary medical treatment is permitted abroad.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Finance provides general supervision for cash sickness and maternity benefits.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag>) administers cash sickness and maternity benefits.

Ministry of Health Medical Benefits Scheme (<http://mbs.gov.ag/>), supervised by the Ministry of Health and a Board of Directors, administers medical benefits.

Argentina

Exchange rate: US\$1.00 = 5.12 pesos

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1904 to 1958 (various laws on special categories).

Current laws: 1971 (old-age and disability pensions); 1998 (small contributors), implemented in 1999; 1999 (household workers), implemented in 2000; 2004 (early retirement), implemented in 2005; 2008 (pensions adjustment); and 2008 (pensions), implemented in 2009.

Type of program: Social insurance and social assistance system.

Note: From 1994 until the end of 2008, there was a mixed system where all insured workers were in the first-pillar public pay-as-you-go system; for the second pillar, workers chose between contributing to an individual account or the pay-as-you-go defined benefit system. A 2008 law closed the second-pillar individual accounts and transferred all workers and their account balances to the new first-pillar pay-as-you-go system.

Coverage

Social insurance: Employed and self-employed persons.

Voluntary coverage for clergy, persons insured under professional provincial systems, housewives, and certain other categories of persons.

Exclusions: Certain professional workers hired abroad who work in Argentina for less than two years and are insured in another country, and Argentines who temporarily reside abroad, according to international agreements.

Special systems for military, security, and police personnel; civil servants of some provinces and municipalities; university professors; teachers; foreign ministry diplomats; scientific researchers; judicial authorities; household workers; and rural workers.

Social assistance: Residents of Argentina.

Source of Funds

Insured person

Social insurance: 11% of covered earnings.

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

The maximum monthly earnings used to calculate contributions are 24,473.92 pesos.

Contributions are paid monthly. Contributions based on the annual 13th month of salary are paid in two halves in June and December.

Social assistance: None.

Self-employed person

Social insurance: 27% of reference earnings, according to five categories.

Self-employed persons enrolled in a simplified system for small contributors pay a single monthly contribution for social security, value-added tax, and profits, according to the various measures of the size of the enterprise.

Social assistance: None.

Employer

Social insurance: 10.17% or 12.71% of gross payroll, according to the type of enterprise; 16% for public-sector employers.

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

There are no maximum earnings used to calculate contributions.

Contributions are paid monthly. Contributions based on the annual 13th month of salary are paid in two halves in June and December.

Social assistance: None.

Government

Social insurance: Contributes through general revenue, investment income, and certain taxes earmarked to fund social insurance pensions.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 65 (men) or aged 60 to 65 (women) with at least 30 years of contributions and service. (The insured may substitute two years of age over the retirement age for one year of missing contributions.)

The retirement age and contribution requirements are reduced up to 10 years for hazardous or unhealthy occupations.

Advanced-age old-age pension (social insurance): Age 70 with at least 10 years of service with contributions paid while employed, including at least five of the last eight years before leaving employment. A self-employed person must have been insured for at least five years.

Noncontributory old-age pension (social assistance): Age 70 with income and assets below a subsistence level and not receiving any social security benefits or support from family members. Naturalized citizens must have at least five

years of residence immediately before claiming the pension; foreign residents, at least 40 years.

Spouse benefit (social assistance): Paid to a pensioner for a spouse residing in Argentina.

Disability pension

Disability pension (social insurance): Assessed with at least a 66% loss of earning capacity and younger than the normal retirement age. Must be a regular or irregular contributor and must not be gainfully employed or receiving other benefits.

Regular contributors must meet the minimum contribution requirements for the basic old-age pension or have paid 30 months of contributions in the 36 months before the disability began.

Irregular contributors must have 18 months of contributions in the 36 months before the disability began or meet 50% of the minimum contribution requirements for the basic old-age pension and have 12 months of contributions in the 60 months before the disability began.

District medical commissions assess the degree of disability.

Advanced-age disability pension (social insurance): Age 65 and assessed with at least a 66% loss of earning capacity. Must be a regular or irregular contributor and not be receiving other benefits.

Noncontributory disability pension (social assistance): Assessed with a total and permanent disability of at least 76%, has income and assets below a subsistence level, and is not receiving any social security benefits or support from family members. Naturalized citizens must have at least five years of residence immediately before claiming the pension; foreign residents, at least 20 years.

Survivor pension

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) or partner who lived with the deceased for at least five years (two years if they had children); an unmarried child younger than age 18 who is not receiving benefits; a widowed daughter younger than age 18 who is not receiving benefits; and a child with a disability (no age limit) who was dependent on the deceased.

Funeral grant (social insurance): Paid to the person who pays for the insured's funeral.

Old-Age Benefits

Old-age pension (social insurance): The benefit is the sum of three components: a basic old-age pension, a compensatory pension based on years of contributions and service before July 1994, and an additional pension based on years of contributions and service after July 1994.

The monthly basic old-age pension is 1,022.84 pesos.

The monthly compensatory pension is 1.5% of the insured's average adjusted monthly earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid before July 1, 1994.

The monthly additional pension is 1.5% of the insured's average adjusted monthly earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid since July 1, 1994.

The minimum monthly old-age pension (basic old-age pension, compensatory pension, and the additional pension) is 2,476.98 pesos (September 2013).

The maximum monthly old-age pension (basic old-age pension, compensatory pension, and the additional pension) is 15,861.24 pesos (September 2013).

Self-employed persons enrolled in the simplified system for small contributors and certain other categories of workers receive the basic old-age pension plus a guaranteed minimum.

Advanced-age old-age pension (social insurance): 70% of the old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid.

The minimum monthly advanced-age old-age pension is 2,476.98 pesos (September 2013).

Pensions are payable abroad under bilateral or multilateral agreement.

Schedule of payments: Pensions are paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in tax revenue, wage indexes, and revenue of the National Social Security Administration.

Noncontributory old-age pension (social assistance): 1,610.04 pesos (70% of the minimum old-age pension of 2,476.98 pesos as of September 2013) is paid.

Social assistance pensions are not payable abroad.

Benefit adjustment: Benefits are adjusted when the minimum old-age pension is adjusted.

Spouse benefit (social assistance): A monthly benefit is paid. The amount of the benefit varies according to the pensioner's income and region.

Permanent Disability Benefits

Disability pension (social insurance): 70% of the insured's average salary (regular contributor) or 50% of the insured's average salary (irregular contributor) in the five years before the claim is made is paid.

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The minimum monthly disability pension is 2,476.98 pesos (September 2013).

The maximum monthly disability pension is 15,861.24 pesos (September 2013).

The pension is payable abroad under bilateral or multilateral agreement.

Schedule of payments: The disability pension is paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Advanced-age disability pension (social insurance):

70% of the old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid.

The minimum monthly advanced-age disability pension is 2,476.98 pesos (September 2013).

The maximum monthly advanced-age disability pension is 15,861.24 pesos (September 2013).

The pension is payable abroad under bilateral or multilateral agreement.

Schedule of payments: The advanced-age disability pension is paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in tax revenue, wage indexes, and revenue of the National Social Security Administration.

Noncontributory disability pension (social assistance):

1,610.04 pesos (70% of the minimum old-age pension of 2,476.98 pesos as of September 2013) is paid. Additional benefits may be paid for dependents under Family Allowances.

The noncontributory disability pension is not payable abroad.

Benefit adjustment: Benefits are adjusted when the minimum pension is adjusted.

Survivor Benefits

Spouse's pension (social insurance): 70% of the reference payment or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid to a widow(er) or partner without dependents for regular contributors (70% of this amount for irregular contributors); 50% to a widow(er) or partner with children.

The reference payment is the deceased's average monthly earnings in the five years before death.

The minimum monthly survivor pension is 2,476.98 pesos (September 2013).

The amount paid may be recalculated if the number of eligible survivors changes.

Orphan's pension (social insurance): 20% of the reference payment or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid to each eligible child for regular contributors (70% of this amount for irregular contributors). If there is no eligible widow(er) or partner, the survivor pension is split equally among the surviving children.

The reference payment is the deceased's average monthly earnings in the five years before death.

The amount paid may be recalculated if the number of eligible survivors changes.

All survivor benefits combined must not exceed 15,861.24 pesos (September 2013).

Schedule of payments: Pensions are paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in tax revenue, wage indexes, and revenue of the National Social Security Administration.

Funeral grant (social insurance): A lump sum of 4,000 pesos is paid.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.trabajo.gov.ar>) is responsible for policy development.

National Social Security Administration (<http://www.anses.gov.ar>) supervises and administers the social insurance system.

National Pension Commission (<http://www.desarrollosocial.gov.ar>) administers the social assistance pension program.

Sickness and Maternity

Regulatory Framework

First laws: 1934 (maternity) and 1944 (sickness).

Current laws: 1971 (social services for retired people); 1988 (health institutions), implemented in 1989; 1988 (health insurance), implemented in 1989; 1996 (family allowances); 2000 (health institutions deregulation), implemented in 2001; and 2011 (prepaid medicine).

Type of program: Social insurance (medical benefits), employer-liability (cash sickness benefits), and employment-related (cash maternity benefits) system.

Coverage

Cash sickness benefits: No statutory benefits are provided. (Under employment law, the employer is required to pay monthly cash sickness benefits to employees.)

Cash maternity benefits: Employed women, including temporary and household workers.

Exclusions: Self-employed persons.

Medical benefits: Employed persons, self-employed persons (small contributors), unemployed persons, pensioners, and household workers.

Small contributors include persons who sell goods, rent goods, provide services, or are members of workers' cooperatives or certain enterprises specified by law with fewer than three workers.

Voluntary coverage for other persons.

Special systems for military, police, and security personnel; certain provincial and municipal public-sector employees; university professors; employees of the Ministry of Foreign Relations; researchers; and judicial authorities.

Source of Funds

Insured person

Cash sickness benefits: None.

Cash maternity benefits: None.

Medical benefits: 3% of covered earnings plus 1.5% of covered earnings for each eligible dependent other than the spouse or children. Pensioners contribute 3% of the pension.

The minimum monthly earnings used to calculate contributions are 3,014 pesos.

The maximum monthly earnings used to calculate contributions are 24,473.92 pesos.

Self-employed person

Cash sickness benefits: Not applicable.

Cash maternity benefits: Not applicable.

Medical benefits: Small contributors and household workers pay a monthly lump sum of 100 pesos plus 100 pesos for each additional family member covered.

Small contributors include persons who sell goods, rent goods, provide services, or are members of workers' cooperatives or certain enterprises specified by law with fewer than three workers.

Employer

Cash sickness benefits: The total cost is financed through the direct provision of benefits.

Cash maternity benefits: See source of funds under Family Allowances.

Medical benefits: 6% of gross payroll.

The minimum monthly earnings used to calculate contributions are 1,708.24 pesos.

There are no maximum earnings used to calculate contributions.

Government

Cash sickness benefits: None.

Cash maternity benefits: See source of funds under Family Allowances.

Medical benefits: The total cost of public health services for all residents of Argentina.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (Under employment law, the employer is required to pay monthly cash sickness benefits to employees. The duration of benefits depends on the length of the employment period.)

Cash maternity benefits: The insured must have at least three months of continuous employment before the maternity leave begins or be receiving a work injury or unemployment benefit.

Medical benefits: The insured must be currently employed, a pensioner, or receiving an unemployment benefit.

If the insured is no longer employed, coverage may be extended for three months if the insured has more than three months of continuous service.

Sickness and Maternity Benefits

Sickness benefit: None. (The labor code requires employers to provide 100% of salary for up to three months to employees with less than five years of service; up to six months with at least five years of service. The maximum duration of cash benefits is doubled for workers with dependents.)

Maternity benefit: Three months of average gross earnings before the maternity leave period is paid for 45 days before and 45 days after the expected date of childbirth; extended for six months if the child is diagnosed with Down syndrome.

The benefit is also paid if the pregnancy ends after at least 180 days of gestation or if the child is stillborn.

Note: See Family Allowances for additional benefits related to maternity.

Workers' Medical Benefits

Benefits include medical, hospital, dental, and palliative care; rehabilitation; prostheses; and transportation. A basic basket of benefits is defined by a schedule in law issued by the Ministry of Health and Environment. Insurers may offer more generous plans with additional copayments.

There is no limit to duration, except in the event of hospitalization for psychiatric treatment.

Pharmaceutical products for chronic diseases are either free or require a 30% copayment; 60% for other diseases.

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Pharmaceutical products are free during pregnancy, childbirth, and postnatal care; for children until age 1; and during hospitalization.

Cost sharing: A copayment may be required of up to 4 pesos for an outpatient visit, up to 5 pesos for medical tests, and up to 7 pesos for outpatient dental treatment.

There is no cost sharing for pregnancy, childbirth, or postnatal care; for children up to age 1; during hospitalization; or for the treatment of tumors.

The Ministry of Health and Environment provides free public health care to all residents through public hospitals and clinics.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a spouse or cohabiting partner and unmarried children younger than age 21 (age 25 if a student, no limit if disabled).

Administrative Organization

Ministry of Health (<http://www.msal.gov.ar>) supervises medical benefits.

Superintendent of Health Services (<http://www.sssalud.gov.ar>) controls, coordinates, and administers medical benefits.

Authorized health insurance institutions provide medical services. Insured persons are free to choose among health insurance institutions.

National Social Security Administration (<http://www.anses.gov.ar>) supervises and administers cash maternity benefits.

Secretariat of Employment and Professional Training, under the supervision of the Ministry of Labor and Social Security (<http://www.trabajo.gov.ar>), enforces employment law for cash sickness benefits.

Employers pay cash sickness benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1915.

Current laws: 1995 (work injury), implemented in 1996; 2009 (work injury); and 2012 (work injury).

Type of program: Employer-liability system.

Note: The employer and public institutions (other than national institutions), may self-insure if solvency requirements are met and medical care services can be guaranteed. If the employer does not meet both conditions, mandatory insurance must be purchased from a work injury insurer (ART).

Coverage

Public- and private-sector employees (including provinces and municipalities).

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through the payment of premiums to a work injury insurer (ART) or through self-insurance.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The monthly benefit is equal to the insured's earnings when the disability began, plus any additional pay increases accorded to workers in an equivalent position while the insured is not working. If earnings were variable, the monthly benefit is the insured's average earnings in the six months before the disability began and must be at least equal to the insured's expected earnings had the injury or accident not occurred. The benefit is paid from the 11th day until recovery or certification of permanent disability. (The employer pays the first 10 days.)

The disability is presumed to be permanent if it continues beyond a year.

A medical commission assesses the degree of disability.

Permanent Disability Benefits

Permanent disability benefit: For a total disability (assessed loss of earning capacity of at least 66%), a lump sum of 53 times the monthly base earnings multiplied by the quotient of 65 divided by the insured's age when the disability began is paid.

The monthly base earnings are the insured's average covered earnings in the 12 months before certification of disability.

The minimum permanent disability benefit for a total disability is 180,000 pesos.

Constant-attendance allowance: The insured has a severe, permanent, total disability and requires the constant attendance of others to perform daily functions.

Partial disability benefit: For an assessed loss of earning capacity of 50% to 65%, a lump sum equal to the monthly base earnings multiplied by the degree of loss of earning capacity is paid.

A complementary lump-sum benefit is paid.

The monthly base earnings are the insured's average covered earnings in the 12 months before the certification of disability.

For an assessed loss of earning capacity of less than 50%, a lump sum of 53 times the monthly base earnings multiplied by the assessed loss of earnings capacity and the quotient of 65 divided by the insured's age when the disability began is paid.

A complementary lump-sum benefit is paid.

The monthly base earnings are the insured's average covered earnings in the 12 months before the certification of disability.

The minimum partial disability benefit is 180,000 pesos multiplied by the degree of loss of earning capacity.

A medical commission assesses the degree of loss of earning capacity.

The insured may also receive family allowances.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in tax revenue, wage indexes, and revenue of the National Social Security Administration.

Workers' Medical Benefits

Benefits include medical, pharmaceutical, and orthopedic care; prostheses; rehabilitation; and professional training.

Survivor Benefits

Survivor pension: A lump sum of at least 180,000 pesos, plus an additional lump-sum benefit of 120,000 pesos, is paid.

The lump sum is split equally among eligible survivors, including the spouse and children younger than age 21 (up to age 25 if a student).

Other eligible survivors: If there is no eligible widow(er) or orphan, the pension is paid to parents or relatives who were dependent on the deceased.

The pension is payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in tax revenue, wage indexes, and revenue of the National Social Security Administration.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.trabajo.gov.ar>) is responsible for policy development.

Superintendent of Work Injury provides general supervision.

Work injury insurers (ART) are responsible for work injury prevention and the management of benefits.

Unemployment

Regulatory Framework

First law: 1967.

Current laws: 1991 (unemployment insurance), implemented in 1992; 1999 (agricultural workers), implemented in 2004; and 2000 (construction workers), implemented in 2001.

Type of program: Social insurance system.

Coverage

Private-sector employees, including temporary and casual workers.

Exclusions: Self-employed persons, household workers, public-sector employees, and private-school teachers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.89% or 1.11% of gross payroll, according to the type of enterprise.

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Unemployment benefits: The insured must have at least six months of contributions in the three years before unemployment; 90 days in the 12 months before unemployment for temporary workers.

Extended unemployment benefit: If the unemployed person is aged 45 or older and has children who are eligible for family allowances, the benefit may be extended for up to six months.

Lump-sum benefit: Paid to an unemployed person who intends to set up a business and presents a business plan to the Ministry of Labor, Employment, and Social Security for approval.

The unemployed person must be registered and available for suitable employment and not be receiving any other social security benefit.

Unemployment Benefits

Unemployment benefits: 50% of the insured's best wage in the six months before unemployment is paid for two months if the insured has six to 11 months of contributions; for four months with 12 to 23 months of contributions; for

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eight months with 24 to 35 months of contributions; and for 12 months with at least 36 months of contributions.

The minimum monthly unemployment benefit is 250 pesos.
The maximum monthly unemployment benefit is 400 pesos.

Extended unemployment benefit: 70% of the first monthly unemployment benefit is paid.

Lump-sum benefit: The remainder of the benefit may be paid as a lump sum after the first monthly payment has been made if at least three monthly payments remain before entitlement ceases. The benefit is twice the total amount of the remaining monthly payments.

Unemployment beneficiaries and their dependents receive social assistance medical benefits and family allowances and may continue their health insurance plan during the period of unemployment.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.trabajo.gov.ar>) provides general supervision.

National Social Security Administration (<http://www.anses.gov.ar>) administers the social insurance program.

National Registry of Agricultural Workers and Employers (<http://www.renatea.gov.ar>) administers the agricultural social insurance program.

Statistics and Registry Institute for the Construction Industry (<http://www.renatea.gov.ar>) administers unemployment insurance for construction workers.

Family Allowances

Regulatory Framework

First law: 1957.

Current laws: 1989 (mothers' pensions); 1996 (family allowances), implemented in 1996; 2006 (Plan NACER); 2009 (universal child allowance); and 2011 (universal pregnancy allowance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector and federal public-sector employees, pensioners, and beneficiaries of the work injury or unemployment programs with monthly earnings up to 8,400 pesos.

Exclusions: Self-employed persons and household workers.

Social assistance: Residents of Argentina.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4.44% or 5.56% of gross payroll, according to the type of enterprise.

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance maternity benefits (see *Sickness and Maternity*).

Government: The total cost of the social assistance program.

Qualifying Conditions

Family allowances

Child benefit (social insurance): Paid to an employed person, a pensioner, or a work injury (ART) or unemployment beneficiary for each unmarried child younger than age 18. The benefit is paid to one of the parents or guardians.

Disabled child benefit (social insurance): Paid to an employed person, a pensioner, or a work injury (ART) or unemployment beneficiary for each disabled child of any age. The benefit is paid to one of the parents or guardians.

Prenatal grant (social insurance): Paid to a pregnant, employed woman or for the pregnant wife or cohabiting partner of an employed man with current, continuous employment for at least three months or who is a work injury (ART) or unemployment beneficiary.

School allowance (social insurance): Paid to persons who qualify for a child benefit or a disabled child benefit. Certification of the child's regular school attendance must be provided at the beginning of the year.

Birth grant (social insurance): Paid to an employed person with current, continuous employment for at least six months or to a work injury (ART) or unemployment beneficiary for the birth of a child. The grant is paid to one of the parents or guardians.

Adoption grant (social insurance): Paid to an employed person with current, continuous employment for at least six months or to a work injury (ART) or unemployment beneficiary for the adoption of a child. The grant is paid to one of the adopting parents.

Marriage grant (social insurance): Paid upon marriage to an employed person with current, continuous employment for at least six months or to a work injury (ART) or unemployment beneficiary. The grant is paid to each spouse who meets the qualifying conditions.

Universal child allowance (social assistance): Paid to informal and household workers with income below the legal monthly minimum wage; unemployed persons without coverage; seasonal workers; persons who are incarcerated; and certain categories of self-employed workers. The benefit is paid for each child younger than age 18 (no limit if

disabled), up to five children. The beneficiaries must fulfill certain health and education requirements and must not receive other benefits. Foreign residents must have at least three years of residence immediately before claiming the allowance.

The legal monthly minimum wage is 3,300 pesos (August 2013).

Universal pregnancy allowance (social assistance): Paid for each pregnancy to informal and household workers with income below the legal monthly minimum wage; an unemployed person without health insurance coverage and whose spouse or cohabiting partner is also unemployed; seasonal workers; persons who are incarcerated; and certain categories of self-employed workers. The woman must not receive any other benefits and must enroll in the prenatal and early childhood health program Plan NACER, meet the program's medical requirements, and carry a card that documents the monitoring of the pregnancy. Foreign residents must have at least three years of residence immediately before claiming the allowance.

Noncontributory mothers' pension (social assistance): Paid to a mother of seven or more children (natural or adopted) with income and assets below a subsistence level and who does not receive any social security benefits or support from family members. Naturalized citizens must have at least one year of residence immediately before claiming the pension; foreign residents, at least 15 years.

Family Allowance Benefits

Family allowances

Child benefit (social insurance): 110 pesos to 992 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Disabled child benefit (social insurance): 740 pesos to 3,000 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Prenatal allowance (social insurance): 110 pesos to 992 pesos a month is paid, depending on the insured's

income (in some cases, including cash benefits) and region. The benefit is paid from the time of conception to the expected date of childbirth or end of the pregnancy.

School allowance (social insurance): 170 pesos to 680 pesos a year is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Birth grant (social insurance): A lump sum of 750 pesos is paid.

Adoption grant (social insurance): A lump sum of 4,500 pesos is paid.

Marriage grant (social insurance): A lump sum of 1,125 pesos is paid.

Universal child allowance (social assistance): 460 pesos a month is paid per child (1,500 pesos a month for a child with a disability).

Universal pregnancy allowance (social assistance): 460 pesos a month is paid from the twelfth week of pregnancy until birth.

Noncontributory mother's pension (social assistance): 2,165 pesos a month is paid.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.trabajo.gov.ar>) is responsible for policy development.

National Social Security Administration (<http://www.anses.gov.ar>) supervises and administers social insurance and social assistance benefits.

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Exchange rate: US\$1.00 = 1.00 Bahamian dollar (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 (old-age noncontributory pensions) and 1967 (public assistance for disability).

Current law: 1972 (national insurance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons and self-employed persons.

Voluntary coverage is available.

Social assistance: Residents of the Bahamas.

Source of Funds

Insured person

Social insurance: 3.9% of weekly covered earnings. Voluntarily insured persons contribute 5% of weekly average wages or income, based on the insured's wages or income in the year before registration.

The maximum annual earnings used to calculate contributions are B\$31,200.

The compulsorily insured person's contributions also finance cash sickness, maternity, unemployment, and work injury benefits. The voluntarily insured person's contributions also finance the funeral and maternity grants.

Social assistance: None.

Self-employed person

Social insurance: 6.8% of covered earnings.

The maximum annual earnings used to calculate contributions are B\$31,200.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 5.15% of covered payroll.

The maximum annual earnings used to calculate contributions are B\$31,200.

The employer's contributions also finance cash sickness, maternity, and unemployment benefits.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost of all income-tested allowances.

Qualifying Conditions

Social insurance

Retirement pension: Age 65 with at least 500 weeks of paid contributions.

Entitlement ceases if the insured person earns B\$300 or more a week.

Early pension: An early pension may be paid from age 60 to 64.

Deferred pension: The pension may be deferred up to age 69.

The benefit is paid locally for insured persons who live abroad.

Disability pension: Younger than age 65, assessed with a permanent incapacity for any work, and has at least 150 weeks of paid contributions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or had at least 150 weeks of paid contributions at the time of death.

Eligible survivors include a dependent widow(er) who was married to the deceased and was disabled or aged 40 or older and incapable of gainful employment; a dependent widow(er) who was caring for a child younger than age 16 (age 21 if a student, no limit if disabled) at the time of death; a dependent widow who was pregnant with the deceased's child at the time of death; dependent children younger than age 16 (age 21 if a student, no limit if disabled); and dependent parents who are disabled or aged 40 or older and incapable of gainful employment.

Funeral grant: Paid when an insured person or the spouse of an insured person dies if the insured had at least 50 weeks of paid contributions.

Social assistance

Noncontributory old-age pension (income tested): Aged 65 or older, retired, and has less than 500 weeks of paid contributions.

Disability assistance (income tested): Assessed with a disability and has less than 500 weeks of paid contributions.

Survivor assistance (income tested): The deceased had less than 500 weeks of paid contributions.

Old-Age Benefits

Social insurance

Retirement pension: 30% of the insured's covered wage is paid with at least 500 weeks of paid or credited contributions. The pension is increased by 1% of the covered wage for each 50-week period of paid or credited contributions exceeding 500 weeks, up to 60%.

With less than 500 weeks of paid contributions, a lump sum of six times the number of 50-week periods of paid contributions multiplied by the covered wage is paid.

The covered wage is based on the insured's average weekly earnings in the best five years of contributions in which at least 26 contributions were made.

Early pension: The benefit is reduced by 0.58% for each month the insured is younger than age 65.

Deferred pension: The benefit is increased by 0.58% for each month the insured is older than age 65, up to 35%.

The minimum pension is B\$64.33 a week.

Social assistance

Noncontributory old-age pension (income tested): B\$59.18 a week is paid.

Permanent Disability Benefits

Social insurance

Disability pension: 30% of the insured's covered wage is paid with at least 500 weeks of paid or credited contributions; 15% to 28% of covered wage with 150 to 499 weeks. The pension is increased by 1% of the covered wage for each 50-week period of paid or credited contributions exceeding 500 weeks, up to 60%.

The covered wage is based on the insured's average weekly earnings in the best three years of contributions in which at least 26 contributions were made.

The maximum annual wage used to calculate benefits is B\$31,200.

The minimum pension is B\$69.48 a week.

Social assistance

Disability assistance (income tested): B\$59.18 a week is paid.

Survivor Benefits

Social insurance

Spouse's pension: 50% of the retirement or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er).

The minimum survivor pension is B\$69.48 a week.

Orphan's pension: 10% of the retirement or disability pension the deceased received or was entitled to receive is paid to each eligible child, up to five children (if the widow(er) receives a survivor pension) or 10 children (if the widow(er) does not receive a survivor pension); B\$32.16 a week is paid to each full orphan.

The minimum orphan's pension is B\$28.30 a week.

Other eligible survivors: If there is no eligible widow(er) or orphan, 50% of the retirement or disability pension the deceased received or was entitled to receive is paid to an eligible parent.

The minimum survivor pension is B\$69.48 a week.

All survivor benefits combined must not exceed 100% of the retirement or disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of up to B\$1,680 is paid to the person who pays for the funeral.

Social assistance

Survivor assistance (income tested): B\$59.18 a week is paid to persons aged 18 or older; B\$23.67 a week to children younger than age 18.

Administrative Organization

Ministry of Finance (<http://www.bahamas.gov.bs/finance>) provides general supervision.

National Insurance Board (<http://www.nib-bahamas.com>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1972 (national insurance).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Cash sickness benefits: Must have at least 40 weeks of contributions, including 26 weeks of paid or credited contributions in the year immediately before the incapacity began or in the last contribution year, or 13 weeks of paid or credited contributions in the 26 weeks immediately before the incapacity began.

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Cash maternity benefits: Must have at least 50 weeks of contributions, including 26 weeks of paid or credited contributions in the last year of contributions or in the 40 weeks before the benefit is paid.

Maternity grant: Must have at least 50 weeks of paid contributions.

Funeral benefit: Paid when an insured person or the spouse of an insured person dies if the insured had at least 50 weeks of paid contributions.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly covered earnings is paid after a three-day waiting period for up to 26 weeks; may be extended for 14 weeks in certain circumstances.

The minimum benefit is B\$69.42 a week.

Sickness allowance (means tested): B\$59.18 a week is paid for an insured person who does not meet the contribution requirements for the sickness benefit.

Maternity benefit: 66.6% of average weekly covered earnings is paid for 13 weeks beginning no earlier than six weeks before the expected date of childbirth; may be extended for two weeks in certain circumstances.

The minimum benefit is B\$69.48 a week.

Maternity grant: A lump sum of B\$450 is paid for each live birth.

Funeral benefit: A lump sum of B\$1,680 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Public and private medical care is available at public hospitals and clinics. Government subsidizes the cost for public care patients, children, the elderly, and needy persons.

Dependents' Medical Benefits

No statutory benefits are provided.

Public and private medical care is available at public hospitals and clinics. Government subsidizes the cost for public care patients, children, the elderly, and needy persons.

Administrative Organization

Ministry of Finance (<http://www.bahamas.gov.bs/finance>) provides general supervision.

National Insurance Board (<http://www.nib-bahamas.com>) administers the program.

Work Injury

Regulatory Framework

First law: 1943 (workmen's compensation).

Current law: 1972 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons and self-employed persons.

Exclusions: Family labor.

Source of Funds

Insured person: None.

Self-employed person: 2% of covered earnings.

The maximum annual earnings used to calculate contributions are B\$31,200.

Employer: 0.75% of covered payroll.

The maximum annual earnings used to calculate contributions are B\$31,200.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66.6% of average weekly covered earnings is paid after a three-day waiting period for up to 40 weeks.

The minimum benefit is B\$69.48 a week.

The maximum benefit is B\$399.96 a week.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of 100%, 66.6% of average weekly covered earnings is paid. A lump sum of B\$1,000 is also paid.

The minimum benefit for a total disability is B\$69.48 a week.

The maximum benefit is B\$399.96 a week.

Constant-attendance supplement: If the insured has a 100% disability and requires the constant attendance of others to perform daily functions, 20% of the permanent disability pension is paid.

Partial disability: For an assessed degree of disability of at least 25%, a reduced pension is paid according to the assessed degree of disability. A lump sum of B\$500 is also paid.

The minimum benefit for a partial disability is B\$59.18 a week.

Lump-sum grant: For an assessed degree of disability of 1% to 24%, a lump sum of B\$100 to B\$2,400 is paid according to the assessed degree of disability.

Workers' Medical Benefits

Benefits include hospitalization, general and specialist care, medicine, and transportation, and are paid for up to 40 weeks (for an assessed degree of disability of 25% or less) or two years (for an assessed degree of disability of more than 25%).

Survivor Benefits

Spouse's pension: 50% of the temporary disability pension the deceased received or was entitled to receive is paid.

Orphan's pension: 10% of the temporary disability pension the deceased received or was entitled to receive is paid to each dependent child younger than age 16 (age 21 if a full-time student), up to five children (if the widow(er) receives a survivor pension) or 10 children (if the widow(er) does not receive a survivor pension).

Industrial death benefit: A lump sum of one month of the spouse's or orphan's pension is paid.

Industrial funeral benefit: A lump sum of B\$1,800 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Finance (<http://www.bahamas.gov.bs/finance>) provides general supervision.

National Insurance Board (<http://www.nib-bahamas.com>) administers the program.

Unemployment

Regulatory Framework

First and current law: 2009 (national insurance), implemented in 2009 and 2010.

Type of program: Social insurance system.

Coverage

Employed persons younger than age 65.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.5% of salary.

Self-employed person: Not applicable.

Employer: 0.5% of payroll.

Government: Covers any deficit.

Qualifying Conditions

Unemployment benefit: Must have at least 52 weeks of paid contributions, including 13 weeks of paid or credited contributions in the 26 weeks before unemployment began, and seven weeks of paid or credited contributions in the 13 weeks before unemployment began.

To remain eligible, the insured must register with the labor exchange every four weeks, be available and looking for work, and must accept suitable employment.

Unemployment Benefits

Unemployment benefit: 50% of the insured's average covered weekly earnings is paid after a two-week waiting period for up to 13 weeks (may be extended in certain circumstances) in any 52-week period.

After receiving benefits for 13 weeks in any 52-week period, the insured must wait 52 weeks to be eligible for another claim.

The minimum unemployment benefit is B\$69.48 a week.

The maximum unemployment benefit is B\$300 a week.

Schedule of payments: The benefit is paid biweekly.

Administrative Organization

Ministry of Finance (<http://www.bahamas.gov.bs/finance>) provides general supervision.

National Insurance Board (<http://www.nib-bahamas.com>) administers the program.

Barbados

Exchange rate: US\$1.00 = 2.02 Barbadian dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1937 (social assistance).

Current law: 1966 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All employed and self-employed persons, including public-sector employees.

Exclusions: Unpaid family labor.

Social assistance: Residents of Barbados.

Source of Funds

Insured person

Social insurance: 5.93% to 6.85% of covered earnings.

The minimum earnings used to calculate contributions are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings used to calculate contributions are B\$985 a week (rising to B\$1,006 a week in January 2014) for employees paid weekly or B\$4,270 a month (rising to B\$4,360 a month in January 2014) for employees paid monthly.

The insured's contributions also finance sickness and maternity benefits.

Social assistance: 2% of covered earnings.

Self-employed person

Social insurance: 13.6% of quarterly earnings.

The minimum annual earnings used to calculate contributions are B\$1,092 a year.

The maximum annual earnings used to calculate contributions are B\$4,270 a month (rising to B\$4,360 a month in January 2014).

The self-employed person's contributions also finance sickness and maternity benefits.

Social assistance: 2% of quarterly earnings.

Employer

Social insurance: 5.93% to 6.75% of covered payroll.

The minimum earnings used to calculate contributions are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings used to calculate contributions are B\$985 a week (rising to B\$1,006 a week in January 2014) for employees paid weekly or B\$4,270 a month (rising to B\$4,360 a month in January 2014) for employees paid monthly.

The employer's contributions also finance sickness and maternity benefits.

Social assistance: 2% of covered payroll.

Government

Social insurance: None; contributes as an employer.

Social assistance: Any deficit.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 66 (rising by six months every four years until reaching age 67 in 2018) with at least 500 weeks of coverage, including at least 150 weeks of paid contributions.

Early pension: Age 60 and no longer employed or self-employed.

Deferred pension: The pension may be deferred until age 70.

Old-age grant (social insurance): Age 66 (rising by six months every four years until reaching age 67 in 2018) with at least 50 weeks of paid or credited contributions.

Old-age benefits are payable abroad.

Noncontributory old-age pension (social assistance): Age 66 (rising by six months every four years until reaching age 67 in 2018) or older, has lived in Barbados for 12 years (citizens) or 15 years (permanent residents) since age 40 or a total of 20 years since age 18; and does not meet the contribution requirements for an old-age social insurance pension or an old-age pension from a foreign government or international organization.

Disability pension

Disability pension (social insurance): Younger than pensionable age with at least 150 weeks of paid contributions and incapable of any work.

Disability grant (social insurance): Younger than pensionable age with at least 50 weeks but less than 150 weeks of paid or credited contributions and incapable of any work.

Disability benefits are not payable abroad.

Noncontributory disability pension (social assistance, income tested): Aged 18 or older; assessed with an incapacity for work as the result of a serious problem with eyesight,

or hearing and speech; and with earnings up to B\$30 a week.

Survivor pension

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and children up to age 16 (age 25 if a student; no limit if disabled) who were living with or totally dependent on the deceased.

Funeral grant: The deceased or his or her spouse received or was entitled to receive an old-age or disability pension or cash sickness or maternity benefits.

Survivor benefits are payable abroad.

Old-Age Benefits

Old-age pension (social insurance): For insured persons aged 56 or older on December 31, 2002, 40% of average covered earnings plus 1% of total earnings used to calculate contributions for contributions exceeding 500 weeks is paid.

For insured persons younger than age 47 on December 31, 2002, 2% of average annual earnings for the first 20 years of contributions plus 1.25% average annual earnings for each year exceeding 20 years is paid.

For all insured persons age 47 or older but younger than age 56 on December 31, 2002, 50% of the pension is based on the first method of calculation and 50% on the second.

Average earnings are based on the insured's earnings in the best five years; if the number of years worked is less than 15 years, the average is based on the insured's total earnings.

The maximum earnings used to calculate benefits are B\$985 a week (rising to B\$1,006 a week in January 2014) for employees paid weekly or B\$4,270 a month (rising to B\$4,360 a month in January 2014) for employees paid monthly.

The minimum weekly pension is B\$175 (rising to B\$179 in January 2014).

The maximum pension is 60% of average covered earnings.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Old-age grant (social insurance): A lump sum of six weeks of average covered earnings is paid for each 50-week period of paid or credited contributions.

Noncontributory old-age pension (social assistance): The minimum weekly pension is B\$142 (rising to B\$145 in January 2014).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Permanent Disability Benefits

Disability pension (social insurance): 40% of average annual covered earnings plus 1% of total earnings used to calculate contributions for contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's earnings in the best three years of contributions; if the number of years worked is less than 15 years, the average is based on total earnings.

The maximum earnings used to calculate benefits are B\$985 a week (rising to B\$1,006 a week in January 2014) for employees paid weekly or B\$4,270 a month (rising to B\$4,360 a month in January 2014) for employees paid monthly.

The minimum weekly pension is B\$175 (rising to B\$179 in January 2014).

The maximum pension is 60% of average covered earnings.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability grant (social insurance): A lump sum of six weeks of average covered earnings for each 50-week period of paid or credited contributions is paid.

Average earnings are based on the insured's earnings in the best three years of contributions; if the number of years worked is less than 15 years, the average is based on the insured's total earnings.

Noncontributory disability pension (social assistance, income tested): The minimum weekly pension is B\$142 (rising to B\$145 in January 2014).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 50 or older who was married to the deceased for at least three years. A limited pension is paid for 12 months (without limit of age or length of payment if disabled) to a widow(er) younger than age 50.

The survivor pension ceases on remarriage or cohabitation.

Orphan's pension: 16.6% of the old-age or disability pension the deceased received or was entitled to receive is paid to each child younger than age 16 (age 25 if a student, no limit if disabled before age 16); 33.3% if a full orphan or disabled.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive at the date of death.

Funeral grant: A lump sum of B\$1,950 is paid to the person who pays for the funeral.

Barbados

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Labor is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1966 (social insurance).

Type of program: Social insurance system. Cash benefits only.

Coverage

All employed and self-employed persons, including public-sector employees; and permanent government employees (cash maternity benefits only).

Exclusions: Unpaid family labor.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: Must be aged 16 to 66 (rising by six months every four years until reaching age 67 in 2018); have been employed immediately before the incapacity began; have at least seven weeks of paid contributions in the second to last quarter before the incapacity began; and have at least 39 weeks of paid or credited contributions in the four consecutive quarters ending in the second to last quarter before the incapacity began.

Cash maternity benefits: Employed women must have at least 26 weeks of coverage, including 16 weeks of paid contributions in the two consecutive quarters ending in the second to last quarter before the benefit is paid.

Self-employed women must have at least 39 weeks of contributions in the four consecutive quarters ending in the second to last quarter before the benefit is paid; and 16 weeks of paid contributions in the two consecutive quarters ending in the second to last quarter before the benefit is paid.

Maternity grant: Paid for a woman who is uninsured, who does not qualify for cash maternity benefits, or whose spouse qualifies.

Sickness and maternity benefits are payable abroad only in cases where the insured has left temporarily to receive medical treatment.

Sickness and Maternity Benefits

Sickness benefit: 66.6% of average weekly covered earnings is paid after a three-day waiting period for up to 26 weeks; may be extended for an additional 26 weeks if the insured has at least 150 weeks of paid contributions, including 75 weeks of contributions in the three years before the year the incapacity began. The waiting period is waived if the incapacity lasts at least 14 days.

Maternity benefit: 100% of average weekly covered earnings is paid for up to six weeks before and six weeks after the expected date of childbirth.

Maternity grant: A lump sum of B\$1,125 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Free medical care is available in public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Free medical care is available in public hospitals and health centers.

Administrative Organization

Ministry of Labor is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Work Injury

Regulatory Framework

First law: 1916 (workmen's compensation).

Current law: 1966 (social insurance).

Type of program: Social insurance system.

Coverage

All employed persons, including public-sector employees and some categories of fishermen.

Exclusions: Self-employed persons and unpaid family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.75% of payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

90% of the insured's average covered earnings is paid after a three-day waiting period for up to 52 weeks. The waiting period is waived if the disability lasts at least 14 days.

Permanent Disability Benefits

Permanent disability pension: For a total permanent disability (100%), 90% of the insured's average covered earnings is paid.

The insured's doctor assesses the degree of disability, which may be reviewed by National Insurance Office doctors.

Constant-attendance supplement: 50% of the pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; a lump sum is paid if the assessed degree of disability is less than 30%.

Workers' Medical Benefits

Benefits include reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicine; appliances; and transportation.

Survivor Benefits

Survivor pension: 50% of the temporary disability benefit the deceased received or was entitled to receive is paid to a dependent spouse.

Remarriage settlement: The pension ceases on remarriage or cohabitation, and a lump sum of one year of pension is paid.

Orphan's pension: 16.6% of the temporary disability benefit the deceased received or was entitled to receive is paid to each child younger than age 16 (age 25 if a student); 33.3% if a full orphan or disabled (no age limit if disabled).

All survivor benefits combined must not exceed 100% of the temporary disability benefit the deceased received or was entitled to receive.

Funeral grant: A lump sum of B\$1,950 is paid to the person who pays for the insured's funeral.

Administrative Organization

Ministry of Labor is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Unemployment

Regulatory Framework

First and current law: 1981 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons, family labor, and permanent government employees.

Source of Funds

Insured person: 0.75% of covered earnings plus 0.5% for the training levy.

The minimum earnings used to calculate contributions are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings used to calculate contributions are B\$985 a week (rising to B\$1,006 a week in January 2014) for employees paid weekly or B\$4,270 a month (rising to B\$4,360 a month in January 2014) for employees paid monthly.

Self-employed person: Not applicable. The self-employed pay 0.5% of declared income for the training levy.

Employer: 0.75% of covered payroll plus 0.5% for the training levy. Private-sector employers pay an additional 0.5% to the severance fund.

The minimum earnings used to calculate contributions are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings used to calculate contributions are B\$985 a week (rising to B\$1,006 a week in January 2014) for employees paid weekly or B\$4,270 a month (rising to B\$4,360 a month in January 2014) for employees paid monthly.

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefit: Must be younger than age 66 (rising by six months every four years until reaching age 67 in 2018) with at least 52 weeks of coverage; have at least seven weeks of paid or credited contributions in the second to last quarter before unemployment began; and have at least 20 weeks of paid or credited contributions in the three consecutive quarters ending in the second to last quarter before the unemployment began.

Unemployment Benefits

60% of the insured's average covered weekly earnings is paid after a three-day waiting period for up to 26 weeks in any 52-week period. The waiting period is waived if the insured is unemployed for at least 14 days.

Administrative Organization

Ministry of Labor is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Belize

Exchange rate: US\$1.00 = 2.00 Belize dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including public servants and self-employed persons.

Exclusions: Casual labor, persons employed for less than eight hours a week, military personnel, employees aged 65 or older, and old-age pensioners aged 60 to 64 who return to work.

Voluntary coverage for residents of Belize younger than age 65 who cease to be employed, have paid at least 150 contributions as an employee, and have not previously received an old-age or disability pension.

Noncontributory old-age pension (social assistance): Citizens and permanent residents of Belize.

Source of Funds

Insured person

Social insurance: Weekly contributions vary according to eight wage classes:

B\$0.83 if weekly earnings are less than B\$70;

B\$1.35 if B\$70 to B\$109.99;

B\$1.95 if B\$110 to B\$139.99;

B\$3.15 if B\$140 to B\$179.99;

B\$4.75 if B\$180 to B\$219.99;

B\$6.35 if B\$220 to B\$259.99;

B\$7.95 if B\$260 to B\$299.99; and

B\$9.55 if B\$300 or greater.

The insured's contributions also finance sickness, maternity, and work injury benefits.

Voluntarily insured persons pay weekly contributions of B\$1.76 to B\$10.24 for old-age benefits, survivor benefits, and the funeral grant. Contributions are based on the best three years of contributions previously paid.

Noncontributory old-age pension (social assistance): None.

Self-employed person

Social insurance: 7% of weekly income of B\$55 to B\$320.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits.

Noncontributory old-age pension (social assistance): None.

Employer

Social insurance: Weekly contributions vary according to eight wage classes:

B\$3.57 if weekly earnings are less than B\$70;

B\$5.85 if B\$70 to B\$109.99;

B\$8.45 if B\$110 to B\$139.99;

B\$9.65 if B\$140 to B\$179.99;

B\$11.25 if B\$180 to B\$219.99;

B\$12.85 if B\$220 to B\$259.99;

B\$14.45 if B\$260 to B\$299.99; and

B\$16.05 if B\$300 or greater.

The employer's contributions also finance sickness, maternity, and work injury benefits.

B\$2.60 of employer contributions finances work injury benefits only for all wage classes of old-age pensioners aged 60 to 64 who return to work and employees aged 65 or older.

Noncontributory old-age pension (social assistance): None.

Government

Social insurance: Contributes as an employer.

Noncontributory old-age pension (social assistance): The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 with at least 500 weeks of paid or credited contributions including at least 150 paid contributions. Retirement is not necessary.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions including at least 150 paid contributions. Employment must cease.

Old-age grant (social insurance): Age 60 with at least 26 weeks of paid contributions but does not meet the contribution requirements for an old-age pension.

Noncontributory old-age pension (social assistance): Age 67 (men) or age 65 (women) and needy.

Disability pension (social insurance): Younger than age 60 and incapable of work with at least 150 weeks of paid contributions since 1981, including at least 110 paid contributions in the five consecutive years before the year in which the disability began and five paid or credited contributions in the 13 weeks immediately before the week in which the incapacity resulting in the disability began.

A medical board assesses the degree of disability.

Disability grant (social insurance): Younger than age 60 with at least 26 weeks of paid contributions but does not meet the contribution requirements for a disability pension. Must be assessed with a permanent incapacity for work by a medical board.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow who was married to the insured for at least three years and is pregnant with or caring for the deceased's children, is aged 50 or older, or is disabled; a widower who was dependent on the deceased for at least three years; a partner who lived with the deceased for at least five consecutive years; children younger than age 16 (age 21 if a full-time student); and, if there are no other survivors, dependent parents aged 55 or older.

Survivor grant (social insurance): The deceased had at least 26 weeks of paid contributions but did not meet the contribution requirements for an old-age or disability pension.

Eligible survivors include a widow who was married to the insured for at least three years and is pregnant with or caring for the deceased's children, is aged 50 or older, or is disabled; a widower who was dependent on the deceased for at least three years; a partner who lived with the deceased for at least five consecutive years; children younger than age 16 (age 21 if a full-time student); and, if there are no other survivors, dependent parents aged 55 or older.

Funeral grant (social insurance): The deceased had 50 weeks of paid contributions; 150 weeks of paid contributions for the funeral of a spouse or dependent child younger than age 16 (age 21 if a full-time student).

Old-Age Benefits

Old-age pension (social insurance): The pension is 30% of the insured's average weekly covered earnings plus 2% of average weekly covered earnings for each 50-week period of contributions exceeding 500 weeks up to 750 weeks plus 1% of average weekly covered earnings for every 50-week period of contributions exceeding 750 weeks.

Average weekly covered earnings are based on the best three years of earnings.

Early pension: Calculated in the same way as the old-age pension. The pension is suspended if the insured returns to work before age 65.

The minimum weekly pension is B\$47. The pension is paid every four weeks.

The maximum pension is 60% of average weekly covered earnings, up to a weekly maximum of B\$192.

Old-age grant (social insurance): A lump sum is paid of six times the insured's average weekly covered earnings multiplied by the number of 50-week contribution periods,

or 2.5 times the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods, whichever is greater.

Average weekly covered earnings are based on the best three years of earnings.

The minimum old-age grant is B\$800.

Noncontributory old-age pension (social assistance): B\$100 a month is paid.

Permanent Disability Benefits

Disability pension (social insurance): 30% of the insured's average weekly covered earnings is paid with at least 500 weeks of contributions; 25% with less than 500 weeks of contributions.

Average weekly covered earnings are based on the best three years of earnings.

The minimum weekly pension is B\$47. The pension is paid every four weeks.

The maximum weekly pension is 60% of average weekly covered earnings up to B\$192.

Disability grant (social insurance): A lump sum is paid of six times the insured's average weekly covered earnings multiplied by the number of 50-week contribution periods, or 2.5 times the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods, whichever is greater.

Average weekly covered earnings are based on the best three years of earnings.

The minimum disability grant is B\$800.

Survivor Benefits

Spouse's pension (social insurance): 66.7% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

Orphan's pension (social insurance): 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each child younger than age 16 (age 21 if a full-time student); 40% if disabled (no age limit and paid for life).

Dependent parent's pension (social insurance): 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent parent aged 55 or older.

The minimum weekly survivor pension is B\$47 and is split among eligible survivors. Survivor pensions are paid every four weeks.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Survivor grant (social insurance): A lump sum is paid of six times the sum of the deceased's average weekly covered

earnings multiplied by the number of 50-week contribution periods, or 2.5 times the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods, whichever is greater.

Average weekly covered earnings are based on the best three years of earnings.

The minimum survivor grant is B\$800.

Survivor benefits may be paid in addition to old-age or disability benefits.

Funeral grant (social insurance): B\$1,500 is paid for the insured's death; B\$1,000 on the death of a spouse; and B\$500 on the death of a dependent child.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including public servants and self-employed persons.

Exclusions: Casual labor, persons employed for less than eight hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Must be currently employed with at least 50 weeks of contributions, including at least five of the 13 weeks before the incapacity began.

Cash maternity benefits: Must have at least 50 weeks of paid contributions, including at least 25 weeks of paid or credited contributions of which 20 must be paid in the 39 weeks immediately before the day on which the benefit is to begin.

Maternity grant: Must have at least 50 weeks of paid contributions, including at least 25 in the 50 weeks before the expected date of childbirth. The grant is paid to an insured woman or to an insured man for his wife or common-law wife.

Sickness and Maternity Benefits

Sickness benefit: 80% of average weekly covered earnings is paid for up to 234 days; thereafter, the full benefit may be extended for 156 days and for a further 78 days at 60% of average weekly covered earnings. After 234 days, a disability pension may be paid at the discretion of a medical board. The benefit is paid weekly.

The minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

Maternity benefit: 80% of average weekly covered earnings is paid for up to 14 weeks, beginning seven weeks before the expected date of childbirth or the day on which the benefit was claimed. The benefit is paid in two installments: one for the period before childbirth, one for the period after childbirth.

The minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

Maternity grant: B\$300 is paid for each child.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

Work Injury

Regulatory Framework

First and current law: 1979 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public servants, self-employed persons, and old-age pensioners who return to work.

Exclusions: Casual labor, persons employed for less than eight hours a week, and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered under certain circumstances.

Temporary Disability Benefits

80% of average weekly covered earnings in the four weeks before the disability began is paid from the first day of incapacity for up to 156 days; thereafter, the benefit may be extended and paid at 60% of average weekly covered earnings for up to 91 days. The benefit is paid weekly.

The minimum weekly benefit for the first 156 days is B\$44.00; for the remaining 91 days, B\$33.00.

The maximum weekly benefit for the first 156 days is B\$256.00; for the remaining 91 days, B\$192.00.

Permanent Disability Benefits

Permanent disability pension: 60% of average weekly covered earnings in the four weeks before the disability began multiplied by the assessed degree of disability is paid.

The minimum weekly pension is B\$47. The pension is paid every four weeks.

Constant-attendance allowance: For a total (100%) disability, 25% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

A medical board assesses and periodically reviews the degree of disability.

Disablement grant: For an assessed degree of disability of less than 25%, a lump sum of average covered earnings in the four weeks before the disability began multiplied by the assessed degree of disability multiplied by 260 is paid.

A medical board assesses the degree of disability.

Workers' Medical Benefits

Benefits include full medical care, including rehabilitation and treatment abroad if recommended by a medical doctor.

Survivor Benefits

Spouse's pension: 66.7% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er).

Eligible widow(er)s include a widow who was married to the deceased for at least three years and is pregnant with or caring for the deceased's children, is aged 50 or older, or was totally dependent on the deceased; or a dependent or disabled widower.

A limited pension may be paid to a widow for up to 52 weeks if she does not qualify for a spouse's pension.

The spouse's pension ceases on remarriage.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each child up to age 16 (age 21 if a full-time student); 40% if disabled.

Dependent parent's pension: If there are no other eligible survivors, 40% of the pension the deceased received or was entitled to receive is paid to dependent parents aged 55 or older.

The minimum weekly pension is B\$47 and is split among the eligible survivors. Survivor pensions are paid every four weeks.

All survivor benefits combined must not exceed 60% of the deceased's average covered earnings in the four weeks before the date of the employment injury resulting in the insured's death.

Funeral grant: B\$1,500 is paid for the death of the insured.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.org.bz>) administers the program.

Bermuda

Exchange rate: US\$1.00 = 1.00 Bermuda dollar (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967 (old age and survivors).

Current laws: 1970 (old age and survivors); 1980 (disability); 1998 (occupational pensions), implemented in 2000; and 1999 (national pension scheme regulations).

Type of program: Social insurance, mandatory occupational pension, and social assistance system.

Coverage

Social insurance

Employed and self-employed persons older than age 18 working more than four hours a week, and temporary residents gainfully employed for more than 26 consecutive weeks.

Voluntary coverage for persons who were previously covered.

Exclusions: Full-time students up to age 26 who work weekends or during school vacations.

Mandatory occupational pension

Employed persons aged 23 or older who are citizens or the spouse of a citizen and who have worked 720 hours or more for their current employer in any calendar year; self-employed persons aged 23 or older with annual earnings above B\$20,000 who are citizens or the spouse of a citizen.

Social assistance

All residents of Bermuda.

Source of Funds

Insured person

Social insurance: B\$32.07 a week; none if older than age 65.

Mandatory occupational pension: 5% of covered earnings. The maximum annual earnings used to calculate contributions are B\$200,000.

Social assistance: None.

Self-employed person

Social insurance: B\$64.17 a week; B\$32.07 if older than age 65.

Mandatory occupational pension: 10% of declared earnings. Additional voluntary contributions are possible.

The maximum mandatory contribution on declared earnings is B\$5,000 a year.

Social assistance: None.

Employer

Social insurance: B\$32.07 a week.

Mandatory occupational pension: 5% of covered earnings. The maximum annual earnings used to calculate contributions are B\$200,000.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Mandatory occupational pension: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 65 with at least 250 weeks of contributions, including an average of at least 50 weeks of contributions for each year of coverage. Retirement is not necessary.

Partial pension: Age 65 with at least 250 weeks of contributions, including an average of 25 to 49 weeks of contributions for each year of coverage.

The old-age pension is payable abroad.

Old-age settlement (social insurance): Age 65, has made contributions, but does not meet the contribution requirements for the old-age pension (social insurance).

Old-age pension (mandatory occupational pension): Age 65.

Noncontributory old-age pension (social assistance): Age 65, does not qualify for contributory old-age benefits, and a citizen with at least 10 years of continuous residence in Bermuda in the 20 years immediately before the application.

Disability pension

Disability pension (social insurance): Assessed with a disability, employed immediately before the disability began, and unable to work for a full year. Must have at least 150 weeks of contributions, including at least 50 weeks of contributions for each year of coverage.

Partial pension: A reduced pension is paid for persons who qualify for a disability pension but have an average of 25 to 49 weeks of contributions for each year of coverage.

The disability pension is payable abroad.

Bermuda

Disability pension (mandatory occupational pension): Must be assessed with an incapacity for work due to a physical or mental condition.

Noncontributory disability pension (social assistance): Assessed with a permanent incapacity for work, does not qualify for contributory disability benefits, and has at least 10 years of residence in Bermuda immediately before the application.

Appointed medical doctors assess the degree of disability.

Survivor pension

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension (social insurance).

Partial pension: A reduced pension is paid if the deceased qualified for an old-age or disability pension but had an average of 25 to 49 weeks of contributions for each year of coverage.

Eligible survivors include a widow(er) married to the deceased for at least three years and who was married to the deceased at the time of death.

The survivor pension ceases on remarriage or cohabitation.

The survivor pension is payable abroad.

Survivor settlement (social insurance): The deceased had made contributions but did not meet the contribution requirements for a survivor pension (social insurance).

Eligible survivors include a widow(er) married to the deceased for at least three years and who was married to the deceased at the time of death.

Survivor pension (mandatory occupational pension): The deceased received or was entitled to receive an old-age or disability pension (mandatory occupational pension) at the time of death.

Eligible survivors include beneficiaries named by the deceased.

Old-Age Benefits

Old-age pension (social insurance): B\$226.22 a week (B\$982.98 a month) plus B\$1.33 for each 26-week period of contributions exceeding 250 contributions is paid.

Partial pension: The minimum monthly partial pension is B\$491.49 (one-half of the full pension) if the annual average number of weeks of contributions is 25 to 29; B\$589.74 (three-fifths) for 30 to 34 weeks; B\$688.07 (seven-tenths) for 35 to 39 weeks; B\$786.40 (four-fifths) for 40 to 44 weeks; or B\$884.69 (nine-tenths) for 45 to 49 weeks.

Old-age settlement (social insurance): The total employer and employee contributions are refunded as a lump sum.

Old-age pension (mandatory occupational pension): The pension is based on the insured's average earnings or

the amount of the insured's accumulated capital, depending on the rules for the specific occupational pension scheme.

Noncontributory old-age pension (social assistance): B\$103.81 a week (B\$451.08 a month) is paid with total annual income greater than \$4,000; B\$106.83 a week (B\$464.20 a month) with total annual income up to \$4,000.

Permanent Disability Benefits

Disability pension (social insurance): B\$150.79 a week (B\$655.22 a month) is paid.

Partial pension: A percentage of the full pension is paid according to the number of average annual weeks of contributions from 25 to 49.

Disability pension (mandatory occupational pension): The amount of the benefit depends on the rules for the specific occupational pension scheme.

Noncontributory disability pension (social assistance): B\$103.81 a week (B\$451.08 a month) is paid.

Survivor Benefits

Survivor pension (social insurance): B\$226.22 a week (B\$982.98 a month) is paid.

Partial pension: B\$491.49 (one-half of the full pension) a month is paid if the deceased's annual average number of weeks of contributions was 25 to 29; B\$589.74 (three-fifths) for 30 to 34 weeks; B\$688.07 (seven-tenths) for 35 to 39 weeks; B\$786.40 (four-fifths) for 40 to 44 weeks; or B\$884.69 (nine-tenths) for 45 to 49 weeks.

An additional allowance of B\$22.57 a week (B\$98.07 a month) is paid for each dependent child.

The survivor pension is paid for 26 weeks or until dependent children reach age 18 (26 if a full-time student); for life if the surviving spouse is older than age 50 or disabled.

For her own pension calculation, a widow who receives a survivor pension is credited for every week she receives the pension and may substitute up to a year of her deceased husband's contribution record for her own.

Survivor settlement (social insurance): The total employer and employee contributions are refunded as a lump sum.

Survivor benefit (mandatory occupational pension): The benefit is paid as a lump sum (after the insured's death and before the pension begins) or according to the pension plan (after the insured's death and after the pension commences) based on the value of the deceased's contributions, accumulated capital, or accrued benefits.

A lump-sum benefit is paid to the survivor if the deceased had less than two years of membership in an occupational pension scheme at the time of death.

Administrative Organization

Social insurance and social assistance

Ministry of Finance provides general supervision.

Department of Social Insurance (<http://www.socialinsurance.gov.bm>) administers the program.

Mandatory occupational pension

Pension Commission (<http://www.pensioncommission.bm>) supervises and regulates the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1970 (health insurance); and 2004 (health council), implemented in 2006.

Type of program: Compulsory insurance with a public or private carrier or an approved employer-operated plan (employed persons). Individual or voluntary insurance (non-employed persons). Medical benefits only.

Coverage

Government Health Insurance Plan: Residents of Bermuda who are older than the minimum age to leave school.

Commercial Insurance: Employed persons and their non-employed spouses; and self-employed persons.

Future Care: Residents of Bermuda aged 65 or older.

Source of Funds

Insured person

Health Insurance Plan: B\$195 a month. Voluntarily insured persons pay B\$390 a month.

Commercial Insurance: Employed persons and their nonemployed spouses pay 50% of a premium set based on medical underwriting.

Future Care: B\$220 a month; B\$651.68 a month for persons who do not meet residency requirements. Voluntarily insured persons pay B\$440 a month; B\$1,303.36 a month for persons who do not meet residency requirements.

Self-employed person

Health Insurance Plan: B\$390 a month.

Commercial Insurance: 100% of premiums set based on medical underwriting.

Future Care: B\$440 a month; B\$1,303.36 a month for persons who do not meet residency requirements.

Employer

Health Insurance Plan: B\$195 a month.

Commercial Insurance: For employed persons and their nonemployed spouses, 50% of a premium set based on medical underwriting.

Future Care: B\$220 a month; B\$651.68 a month for persons who do not meet residency requirements.

Government: The total cost of health insurance for resident children younger than age 16 (age 21 if a student) and needy persons; 80% of the total cost of hospital care for residents aged 65 to 74; 90% of the total cost of hospital care for residents aged 75 or older.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Under the 2000 Employment Act, employers are required to provide paid sick leave and paid and unpaid maternity leave.

Medical benefits: There is no minimum qualifying period for employees with compulsory coverage, except for a 10-month waiting period for maternity care benefits.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

The 2000 Employment Act provides for eight days of paid sick leave a year to employees who have worked for the same employer for at least a year.

Maternity benefit: No statutory benefits are provided.

The 2000 Employment Act provides for eight weeks of paid maternity leave and four weeks of unpaid maternity leave to employees who have worked for the same employer for at least a year; eight weeks unpaid maternity leave for employees with less than a year.

Workers' Medical Benefits

Medical benefits

Health Insurance Plan: Benefits include inpatient and outpatient services; nursing, diagnostic, laboratory, ambulance, specialist, and doctor services; surgery; appliances; medicine; and basic dental care.

Commercial Insurance: Benefits include inpatient and outpatient services; nursing, preventive, diagnostic, laboratory, ambulance, air ambulance, air travel, room and board, specialist, and doctor services; surgery; appliances; prescription drugs; dental and vision care; and at-home nursing services.

Future Care: Benefits include inpatient and outpatient services; nursing, preventive, diagnostic, laboratory, ambulance, specialist, and doctor services; surgery; appliances; medicine; dental and vision care; and at-home nursing services.

Dependents' Medical Benefits

Medical benefits for dependents

Commercial Insurance: Benefits may include inpatient and outpatient services; nursing, preventive, diagnostic, laboratory, ambulance, air ambulance, air travel, accommodation, specialist, and doctor services; surgery; appliances; prescription drugs; dental and vision care; and at-home nursing services.

Administrative Organization

Ministry of Health provides general supervision.

Health Insurance Department (<http://www.hip.gov.bm>) administers the Health Insurance Plan and the Future Care programs.

Private carriers administer the commercial insurance.

Work Injury

Regulatory Framework

First and current law: 1965 (workmen's compensation).

Type of program: Employer-liability system. (The government may require employers to carry insurance.)

Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, casual labor, part-time workers, temporary employees, students, and voluntary workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through direct provision of benefits or payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The incapacity must last more than three days.

Temporary Disability Benefits

50% of lost earnings (up to B\$170 a week) or a lump sum is paid. The total benefit must not exceed the permanent disability benefit the insured would be entitled to receive.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, four years of earnings before the incapacity began is paid.

The minimum benefit is B\$5,000.

The maximum benefit is B\$53,000.

Constant-attendance supplement: 25% of the permanent disability benefit is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full disability benefit is paid according to the assessed loss of earning capacity.

Appointed medical doctors assess the degree of disability.

Workers' Medical Benefits

Benefits include the cost of necessary medical care, including hospitalization (up to a maximum based on the prevailing public ward charge for 56 days); emergency outpatient treatment; surgery, according to a fee schedule; medical expenses, including the cost of nursing, ambulances, and medicine, up to B\$1,000; the cost of prostheses up to B\$2,000; and the cost of transportation up to B\$250.

Survivor Benefits

Survivor benefit: A lump sum of three years of earnings or B\$42,000 (whichever is less) is paid, minus the value of any permanent disability benefits paid to the deceased.

Eligible survivors include persons who were totally dependent on the deceased.

Partial survivor grant: A grant is paid to those who were partially dependent on the deceased.

Funeral grant and medical expenses: Up to B\$2,000 is paid if there are no dependents.

Administrative Organization

Ministry of Labor, Home Affairs, and Public Safety provides general supervision.

Supreme Court administers lump sums.

Courts supervise the agreement between an employer and the insured on the amounts payable.

Bolivia

Exchange rate: US\$1.00 = 6.96 bolivianos

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1949 (social insurance) and 1956 (social security), implemented in 1959.

Current laws: 1996 (mandatory individual account), implemented in 1997; 2007 (universal pension), implemented in 2008; and 2010 (integrated pensions system).

Type of program: Mandatory individual account and universal pension system.

Note: In 1997, all active members of the social insurance system transferred to a system of privately managed mandatory individual accounts.

In 2008, a new universal pension (*Renta Dignidad*) replaced the *Bonosol* (available to all resident citizens of Bolivia older than age 65 from 1996 to 2008).

Coverage

Mandatory individual account: Salaried workers, including military personnel and apprentices.

Voluntary coverage for self-employed persons.

Universal pension (*Renta Dignidad*): All resident citizens of Bolivia.

Source of Funds

Insured person

Mandatory individual account: 10% of covered earnings for old-age benefits plus 1.71% for disability and survivor benefits and 0.5% for administrative fees.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,200 bolivianos.

Solidarity pension: 0.5% of covered earnings from 1,200 bolivianos to 13,000 bolivianos; 1% of earnings from 13,001 bolivianos to 25,000 bolivianos; 5% of earnings from 25,001 bolivianos to 35,000 bolivianos; and 10% of earnings above 35,000 bolivianos.

20% of the insured person's contributions for disability and survivors insurance also finances the solidarity pension.

Universal pension (*Renta Dignidad*): None.

Self-employed person

Mandatory individual account: Voluntarily insured persons contribute 10% of declared earnings plus 1.71% for disability and survivor benefits and 0.5% for administrative fees.

The minimum declared earnings used to calculate contributions are the legal monthly minimum wage.

The maximum declared earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,200 bolivianos.

Solidarity pension: 0.5% of declared earnings from 1,200 bolivianos to 13,000 bolivianos; 1% of earnings from 13,001 bolivianos to 25,000 bolivianos; 5% of earnings from 25,001 bolivianos to 35,000 bolivianos; and 10% of earnings above 35,000 bolivianos.

Mining cooperatives contribute 2% of declared income from sales.

20% of the self-employed person's contributions for disability and survivors insurance also finances the solidarity pension. See also source of funds under Work Injury.

Universal pension (*Renta Dignidad*): None.

Employer

Mandatory individual account: None; premiums finance disability and survivor benefits.

Solidarity pension: 3% of covered payroll; 2% of covered payroll (mining sector). See also source of funds under Work Injury.

Universal pension (*Renta Dignidad*): None.

Government

Mandatory individual account: Finances the value of accrued rights under the social insurance system and the funeral grant.

Solidarity pension: None.

Universal pension (*Renta Dignidad*): The total cost is financed through taxes on hydro-carbons and dividends from public enterprises.

Qualifying Conditions

Old-age pension: At any age if the individual account balance is sufficient to finance a monthly pension of 60% of the insured's average earnings in the last two years (or over the whole contribution period if the insured has less than two years of contributions), funeral expenses, and survivor benefits for the insured's dependents.

Age 55 (men) or age 50 (women) with accrued rights under the social insurance system, if the individual account balance is sufficient to finance a monthly pension of 60% of the insured's average covered earnings in the last two years (or over the whole contribution period if the insured has

less than two years of contributions), funeral expenses, and survivor benefits for the insured's dependents.

Age 58 (age 56 for miners) with at least 10 years of contributions if the individual account balance is sufficient to finance a monthly pension that is greater than the solidarity pension.

The retirement age for women is reduced by one year for each live birth, up to three. The retirement age for miners is reduced by up to five years for work in unhealthy conditions (one year for every two years of work in unhealthy conditions).

The old-age pension is payable abroad temporarily in specific cases.

Solidarity pension: Age 58 (age 56 for miners) with at least 10 years of contributions, and the individual account balance is insufficient to finance a monthly pension above a legally defined threshold.

The retirement age for women is reduced by one year for each child born alive, up to three. The retirement age for miners is reduced by up to five years for work in unhealthy conditions (one year for every two years of work in unhealthy conditions).

Universal pension (Renta Dignidad): Age 60.

The universal pension is payable abroad temporarily in specific cases.

Disability pension: Younger than age 65 and assessed with a degree of disability of at least 60%; at least five years of contributions to the social insurance or individual account schemes or during half the period between the date of the first contribution to the individual account and the date the disability began; must be currently contributing or have ceased contributing no longer than 12 months before the disability began. If the disability is due to an illness, the insured must also have at least 18 months of contributions in the last 36 months before the disability began.

Partial disability: Younger than age 65 and assessed with a degree disability of 50% to 59%.

Severe disability supplement: Assessed with a degree of disability of at least 80%.

Certified medical doctors assess the degree of disability.

The disability pension is payable abroad temporarily in specific cases.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension; at least five years of contributions to the social insurance or individual account schemes or during half the period between the date of the first contribution to the individual account and the date of death; was either still contributing or had ceased contributing no longer than 12 months before the death. If the death was the result of an illness, the deceased must also have had at least 18 months of contributions in the last 36 months before the date of death.

Eligible survivors include a widow(er) or cohabiting partner and children younger than age 18 (age 25 if a student, no limit if disabled).

If there is no eligible widow(er), partner, or child, other eligible survivors include the deceased parents, brothers and sisters younger than age 18, or other survivors named by the insured.

The survivor pension is payable abroad temporarily in specific cases.

Funeral grant: Paid when an insured worker younger than age 60 or a citizen aged 60 or older dies.

Old-Age Benefits

Old-age pension: The insured must purchase a fixed or variable life annuity, depending on the account balance at retirement. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

The first monthly amount paid under a variable life annuity must not be less than 60% of the insured's average covered earnings in the last two years (or over the whole contribution period if the insured has less than two years of contributions).

Schedule of payments: 13 payments a year.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda), calculated by the Central Bank according to changes in the cost of living.

Solidarity pension: The difference between the individual account balance and a legally defined threshold corresponding to the insured's number of years of contributions is paid. The benefit increases incrementally with 10 years to 35 years of contributions, up to a maximum.

Universal pension (Renta Dignidad): 3,000 bolivianos a year is paid for life. The benefit is reduced by 25% if the person receives another pension.

The benefit is paid monthly, bimonthly, quarterly, or annually.

Benefit adjustment: The benefit is adjusted every three years based on available funds.

Permanent Disability Benefits

Disability pension: For an assessed degree of disability of at least 60%, 70% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) is paid.

Partial disability: For an assessed degree of disability of 50% to 59%, the pension is the degree of disability multiplied by the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions).

Severe disability supplement: A monthly benefit equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 1,200 bolivianos.

The insurance company pays a monthly contribution of 10% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) to the insured person's individual account until retirement or death.

The minimum earnings used to calculate the disability pension are the legal monthly minimum wage.

The maximum earnings used to calculate the disability pension are 60 times the legal monthly minimum wage.

Schedule of payments: 13 payments a year.

The disability pension ceases at age 65 and is replaced by the old-age pension.

If an insured person with a disability does not meet the contribution requirements for a disability pension, the insured may use the individual account balance plus accrued rights under the social insurance system (if applicable) to purchase a temporary annuity. The monthly annuity is 60% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) and must not be less than 60% of the legal monthly minimum wage.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda), calculated by the Central Bank according to changes in the cost of living.

Survivor Benefits

Spouse's pension: 90% of the monthly base survivor pension is paid to a widow(er) or cohabiting partner with no eligible children; 70% if there is one eligible child; and 50% for two or more eligible children. (Life insurance tops up the accumulated capital in the deceased's individual account if the balance plus accrued rights under the social insurance system (if applicable) is insufficient to finance the minimum survivor pension.)

The monthly base survivor pension is the old-age (mandatory individual account or solidarity) or disability pension the deceased received or was entitled to receive, whichever is greater, depending on the deceased's age at death.

The minimum earnings used to calculate the monthly base pension are the legal monthly minimum wage.

The maximum earnings used to calculate the monthly base pension are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,200 bolivianos.

Schedule of payments: 13 payments a year.

The widow(er)'s or partner's pension ceases on remarriage or cohabitation.

Orphan's pension: 20% of the monthly base survivor pension is paid for one orphan; 50% is split equally if there are two or more orphans; and 100% is split equally among full orphans. (Life insurance tops up the accumulated capital in the deceased's individual account if the balance plus accrued rights under the social insurance system (if applicable) is insufficient to finance the minimum survivor pension.)

The monthly base survivor pension is the old-age (mandatory individual account or solidarity) or disability pension the deceased received or was entitled to receive, whichever is greater, depending on the deceased's age at death.

Schedule of payments: 13 payments a year.

When an orphan ceases to be eligible, the widow(er)'s or partner's pension is recalculated.

All spouse's and orphan's benefits combined must not exceed 100% of the base survivor pension.

Other eligible survivors: If there is no eligible widow(er), partner, or child, 60% of the monthly base survivor pension is divided equally among other eligible survivors.

The monthly base survivor pension is the old-age (mandatory individual account or solidarity) or disability pension the deceased received or was entitled to receive, whichever is greater, depending on the deceased's age at death.

Schedule of payments: 13 payments a year.

All benefits combined for other eligible survivors must not exceed 60% of the base survivor pension.

If the deceased did not meet the contribution requirements for an old-age or disability pension, the deceased's individual account balance plus accrued rights under the social insurance system (if applicable) may be used to purchase a temporary annuity. The monthly annuity is 60% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) and must not be less than 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 1,200 bolivianos.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda), calculated by the Central Bank according to changes in the cost of living.

Funeral grant: A lump sum of 1,800 bolivianos is paid.

Administrative Organization

Note: The Public Management Body for Long-Term Social Security, once established, will take over administration of old-age, disability, and survivors benefits, under the supervision of the Ministry of the Economy and Public Finances. The Public Management Body for Long-Term Social Security will transfer administration of disability benefits to the Public Insurance Entity, once established.

Bolivia

Ministry of the Economy and Public Finances (<http://www.economiayfinanzas.gob.bo/>) provides general supervision.

Pension and Insurance Auditing Authority (APS) (<http://www.aps.gob.bo/>) supervises the Pension Fund Administrators (AFPs).

Pension Fund Administrators (AFPs) administer the old-age and solidarity pension and funeral grants and contract with insurance companies for disability and survivor insurance.

Insurance companies administer the disability pension and survivor pension program.

Assessment Body, established by the AFPs and the insurance companies, carries out assessments for the calculation of disability and survivor benefits.

Approved financial entities pay universal pension (Renta Dignidad) benefits.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current laws: 1956 (social security code), 1959 (regulations), 1987 (social security), 1988 (job protection), 1998 (health), 2002 (maternity), and 2009 (job protection).

Type of program: Social insurance system.

Coverage

Cash and medical benefits: All employed persons.

Voluntary coverage for self-employed persons.

Medical benefits only: Persons older than age 60.

Source of Funds

Insured person: None; pensioners contribute 5% of the pension.

Self-employed person: Voluntarily insured persons make contributions. (Self-employed miners contribute 10% of 1.3 times the legal monthly minimum wage.)

The legal monthly minimum wage is 1,200 bolivianos.

The self-employed person's contributions also finance temporary disability benefits and medical benefits under Work Injury.

Employer: 10% of payroll.

The employer's contributions also finance temporary disability benefits and medical benefits under Work Injury.

Government: None.

Qualifying Conditions

Cash sickness benefits: Must have at least two contributions before the incapacity began.

Cash maternity benefits: Must have at least six months of contributions in the 12 months immediately before the date of childbirth. The benefit is paid to an insured woman or to the wife of an insured man.

Medical benefits: Must have at least one month of contributions in the previous two months.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's last earnings is paid after a four-day waiting period for up to 26 weeks; may be extended to 52 weeks if continuing medical care will prevent permanent disability.

Maternity benefit: 95% of the insured's earnings is paid for up to 45 days before and 45 days after the expected date of childbirth.

Job protection: Both parents have the right to retain their job position, salary, and grade during the entire pregnancy and until the child is 12 months old.

Additional maternity benefits are paid under Family Allowances.

Workers' Medical Benefits

Medical benefits: Medical benefits include general, specialist, and preventive care; maternity care; diagnostic services; surgery; hospitalization; and medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health and Sports (<http://www.sns.gob.bo>) provides supervision.

National Health Fund (<http://www.cns.gob.bo>) administers the program.

Work Injury

Regulatory Framework

First law: 1924.

Current laws: 1956 (social security code); 1959 (regulations); 1987 (social security); 1996 (mandatory individual account), implemented in 1997; and 2010 (integrated pensions system).

Type of program: Social insurance and mandatory individual account system.

Coverage

Salaried workers and apprentices.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivors insurance (work injury), none.

Self-employed person: For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivors insurance (work injury), 1.71% of covered earnings.

20% of the self-employed person's contribution for disability and survivors insurance (work injury) also finances the solidarity pension. See also source of funds under Old Age, Disability, and Survivors.

Employer: For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivors insurance (work injury), 1.71% of covered payroll.

20% of the employer's contribution for disability and survivors insurance (work injury) also finances the solidarity pension. See also source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered if the employer provides the transportation.

Insured persons must be younger than age 65 and assessed with a degree of disability of at least 10%. If the disability is the result of an accident at work, the insured must have been employed when the accident occurred. If the disability is the result of an illness, the disability must begin while the insured is employed or up to 12 months (18 months for miners) after employment ceases.

Voluntarily insured self-employed persons must be younger than age 65, assessed with a degree of disability of at least 10%, and have made at least three contributions in the last 12 months before the disability began. If the disability is the result of an accident at work, the disability must be assessed while the insured is making contributions. If the disability is the result of an illness, the disability must begin while the insured is making contributions or up to nine months (18 months for members of mining cooperatives) after contributions cease.

Temporary Disability Benefits

75% of the insured's last earnings is paid after a four-day waiting period for up to 26 weeks; may be extended for an additional 26 weeks if continuing medical care will prevent permanent disability.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 60%, 100% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) is paid.

The insurance company pays a monthly contribution of 10% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) to the insured person's individual account until retirement or death.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 1,200 bolivianos.

Partial disability: For an assessed degree of disability of 25% to 59%, the pension is the degree of disability multiplied by the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions).

The disability pension ceases at age 65 and is replaced by the old-age pension.

Disability grant: For an assessed degree of disability of 10% to 24%, a lump sum of 48 times the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) is paid.

Certified medical doctors assess the degree of disability.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda), calculated by the Central Bank according to changes in the cost of living.

Workers' Medical Benefits

Benefits include necessary medical and surgical care, hospitalization, and medicine.

Survivor Benefits

Spouse's pension: 80% of the monthly base survivor pension is paid to a widow(er) or cohabiting partner with no eligible children; 60% if there is one eligible child; and 50% if there are two or more eligible children.

The monthly base survivor pension is 100% of the deceased's average earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 60 times the legal monthly minimum wage.

Bolivia

The legal monthly minimum wage is 1,200 bolivianos.

Schedule of payments: 13 payments a year.

The widow(er)'s or partner's pension ceases on remarriage or cohabitation.

Orphan's pension: 20% of the monthly base survivor pension is paid for one orphan; 50% is split equally if there are two or more orphans; and 100% is split equally among full orphans.

The monthly base survivor pension is 100% of the deceased's average earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

Schedule of payments: 13 payments a year.

When an orphan ceases to be eligible, the widow(er)'s or partner's pension is recalculated.

All spouse's and orphan's benefits combined must not exceed 100% of the base survivor pension.

Other eligible survivors: If there is no surviving spouse, partner, or child, 60% of the monthly base survivor pension is split equally among other eligible survivors.

The monthly base survivor pension is 100% of the deceased's average earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

Schedule of payments: 13 payments a year.

All benefits combined for other eligible survivors must not exceed 60% of the base survivor pension.

If the deceased did not meet the contribution requirements for a permanent disability pension, the deceased's individual account balance may be used to purchase a temporary annuity. The monthly annuity is 60% of the insured's average earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) and must not be less than 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 1,200 bolivianos.

Benefit adjustment: Pensions are adjusted annually according to the UFV (Unidad de Fomento de Vivienda), calculated by the Central Bank according to changes in the cost of living.

Funeral grant: A lump sum of 1,800 bolivianos is paid.

Administrative Organization

Note: Once established, the Public Management Body for Long-term Social Security, under the supervision of the Ministry of the Economy and Public Finances, will administer permanent disability and survivors insurance (work injury) until a Public Insurance Entity is established.

Ministry of the Economy and Public Finances (<http://www.economiayfinanzas.gob.bo/>) provides general supervision.

Pension Fund Administrators collect contributions and contract insurance companies for work injury disability and survivor insurance.

Insurance companies administer work injury disability and survivor programs.

Assessment Body, established by the AFPs and the insurance companies, carries out assessments for the calculation of disability and survivor benefits.

National Health Fund (<http://www.cns.gov.bo>) administers temporary disability benefits and medical benefits.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

Labor law requires employers to grant severance pay to dismissed employees. Dismissed workers are covered for medical and maternity benefits for up to two months after employment ceases.

Family Allowances

Regulatory Framework

First law: 1953.

Current laws: 1956 (social security), implemented in 1959; 1987 (social security); and 2009 (conditional cash transfers).

Type of program: Employment-related system and social assistance.

Coverage

All workers and unemployed pregnant women.

Exclusions: Self-employed persons.

Special systems for bank employees, military personnel, and other groups of workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 13% of covered payroll.

Government: The total cost of the conditional cash transfers.

Qualifying Conditions

Family allowances: The child must be aged 1 (when the nursing allowance ceases) to 19; no limit if disabled. The family head must be currently working more than 15 days a month.

Mother and baby bonus: Paid to unemployed women during pregnancy and until the child is age 2. The payment is

conditional on regular attendance at medical appointments. Beneficiaries may not receive any other family allowances.

Housing allowance: Paid to single and married workers.

Prenatal grant: Paid to pregnant women.

Birth grant: Paid for the birth of a child.

Nursing allowance: Paid for each child for the first year.

Burial allowance: Paid for the funeral of a child younger than age 19.

Family Allowance Benefits

Family allowances: A monthly allowance is paid for each child.

Mother and baby bonus: 50 bolivianos is paid to the mother for each medical appointment attended during pregnancy, up to four; 120 bolivianos for the birth of a child in a public health facility; and 125 bolivianos for each bimonthly medical appointment attended by the child until age 2.

Housing allowance: An allowance is paid to single and married workers.

Prenatal grant: A benefit (cash or in kind) equal to the legal monthly minimum wage is paid from the fifth month of pregnancy.

The legal monthly minimum wage is 1,200 bolivianos.

Birth grant: A grant equal to the legal monthly minimum wage is paid for each birth.

Nursing allowance: A food and milk basket equal to the legal monthly minimum wage is provided during the first year (paid in kind).

The legal monthly minimum wage is 1,200 bolivianos.

Burial allowance: A lump sum equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 1,200 bolivianos.

Administrative Organization

Ministry of Health and Sports (<http://www.sns.gob.bo>) provides supervision.

National Institute of Health Insurance (INASES) administers the program.

Brazil

Exchange rate: US\$1.00 = 2.02 reais

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1923 (railroads), 1934 (commerce), and 1936 (industry).

Current laws: 1991 (social security), 1991 (social insurance), 1993 (social assistance), 1999 (social insurance regulations), and 2013 (special disability pensions).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Salaried workers in industry, commerce, and agriculture; rural workers; household workers; casual workers; elected civil servants; and self-employed persons.

Voluntary coverage for students, housewives, unemployed persons, and others persons without gainful employment.

Special systems for public-sector employees and military personnel.

Social assistance: Needy elderly or disabled persons.

Source of Funds

Insured person

Social insurance: 8% of covered earnings with monthly earnings up to 1,247.70 reais; 9% with earnings from 1,247.71 reais to 2,079.50 reais; or 11% with earnings from 2,079.51 reais to 4,159 reais. Voluntarily insured persons may contribute 20% of declared earnings or 11% of the legal monthly minimum wage (5% for small businesses with annual income up to 60,000 reais or for housewives) if they forego the right to the contributory pension.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate contributions are 4,159 reais.

The insured person's contributions also finance sickness and maternity benefits and family allowances.

Social assistance: None.

Self-employed person

Social insurance: 20% of monthly declared covered earnings; 11% of the legal monthly minimum wage if they forego the right to the contributory pension.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate contributions are 4,159 reais.

The self-employed person's contributions also finance sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 20% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate contributions are 4,159 reais.

Small businesses with annual earnings greater than 60,000 reais but less than 3,600,000 reais contribute 2.75% to 7.83% of monthly declared earnings, depending on annual earnings declared in the last 12 months and the industry sector.

The employer's contributions also finance sickness and maternity benefits and family allowances.

Social assistance: None.

Government

Social insurance: Earmarked taxes finance administrative costs and any deficit.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Age pension (social insurance): Age 65 (men) or age 60 (women) for salaried and self-employed urban workers; age 60 (men) or age 55 (women) for rural workers. Retirement is not necessary.

Urban workers who were first insured before July 25, 1991, must have 60 to 180 months of contributions, according to a schedule in law; urban workers first insured since July 25, 1991, must have at least 180 months of contributions. Rural workers who were first insured before July 25, 1991, must show proof of 60 to 180 months of work in the rural sector, according to a schedule in law; rural workers first insured since July 25, 1991, must show proof of 180 months of work in the rural sector.

Age pension for persons with disabilities (social insurance): Age 60 (men) or age 55 (women) and assessed with a long-term physical, mental, intellectual, or sensory disability.

Contributory pension (social insurance): At least 35 years of contributions (men) or 30 years of contributions (women);

for workers exposed to hazardous substances, 15 to 25 years. Retirement is not necessary.

The contributory pension is payable abroad under bilateral or multilateral agreement.

Contributory pension for persons with disabilities (social insurance): Age 60 (men) or age 55 (women) with at least 15 years of contributions and assessed with a long-term physical, mental, intellectual, or sensory disability; with at least 25 years (men) or 20 years (women) of contributions if assessed with a severe disability; at least 29 years (men) or 24 years (women) of contributions if assessed with a moderate disability; or with at least 33 years (men) or 28 years (women) of contributions if assessed with a mild disability.

The National Social Security Institute assesses the degree of disability.

Old-age assistance (social assistance): Age 65, not gainfully employed, and with monthly household income of less than 25% of the legal monthly minimum wage (169.50 reais) per person. Eligibility is reviewed every two years.

The legal monthly minimum wage is 678 reais.

Disability pension

Disability pension (social insurance): Assessed with a permanent incapacity for work and has at least 12 months of contributions. The contribution period is waived if the disability is the result of an accident. Employment must cease.

The National Social Security Institute assesses the degree of disability.

The disability pension is payable abroad under bilateral or multilateral agreement.

Disability benefit (social assistance): Assessed with a disability and with monthly household income of less than 25% of the legal monthly minimum wage (169.50 reais) per person. Eligibility is reviewed every two years.

The legal monthly minimum wage is 678 reais.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er) or partner and children younger than age 21 (no limit if disabled); if there is no eligible widow(er), partner, or child (in order of priority), parents and siblings younger than age 21 (no limit if disabled).

The survivor pension is payable abroad under bilateral or multilateral agreement.

Prisoner's survivor pension (social insurance): The insured is imprisoned and had monthly income up to 971.78 reais immediately prior to imprisonment.

Eligible survivors include the widow(er) or partner and children younger than age 21 (no limit if disabled); if there is no eligible widow(er), partner, or child (in order of

priority), parents and siblings younger than age 21 (no limit if disabled).

Old-Age Benefits

Old-age pension

Age pension (social insurance): 70% of the insured's average earnings plus 1% of the insured's average earnings for each year of contributions, up to 100%, is paid.

For persons first insured on or before November 28, 1999, average earnings used to calculate benefits are based on the best 80% of monthly earnings since July 1994.

For persons first insured after November 28, 1999, average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

Insured persons may opt for the pension to be calculated using the Factor Previdenciario method. The Factor Previdenciario is an actuarial coefficient based on the insured's contribution rate, contribution period, age, and life expectancy.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 4,159 reais.

The minimum monthly age pension is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly age pension is 4,159 reais.

Age pension for persons with disabilities (social insurance): Calculated in the same way as the age pension (social insurance).

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Contributory pension (social insurance): 100% of the insured's average earnings is paid.

For persons first insured before November 29, 1999, average earnings used to calculate benefits are based on the best 80% of monthly earnings since July 1994, multiplied by the Factor Previdenciario.

For persons first insured after November 28, 1999, average earnings used to calculate benefits are based on the best 80% of total monthly earnings, multiplied by the Factor Previdenciario.

The Factor Previdenciario is not applied to work with exposure to hazardous substances with 15, 20, or 25 years of contributions.

The Factor Previdenciario is an actuarial coefficient based on the insured's contribution rate, contribution period, age, and life expectancy.

Brazil

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 4,159 reais.

The minimum contributory pension is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

Contributory pension for persons with disabilities (social insurance): Calculated in the same way as the contributory pension (social insurance).

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Old-age assistance (social assistance): The monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

Permanent Disability Benefits

Disability pension

Disability pension (social insurance): 100% of the insured's average earnings is paid; 100% of the minimum wage for rural workers.

For persons first insured on or before November 28, 1999, average earnings used to calculate benefits are based on the best 80% of monthly earnings since July 1994.

For persons first insured after November 28, 1999, average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The maximum monthly earnings used to calculate benefits are 4,159 reais.

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly pension is 4,159 reais.

Constant attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the disability pension is paid.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Disability assistance (social assistance): The monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

Survivor Benefits

Survivor pension (social insurance): 100% of the old-age or disability pension the deceased received or was entitled to receive (100% of the minimum wage for rural workers) is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly pension is 4,159 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index or the minimum wage.

Prisoner's survivor pension (social insurance): 100% of the disability pension the insured would have been entitled to receive if disabled (100% of the minimum wage for rural workers) is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

The minimum monthly pension is legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly pension is 971.78 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index or the minimum wage.

Administrative Organization

Ministry of Social Insurance (<http://www.previdencia.gov.br>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.br>) administers benefits.

Sickness and Maternity

Regulatory Framework

First laws: 1923 (railroads), 1934 (commerce), and 1936 (industry).

Current laws: 1990 (health), 1991 (social security), and 1991 (social insurance).

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employed persons in industry, commerce, and agriculture; rural workers; household workers; some categories of casual workers; elected civil servants; and self-employed persons.

Voluntary coverage for students, housewives, unemployed persons, and other persons without gainful employment.

Special systems for public-sector employees and military personnel.

Medical benefits: Citizens of Brazil.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: The cost of medical benefits.

Qualifying Conditions

Cash sickness benefits: The insured must have contributed in the last 12 months. There is no qualifying period for an accident or serious illness.

Cash maternity benefits: There is no minimum qualifying period for salaried workers, household workers, and casual workers; 10 months of contributions for self-employed persons. Rural workers in predominantly family based subsistence activities must show proof of 10 months of work in the rural sector.

Medical benefits: There is no minimum qualified period.

Sickness and Maternity Benefits

Sickness benefit: 91% of average earnings is paid; 100% of the minimum wage for rural workers. The benefit is paid after a 15-day waiting period (the employer pays 100% of earnings for the first 15 days); there is no waiting period for self-employed persons or voluntarily insured persons.

There is no limit to duration.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate benefits are 4,159 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index or the minimum wage.

Maternity benefit: 100% of the last wage is paid for employed women, household workers, and casual workers; 100% of average earnings in the last 12 months for self-employed and voluntarily insured women; 100% of the minimum wage for rural workers in predominantly family based subsistence activities. The benefit is paid for 120 days, from 28 days before to 91 days after the expected date of childbirth.

The benefit is paid for two weeks in the case of a miscarriage.

The benefit is also paid for 120 days to a woman who adopts a child younger than age 12.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate benefits are 28,059.29 reais for employed women and casual workers; 4,159 reais for household workers, self-employed persons, and voluntarily insured women; and 678 reais for rural workers in predominantly family based subsistence activities.

Workers' Medical Benefits

The Unified Health System provides medical services directly to patients in rural and urban areas. Benefits include general, specialist, maternity, and dental care; hospitalization; medicine (some cost sharing is required); and necessary transportation. There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Insurance (<http://www.previdencia.gov.br>) provides general supervision of cash benefits.

National Social Security Institute (<http://www.inss.gov.br>) administers cash benefits.

Ministry of Health (<http://www.saude.gov.br>) provides general supervision of the Unified Health System.

Federal, state, and municipal institutions are part of the Unified Health System and administer medical benefits.

Work Injury

Regulatory Framework

First laws: 1919, 1944, and 1967.

Brazil

Current laws: 1991 (social security) and 1991 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, casual workers, household workers, and rural workers in predominantly family based subsistence activities.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% to 3% of gross payroll according to the assessed degree of risk; 0.1% of gross payroll for employers of rural workers in predominantly family based subsistence activities.

There are no minimum or maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

91% of average earnings is paid after a 15-day waiting period (the employer pays 100% of earnings for the first 15 days). There is no waiting period for casual workers, household workers, or rural workers in predominantly family based subsistence activities.

There is no limit to duration.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings. For rural workers, average earnings are 100% of the legal monthly minimum wage.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate benefits are 4,159 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings is paid if the insured is incapable of any work.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly earnings used to calculate benefits are 4,159 reais.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid.

Schedule of payments: Thirteen payments a year.

The National Social Security Institute assesses the degree of disability every two years.

Accident benefit (partial disability): 50% of average earnings is paid to workers with disabilities who are capable of some work.

Average earnings used to calculate benefits are based on the best 80% of total monthly earnings.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

The Unified Health System provides medical services directly to patients in urban and rural areas by the Unified Health System. Benefits include medical and dental care, hospitalization, medicine (some cost sharing is required), and transportation. There is no limit to duration.

Survivor Benefits

Survivor pension: 100% of the permanent disability pension the deceased received or was entitled to receive is paid; 100% of the minimum wage for rural workers in predominantly family based subsistence activities. The pension is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

Eligible survivors include the widow(er) or partner and children younger than age 21 (no limit if disabled); if there is no widow(er), partner, or child, other eligible survivors include (in order of priority) parents and brothers and sisters younger than age 21 (no limit if disabled).

The minimum monthly pension is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly pension is 4,159 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index or the minimum wage.

Administrative Organization

Ministry of Social Insurance (<http://www.previdencia.gov.br>) provides general supervision of cash benefits.

National Social Security Institute (<http://www.inss.gov.br>) administers cash benefits.

Ministry of Health (<http://www.saude.gov.br>) provides general supervision of the Unified Health System.

Federal, state, and municipal institutions are part of the Unified Health System and administer medical benefits.

Unemployment

Regulatory Framework

First laws: 1965 (severance pay fund) and 1986 (unemployment insurance).

Current law: 1990 (unemployment insurance) and 1991 (traditional fishermen).

Type of program: Social assistance system.

Note: Employers contribute 8% of earnings to an employee's individual account in the Guarantee Fund for Severance Pay (FGTS). The insured may withdraw funds from an individual account in the event of unemployment, marriage, retirement, and other contingencies.

Coverage

Persons employed in the formal private sector and other categories of workers, such as household workers and fishermen (during closed season periods).

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: The total cost is financed by earmarked taxes.

Qualifying Conditions

Unemployment benefits: The insured must have worked at least six of the last 36 months. Unemployment must not be due to misconduct or resignation. Must have no other means of support and must not receive other social insurance benefits.

Unemployment Benefits

Unemployment benefit (means tested): The monthly benefit varies according to the insured's average earnings in the last three months of employment: 80% of average earnings is paid with average earnings up to 1,090.43 reais; 50% of average earnings plus a lump sum of 872.35 reais

with average earnings of 1090.44 reais to 1,817.56 reais; a lump sum of 1,235.91 with average earnings greater than 1,817.56 reais.

The minimum monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 678 reais.

The maximum monthly benefit is 1,235.91 reais.

The benefit is paid for three to five months, depending on the insured's duration of coverage. With six to 11 months of coverage, the benefit is paid for three months; with 12 to 23 months of coverage, four months; and with 24 months or more of coverage, five months. Under special conditions, the benefit may be extended for an additional two months.

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

Administrative Organization

Ministry of Labor and Employment (<http://www.trabalho.gov.br>) provides general supervision.

Worker Assistance Fund Advisory Council administers the program.

Family Allowances

Regulatory Framework

First law: 1941 (large families).

Current laws: 1991 (social insurance), 1998 (family allowances), and 2004 (Bolsa Familia).

Type of program: Employment-related and social assistance system.

Coverage

Employment-related scheme: Low-income employees with one or more children.

Exclusions: Household, casual, and rural workers; elected civil servants; and self-employed persons.

Social assistance: Brazilian citizens living in poor or extremely poor households.

Source of Funds

Insured person

Employment-related scheme: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Self-employed person

Employment-related scheme: Not applicable.

Social assistance: None.

Brazil

Employer

Employment-related scheme: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Government

Employment-related scheme: See source of funds under Old Age, Disability, and Survivors.

Social assistance: The total cost.

Qualifying Conditions

Family allowances (employment related and income tested): Employees with monthly income up to 971.78 reais. The child must be younger than age 14. The parents are required to present annual proof of vaccinations for children up to age 6 and proof of school attendance each semester from age 7. The parent must be currently in insured employment or receiving a sickness benefit. The allowance is paid to both parents if both are insured.

Bolsa Familia cash grant (social assistance): Children aged 6 to 15 must maintain an 85% school attendance rate; 75% for children aged 16 to 17. Children younger than age 15 at risk of child labor must attend scheduled educational activities. Families must meet basic vaccination requirements for children younger than age 7, and women aged 14 to 44 must attend medical check-ups, including prenatal exams for pregnant women.

Family Allowance Benefits

Family allowances (employment related and income tested): 33.16 reais is paid monthly for each child if the insured's earnings do not exceed 646.55 reais; 23.36 reais a month if earnings are between 646.55 reais and 971.78 reais.

Employers pay allowances and the total cost is reimbursed by the National Social Security Institute.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Bolsa Familia cash grant (social assistance): With monthly household income of up to 70 reais per person, a basic benefit of 70 reais a month is paid. An additional variable monthly benefit of 32 reais a month is paid for each child younger than age 16, for pregnant women for up to nine months of pregnancy, and for breastfeeding mothers for up to six months, up to five payments per household; and 38 reais a month for each child aged 16 to 17, up to two payments per household. If monthly household income per person including the basic and variable benefit is less than 70 reais a month, the difference between the monthly household income per person and 70 reais is paid.

Administrative Organization

Employment-related scheme

Ministry of Social Insurance (<http://www.previdencia.gov.br>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.br>) administers benefits.

Employers pay benefits to employees.

Social Assistance (Bolsa Familia)

Ministry of Social Development and Fight Against Hunger (<http://www.mds.gov.br>) provides general supervision.

Interministerial Administrating Council for the Bolsa Familia Program coordinates the program's administration.

British Virgin Islands

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979 (social security).

Current law: 1980 (social security).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Voluntary coverage is available.

Source of Funds

Insured person: 3.25% of covered monthly earnings. The voluntarily insured contribute 7% of monthly earnings.

The maximum annual earnings used to calculate contributions are \$37,944.

Self-employed person: 8.5% of declared monthly earnings.

The maximum annual earnings used to calculate contributions are \$37,944.

Employer: 3.25% of covered monthly payroll.

The maximum annual earnings used to calculate contributions are \$37,944.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 500 weeks of contributions.

Old-age grant: Age 65 with at least 50 weeks of contributions and did not qualify for an old-age or disability pension.

Old-age benefits are payable abroad.

Disability pension: Younger than age 65 with at least 250 weeks of contributions and assessed with a permanent incapacity for any work.

A medical doctor assesses the degree of disability every six months.

Disability grant: Younger than age 65 with at least 50 weeks of contributions, assessed with a permanent incapacity for any work, and did not qualify for an old-age or disability pension.

Disability benefits are payable abroad.

Survivor pension: The deceased had at least 250 weeks of contributions or was a pensioner at the time of death.

Eligible survivors include a widow(er) aged 40 or older or caring for a dependent child younger than age 15 (age 21 if a student) and orphans younger than age 15 (age 21 if a student).

Survivor benefits are payable abroad.

Survivor grant: Paid if the deceased did not qualify for an old-age or disability pension but had at least 50 weeks of contributions.

Funeral grant: Paid for the death of insured persons or their dependents. The insured must have at least 26 weeks of paid contributions.

Old-Age Benefits

Old-age pension: 30% of average annual covered earnings plus 1% of average covered earnings for every 50-week period of contributions exceeding 500 weeks is paid.

Average annual covered earnings are the sum of earnings in the best 11 years in the last 15 years of contributions (or the total years of contributions, if less) before retirement divided by 11.

The maximum annual earnings used to calculate benefits are \$37,944.

The minimum old-age pension is \$260.

The maximum old-age pension is 60% of the insured's average annual covered earnings.

Retirement is not necessary.

The insured may receive the old-age pension and the survivor pension at the same time. The total amount received is 100% of the old-age pension plus 50% of the survivor pension, up to 100% of the insured's insurable earnings.

Old-age grant: A lump sum of six times average weekly earnings for every 50-week period of contributions from 51 to 499 weeks is paid.

Retirement is not necessary.

Permanent Disability Benefits

Disability pension: 30% of average annual covered earnings plus 1% of average covered earnings for every 50-week period of contributions exceeding 500 weeks is paid.

Average annual covered earnings are the sum of earnings in the best 11 years in the last 15 years of contributions (or the total years of contributions, if less) before retirement divided by 11.

The maximum annual earnings used to calculate benefits are \$37,944.

The minimum disability pension is \$260.

British Virgin Islands

The maximum disability pension is 60% of the insured's average annual covered earnings.

The disability pension is replaced by the old-age pension at age 65.

The insured may receive the disability pension and the survivor pension at the same time. The total amount received is 100% of the disability pension plus 50% of the survivor pension, up to 100% of the insured's insurable earnings.

Disability grant: A lump sum of six times average weekly earnings for every 50-week period of contributions from 51 to 499 weeks is paid.

Survivor Benefits

Spouse's pension: 66.7% of the old-age pension the deceased received or was entitled to receive is paid to a widow(er) or cohabiting partner who lived with the deceased for at least three years.

Orphan's pension: 33.3% of the spouse's pension is paid; 66.7% for full orphans.

Spouse's grant: 66.7% of the old-age grant the deceased received or was entitled to receive is paid to a widow(er) or cohabiting partner who lived with the deceased for at least three years.

Orphan's grant: 33.3% of the spouse's grant is paid; 66.7% for full orphans.

Funeral grant: The grant depends on the age of the person at death. For a child younger than age 1, \$450 is paid; for a child aged 1 to 15, \$1,950; for persons aged 16 or older, \$3,000. The grant is paid to the person who pays for the funeral.

Administrative Organization

Social Security Board (<http://www.bvissb.vg>), managed by a tripartite board of directors appointed by the Minister of Health and Social Development, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1979 (social security).

Current law: 1980 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: 0.75% of covered monthly earnings.

The maximum weekly and monthly earnings used to calculate contributions are \$729.70 and \$3,162, respectively.

Self-employed person: 1.5% of declared monthly earnings.

The maximum weekly and monthly earnings used to calculate contributions are \$729.70 and \$3,162, respectively.

Employer: 0.75% of covered monthly payroll.

The maximum weekly and monthly earnings used to calculate contributions are \$729.70 and \$3,162, respectively.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Must have at least 26 weeks of contributions, including eight weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: Must have at least 26 weeks of contributions, including 20 weeks of contributions in the 39 weeks before the expected date of childbirth.

Maternity grant: Must have at least 26 weeks of contributions.

Eligible parents include the mother, her husband, or her cohabiting partner who has lived with her for at least two years.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of average weekly covered earnings in the 13 weeks before the incapacity began is paid after a three-day waiting period for up to 26 weeks.

There is no minimum weekly sickness benefit.

The maximum weekly sickness benefit is \$464.12.

Maternity benefit: 66.7% of average weekly covered earnings in the 39 weeks before the expected date of childbirth is paid for up to 13 weeks, beginning no earlier than six weeks before the expected date of childbirth.

There is no minimum weekly maternity benefit.

The maximum weekly maternity benefit is \$486.

Maternity grant: A lump sum of \$300 per child is paid to each eligible parent.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Social Security Board (<http://www.bvissb.vg>), managed by a tripartite board of directors appointed by the Minister of Health and Social Development, administers the program.

Work Injury

Regulatory Framework

First and current law: 1994 (employment injury).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 0.5% of declared monthly earnings.

The maximum annual earnings used to calculate contributions are \$37,944.

Employer: 0.5% of covered monthly payroll.

The maximum annual earnings used to calculate contributions are \$37,944.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of average weekly covered earnings is paid for up to 26 weeks.

The maximum weekly temporary disability benefit is \$547.

Permanent Disability Benefits

Permanent disability benefit: For a total (100%) disability, 75% of average weekly covered earnings is paid for up to 26 weeks.

The maximum weekly permanent disability benefit is \$547.

Partial disability: For an assessed degree of disability of 30% to 99%, a percentage of the full pension is paid according to the assessed degree of disability.

A medical doctor assesses the degree of disability every six months.

A lump sum is paid for an assessed degree of disability of less than 30%.

Workers' Medical Benefits

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses (including maintenance and repair); and the cost of transportation to and from medical services.

Survivor Benefits

Spouse's pension: 50% of the maximum survivor pension is paid to a widow(er) or a cohabiting partner who lived with the deceased for at least three years.

The maximum survivor pension is 75% of the deceased's average weekly earnings.

The survivor pension ceases on remarriage or cohabitation.

Orphan's pension: 16.7% of the maximum survivor pension is paid to each orphan younger than age 15 (age 21 if a student, no limit if disabled).

Other eligible survivors: Up to 50% of the maximum survivor pension is split equally among other dependent survivors.

Funeral grant: A lump sum of \$3,000 is paid to the person who paid for the funeral.

Administrative Organization

Social Security Board (<http://www.bvissb.vg>), managed by a tripartite board of directors appointed by the Minister of Health and Social Development, administers the program.

Canada

Exchange rate: US\$1.00 = 1.02 Canadian dollars (C\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1927 (old-age assistance), 1937 (blind assistance), and 1955 (disability assistance).

Current laws: 1952 (universal pension), 1965 (earnings-related pension), and 1967 (income-tested supplement).

Type of program: Universal pension and social insurance system.

Coverage

Universal pension (Old-Age Security): All persons meeting legal status and residence requirements.

Earnings-related pension (Canada Pension Plan/Quebec Pension Plan): Employees and self-employed persons working in Canada.

Exclusions: Casual workers (annual earnings less than C\$3,500).

A province may opt out of the federal earnings-related Canada Pension Plan if it establishes a comparable program, as with the Quebec Pension Plan; benefits are portable between the two plans.

Source of Funds

Insured person

Universal pension: None.

Earnings-related pension: 4.95% of covered earnings (Canada Pension Plan) or 5.1% of covered earnings (Quebec Pension Plan).

Self-employed person

Universal pension: None.

Earnings-related pension: 9.9% of covered earnings (Canada Pension Plan) or 10.2% of covered earnings (Quebec Pension Plan).

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$51,100.

Earnings limit adjustment: The maximum earnings limit is adjusted annually according to increases in the average industrial wage. The minimum earnings limit is fixed.

Employer

Universal pension: None.

Earnings-related pension: 4.95% of covered payroll (Canada Pension Plan) or 5.1% of covered earnings (Quebec Pension Plan).

Government

Universal pension: The total cost, including the cost of income-tested benefits.

Earnings-related pension: None; contributes as an employer.

Qualifying Conditions

Old-age pension

Universal pension (Old-Age Security): Age 65 with at least 10 years of residence in Canada after age 18. The retirement age (men and women) will rise gradually from age 65 to age 67 from 2023 to 2029. Retirement is not necessary.

The pension is payable abroad if the beneficiary resided in Canada for at least 20 years after age 18.

Low-income supplement (income tested): Aged 65 or older, receiving the universal pension, and with low annual income. Income is based on individual income or family income if the pensioner has a spouse or common-law partner (same sex or opposite sex). The supplement is payable abroad for up to six months.

Low-income allowance (income tested): Aged 60 to 64, with at least 10 years of residence in Canada after age 18, and the claimant's spouse or common-law partner (same sex or opposite sex) is entitled to the universal pension and the low-income supplement. At age 65, the allowance is replaced by the universal old-age pension and, depending on income, the low-income supplement.

Earnings-related retirement pension (Canada Pension Plan/Quebec Pension Plan): Age 65.

Reduced pension: Aged 60 to 64 with at least one valid contribution.

Retirement pensioners who continue to work may contribute to the Canada Pension Plan Post-Retirement Benefit or the Quebec Pension Plan Retirement Pension Supplement. For the Canada Pension Plan, contributions on pensionable employment income are mandatory for pensioners aged 60 to 64 and voluntary for those aged 65 to 70. For the Quebec Pension Plan, contributions are mandatory for pensioners of any age.

Deferred pension: The pension may be deferred for up to 60 months. Persons who choose to defer may not receive the low-income supplement, and their spouse or common-law partner (same sex or opposite sex) may not receive the low-income allowance.

The pension is payable abroad.

Earnings-related disability pension (Canada Pension Plan/Quebec Pension Plan): Assessed with a severe and prolonged disability that impedes any substantial gainful occupation and had contributions in four of the last six years, or three of the last six years for those with at least 25 years of contributions who are assessed with a disability no earlier than December 31, 2006. The Quebec Pension Plan generally requires contributions in half the years in which contributions could have been made; the minimum contribution period is two of the last three years.

Deferred pension: The pension may be deferred.

The pension is payable abroad.

Survivor pension

Universal pension survivor allowance (income tested): Paid to low-income widow(er)s aged 60 to 64 who are residents of Canada and have resided in Canada for at least 10 years after age 18.

The survivor allowance ceases on remarriage or entering into a common-law relationship lasting at least a year.

The survivor allowance is replaced by the universal old-age pension at age 65.

Earnings-related survivor pension (Canada Pension Plan/Quebec Pension Plan): The deceased must have made contributions during the lesser of 10 years or one-third of the years in which contributions could have been made; the minimum contribution period is three years.

Eligible survivors include a widow(er) or common-law partner (same sex or opposite sex) and children younger than age 18 (age 25 if a student). A surviving spouse younger than age 35 who does not have dependent children or a disability is not eligible for benefits under the Canada Pension Plan.

The pension is payable abroad.

Old-Age Benefits

Old-age pension

Universal pension: The pension is 0.025 times the maximum pension for each year of residence in Canada after age 18, up to 40 years.

The maximum monthly pension is C\$550.99 (October 2013).

The pension of high-income earners is subject to recovery (the pension is reduced by 15% of annual income, minus allowable income tax deductions and expenses, over C\$70,954).

Low-income supplement (income tested): The maximum monthly universal pension including the supplement is C\$1,298.10 for a single person or C\$2,092.76 for a couple.

Benefit adjustment: Automatic quarterly adjustments of benefits are made according to changes in the consumer price index.

Low-income allowance (income tested): Up to C\$1,046.38 (October 2013) a month is paid.

Deferred pension: The pension is increased by 0.6% a month for each month the pension is deferred.

Benefit adjustment: Automatic quarterly adjustments of benefits are made according to changes in the consumer price index.

Earnings-related retirement pension (Canada Pension Plan/Quebec Pension Plan): The full pension is paid at age 65 and represents about 25% of the insured's average monthly pensionable earnings (adjusted to changes in national average wages) during the contributory period. (The contributory period starts at age 18 or January 1, 1966, whichever is later, and ends when claiming a pension, at age 70, or upon death.) Months in which the insured was caring for a child younger than age 7 or receiving a disability benefit may be disregarded, and 16% (Canada Pension Plan, rising to 17% in 2014) or 15% (Quebec Pension Plan) of the months with the lowest income are disregarded.

Reduced pension: The pension is reduced by 0.54% a month (Canada Pension Plan, gradually rising to 0.6% in 2016) or 0.5% a month (Quebec Pension Plan, gradually rising to 0.6% in 2016) for each month prior to age 65 that the pension is taken.

Deferred pension: The pension is increased by 0.7% a month (Canada Pension Plan/Quebec Pension Plan) for each month the pension is deferred, up to age 70.

The maximum monthly pension taken at age 65 is C\$1,012.50.

Pension credits accumulated by spouses or common-law partners (same sex or opposite sex) during marriage or cohabitation may be divided equally in case of divorce or separation.

Benefit adjustment: Earnings-related pensions are automatically adjusted according to changes in the consumer price index.

Permanent Disability Benefits

Earnings-related disability pension (Canada Pension Plan/Quebec Pension Plan): A basic monthly pension of C\$453.52 (Canada Pension Plan) or C\$453.49 (Quebec Pension Plan) plus 75% of the earnings-related retirement pension is paid.

The maximum monthly pension is C\$1,212.90 (Canada Pension Plan) or C\$1,212.87 (Quebec Pension Plan).

The disability pension is replaced by a retirement pension at age 65.

Recorded earnings are adjusted according to changes in national average wages.

Child's supplement: C\$228.66 a month is paid for each child younger than age 18; age 25 if a student. (Quebec

Canada

Pension Plan: C\$72.60 is paid for each child younger than age 18 only.)

Benefit adjustment: Benefits are automatically adjusted according to changes in the consumer price index.

Survivor Benefits

Survivor pension

Universal pension survivor allowance (income tested): Up to C\$1,171.48 a month (October 2013) is paid to a low-income widow(er) aged 60 to 64.

Earnings-related spouse's pension (Canada Pension Plan): 60% of the earnings-related retirement pension the deceased received or was entitled to receive, up to C\$607.50 a month, is paid to a surviving spouse aged 65 or older; 37.5% plus C\$176.95, up to C\$556.64 a month, to a widow(er) or common-law spouse younger than age 65.

Earnings-related spouse's pension (Quebec Pension Plan): Up to C\$833.18 a month is paid to a widow(er) or common-law partner aged 45 to 64 or younger than age 45 with a disability; up to C\$800.76 if without a disability but caring for a dependent child; or up to C\$495.83 if without a disability and with no dependent children.

Orphan's pension (Canada Pension Plan/Quebec Pension Plan): C\$228.66 a month is paid for each child younger than age 18; or younger than age 25 if a student for the Canada Pension Plan only.

Death benefit: A lump sum of six months of the earnings-related retirement pension is paid, up to C\$2,500.

Benefit adjustment: Earnings-related pensions are automatically adjusted according to changes in the consumer price index.

Administrative Organization

Human Resources and Skills Development Canada (<http://www.hrsdc.gc.ca>), through district and local offices, administers the universal and earnings-related pensions and income-tested supplements.

Canada Revenue Agency (<http://www.cra-arc.gc.ca>) collects contributions for the earnings-related pensions.

Quebec Department of Revenue (<http://www.revenu.gouv.qc.ca>) and Quebec Pension Board (<http://www.rrq.gouv.qc.ca>) administer the earnings-related Quebec Pension Plan.

Sickness and Maternity

Regulatory Framework

Cash benefits

First and current laws: 1996 (employment insurance) and 2006 (Quebec maternity benefits).

Physician and hospital services

First laws: 1957 (hospital services) and 1968 (physician services).

Current law: 1984 (health).

Type of program: Social insurance (cash benefits) and universal system (physician and hospital services).

Coverage

Cash benefits: All salaried workers, including federal government employees, and self-employed fishermen. Self-employed persons in Quebec covered by the Quebec Parental Insurance Plan are eligible for maternity and parental benefits.

Voluntary coverage for self-employed persons. (After receiving cash benefits, coverage for self-employed persons is mandatory.)

Physician and hospital benefits: All persons residing in Canada who meet federal and provincial criteria for eligibility and insured status. (Virtually the total population is covered.) Coverage is portable from province to province and for emergency care anywhere in the world.

Source of Funds

Insured person

Cash benefits: See source of funds under Unemployment. In Quebec, 0.559% of earnings up to C\$67,500.

Physician and hospital benefits: Premiums are paid in Alberta and British Columbia. Ontario has a health premium based on taxable income above a certain threshold. No premiums are paid in the other provinces.

Self-employed person

Cash benefits: See source of funds under Unemployment. In Quebec, 0.993% of earnings up to C\$67,500.

Physician and hospital benefits: Premiums are paid in Alberta and British Columbia. Ontario has a health premium based on taxable income above a certain threshold. No premiums are paid in the other provinces.

Employer

Cash benefits: See source of funds under Unemployment. In Quebec, 0.782% of payroll.

Physician and hospital benefits: Contributions vary by province from no contribution to 4.3% of payroll.

Government

Cash Benefits: None.

Physician and hospital benefits: The total cost is financed through the general revenues of the federal, provincial, and territorial governments, except in those provinces where premiums are paid. Federal government makes contributions to provinces and territories through block transfers,

part of which is conditional on provinces and territories meeting federal program requirements as set out in the Canada Health Act.

Qualifying Conditions

Cash sickness, maternity, and parental benefits: The insured must have at least 600 hours of covered employment in the previous 52 weeks or since the last claim or have experienced a reduction of weekly earnings of at least 40%; in Quebec, for maternity benefits, at least C\$2,000 of insured income in the previous 52 weeks and have ceased working or experienced a reduction of income of at least 40%.

Family supplement: Paid to families with net income below C\$25,921, with dependent children, and receiving a Canada Child Tax Benefit (see Family Allowances).

Compassionate care benefits: The benefit is paid to insured persons with at least 600 hours of covered employment in the previous 52 weeks (or since the start of the last claim) who leave work temporarily to provide care or support to a family member with a grave illness.

Family supplement: Paid to families with net income below C\$25,921, with dependent children, and receiving a Canada Child Tax Benefit (see Family Allowances).

Medical and hospital benefits: Generally, three months of residence in the province is required to be insured. When the insured moves from one province to another, the former province continues to provide coverage during the waiting period.

Sickness and Maternity Benefits

Sickness benefit: 55% of average weekly covered earnings in the last 26 weeks is paid after a two-week waiting period for up to 15 weeks.

Family supplement: Up to 25% of average weekly covered earnings is paid. Each family may receive only one family supplement.

Maternity and parental benefits: 55% of average weekly covered earnings is paid after a two-week waiting period for up to 15 weeks (maternity benefits) plus an additional 35 weeks (parental benefit) for parental care (by the mother, father, or both) after the birth or adoption of a child.

In Quebec, there is a choice of benefits. Maternity benefits are 70% of covered earnings paid for 18 weeks or 75% of covered earnings for 15 weeks. Paternity benefits are 70% of covered earnings paid for five weeks or 75% of covered earnings for three weeks. Parental benefits (mother, father, or both) are 70% of covered earnings for seven weeks plus 55% of covered earnings for 25 weeks or 75% of covered earnings for 25 weeks. Adoption benefits are 70% of covered earnings for 12 weeks plus 55% of covered earnings for 25 weeks or 75% of covered earnings for 28 weeks.

Family supplement: Up to 25% of average weekly covered earnings is paid. Each family may receive only one family supplement.

Compassionate care benefit: 55% of average weekly covered earnings in the last 26 weeks is paid after a two-week waiting period for up to six weeks.

Family supplement: Up to 25% of average weekly covered earnings is paid. Each family may receive only one family supplement.

The maximum weekly benefit, including any family supplement, is C\$501.

Workers' Medical Benefits

Medical benefits: Medical benefits include general medical and maternity care and surgical, specialist, and laboratory services. Provincial authorities pay benefits directly to providers according to predetermined formulas and agreed-upon fee schedules.

Hospital benefits: Benefits include standard ward care, necessary nursing, pharmaceuticals provided in the hospital, and diagnostic and therapeutic services. Provincial authorities pay benefits directly according to predetermined formulas and agreed-upon fee schedules.

Other benefits include oral surgery if required and performed in an approved hospital and, in some provinces, osteopathic, chiropractic, and optometrist services; dental care for children; prosthetics; and prescribed medicine. Some cost sharing may be required in such cases.

In some provinces, welfare recipients and persons older than age 65 are eligible for free medicine, eyeglasses, and subsidized nursing home care.

Emergency care in another province or abroad is paid at the rate of the person's home province.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Health Canada (<http://www.hc-sc.gc.ca>) administers programs for groups not covered under provincial plans; monitors provincial compliance with conditions of national legislation; and provides provinces with technical, consultative, and coordinating services.

Provincial authorities administer their health insurance plans, establish resident eligibility status, assess hospital and medical claims, pay health care providers, and monitor all aspects of programs.

Providers are usually public, not-for-profit hospitals and other specialized institutions; doctors and allied practitioners in entrepreneurial practice.

Canada

Human Resources and Skills Development Canada, through Service Canada (<http://www.canadabenefits.gc.ca>), is responsible for cash sickness, maternity, parental, and compassionate care benefits provided under the Employment Insurance program.

Quebec Parental Insurance Plan administers Quebec parental benefits.

Work Injury

Regulatory Framework

First and current laws: 1908 and 1996 (Newfoundland), 1915 and 1996 (Nova Scotia), 1915 and 1998 (Ontario), 1916 and 1996 (British Columbia), 1916 and 2006 (Manitoba), 1918 and 2004 (New Brunswick), 1918 and 2002 (Alberta), 1928 and 1998 (Quebec), 1930 and 2003 (Saskatchewan), 1949 and 1994 (Prince Edward Island), 1974 and 1998 (Northwest Territories/Nunavut), and 2002 (Yukon).

Type of program: Social insurance system.

Coverage

Employees in industry and commerce (differences exist among provinces and territories).

Exclusions: Self-employed persons and certain employees in excluded or exempted activities (which vary according to province or territory of work).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through contributions that vary by industry and according to the assessed degree of risk (large firms in some provinces may self-insure).

Depending on the province or territory, the average employer assessment rate per C\$100 of payroll ranges from C\$1.12 to C\$2.75. (Different methods employed by provincial and territorial authorities, including weighting of individual rates by payroll or by industry, the mix of industry, the varying benefit levels and earnings ceilings, the extent of industry coverage and the degree of funding of liabilities, affect average assessment rates in each jurisdiction.)

The maximum earnings used to calculate contributions varies according to province or territory, from C\$50,000 to C\$111,000.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of gross earnings to 90% of net earnings is paid, according to province or territory.

The minimum benefit ranges from no weekly minimum payment to C\$544.52, according to province or territory.

The maximum weekly benefit ranges from C\$563.16 to C\$1260.91, according to province or territory.

Permanent Disability Benefits

Permanent disability pension: 75% to 90% of the insured's earnings is paid for a full disability, according to province or territory.

The minimum benefit ranges from no minimum monthly payment to C\$1,386.54 per month, according to province or territory.

The maximum monthly benefit varies according to province or territory, up to C\$5,960.67.

Permanent partial disability: A percentage of the full benefit, which varies according to province or territory, is paid according to the assessed degree of loss of earning capacity; in some jurisdictions the pension is converted to a lump sum.

Workers' Medical Benefits

Benefits in all provinces and territories include medical, surgical, nursing, and hospital services; medicine; and appliances.

Survivor Benefits

Spouse's pension: The pension varies according to province or territory based on a percentage of the deceased's net earnings, the age of the surviving widow(er) or common-law partner, and the number of dependents. Some jurisdictions may pay a lump-sum benefit in place of a monthly pension.

The minimum monthly benefit ranges from no minimum benefit to C\$1,060.54, according to province or territory.

The maximum monthly benefit varies according to province or territory, up to C\$4,896.70

Orphan's pension: Depending on the province or territory, either a monthly flat-rate pension or a percentage of the deceased's wages is paid.

Other dependents (if there is no spouse or orphan): Depending on the province or territory, the benefit level is either the same as the orphan's pension or is determined by the workplace safety board or commission.

Funeral grant: The grant paid varies according to province or territory.

Administrative Organization

Workers' Compensation Board, or a Work Safety Commission, in each province and territory administers the program.

Unemployment

Regulatory Framework

First law: 1940.

Current law: 1996 (employment insurance).

Type of program: Social insurance system.

Coverage

All salaried workers, including federal government employees, and self-employed fishermen.

Exclusions: Self-employed persons other than fishermen.

Source of Funds

Insured person: 1.88% of covered earnings. In Quebec, 1.52% of covered earnings.

The maximum annual earnings used to calculate contributions are C\$47,400.

The insured person's contributions also finance sickness and maternity benefits, except in Quebec.

Self-employed person: Not applicable (except for self-employed fishermen).

Employer: 2.632% of covered payroll. In Quebec, 2.128% of covered payroll.

The maximum annual earnings used to calculate contributions are C\$47,400.

The employer's contributions also finance sickness and maternity benefits, except in Quebec.

Government: None.

Qualifying Conditions

Unemployment benefit: Must have 420 hours to 700 hours of covered employment in the last year, depending on the regional unemployment rate. For a new entrant or reentrant to the labour force, must have 910 hours of covered employment.

Must be registered, able, willing, and available to work and unable to obtain suitable employment; unable to work because of sickness, maternity, or providing parental care or compassionate care to a gravely ill family member with a potentially fatal condition.

If unemployment is due either to voluntary leaving without just cause or to misconduct, the disqualification is indefinite and applies until the insured requalifies for the benefit.

Family supplement: Paid to families with net income below C\$25,921, with dependent children, and receiving a Canada Child Tax Benefit (see Family Allowances).

Unemployment Benefits

55% of weekly average covered earnings is paid after a two-week waiting period for 14 to 45 weeks, depending on the claimant's employment history and regional unemployment rates.

Family supplement: Up to 25% of average weekly covered earnings is paid. Each family may receive only one family supplement.

The maximum weekly benefit, including any family supplement, is C\$501.

Administrative Organization

Human Resources and Skills Development Canada, through Service Canada (<http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml>) regional and local offices, administers the program.

Canada Revenue Agency (<http://www.cra-arc.gc.ca>) collects contributions.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1998 and 2006.

Type of program: Refundable tax credit and universal system.

Coverage

All persons residing in Canada.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Canada Child Tax Benefit (income tested): A child must be younger than age 18 and live with a primary caregiver who is a Canadian citizen, permanent resident, or refugee, and files an annual income tax return.

Universal Child Care Benefit: A child must be younger than age 6 and live with a primary caregiver who is a resident of Canada (some restrictions apply).

Family Allowance Benefits

Canada Child Tax Benefit (income tested): The benefit is delivered through the income tax system.

The maximum annual benefit is C\$1,433 (C\$119.41 a month) for each child younger than age 18. A supplement of C\$100 a year is paid for the third and each additional child. The benefit is reduced when annual family income exceeds C\$43,561. In Alberta, payment rates are based on the age of the child.

National child benefit supplement: The maximum benefit for families with annual net income of less than \$25,356 is reduced by a percentage, according to the number of children in the household, for annual net income of at least \$25,356. A partial benefit is paid to families with up to three children and annual net income of \$25,356 to \$43,561 and to families with at least four children and annual net income of less than \$49,000.

Child disability benefit: A tax-free benefit is paid for families who care for a child younger than age 18 with severe disabilities.

Benefits are paid monthly and are based on total family income during the previous year.

Universal Child Care Benefit: C\$100 a month is paid for each child younger than age 6 to offset the cost of child care. The benefit is taxable at the rate of the spouse with the lower income. Single parents can report all universal child care benefit amounts in their own income or include the amounts in the income of a child beneficiary. Parents with joint custody of child beneficiaries can split the benefit.

Administrative Organization

Canada Revenue Agency (<http://www.cra-arc.gc.ca/bnfts/menu-eng.html>) administers the Canada Child Tax Benefit.

Canada Revenue Agency, on behalf of Human Resources and Skills Development Canada (<http://www.hrsdc.gc.ca>), administers the Universal Child Care Benefit.

Chile

Exchange rate: US\$1.00 = 471.50 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1924.

Current laws: 1952 (social insurance and health insurance), 1952 (wage earners and salaried employees), 1975 (social assistance), 1980 (individual account), 1980 (contributory scheme), 1980 (institute of normalization), and 2008 (social security reform).

Type of program: Mandatory individual account, social insurance, and social assistance system.

Coverage

Mandatory individual account: Employees who entered the labor force after December 31, 1982; mandatory coverage is gradually being extended to certain self-employed persons by 2015.

Voluntary coverage for workers covered by social insurance before January 1, 1983.

Social insurance: Wage earners, salaried employees, and self-employed persons with earnings lower than three times the legal monthly minimum wage.

The legal monthly minimum wage is 210,000 pesos (August 2013).

Special systems for certain salaried employees, including railroad employees, seamen and port workers, public-sector employees, and military and police personnel.

Social assistance: Residents of Chile.

Source of Funds

Insured person

Mandatory individual account: 10% of covered earnings for the old-age pension plus an average of 1.42% of covered earnings for administrative fees. Persons working under arduous conditions contribute an additional 1% or 2% of covered earnings depending on occupation.

The minimum monthly earnings used to calculate contributions for insured persons aged 18 to 65 are the legal monthly minimum wage of 210,000 pesos (August 2013); 144,079 pesos for insured persons younger than age 18 or older than age 65.

The maximum monthly earnings used to calculate contributions are 70.3 UFs (unidad de fomento). This figure is adjusted annually according to changes in real wages

during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Social insurance: Wage earners contribute 18.84% of covered wages; salaried employees contribute 20% to 30% of covered earnings depending on the occupation.

The minimum monthly earnings used to calculate contributions for insured persons aged 18 to 65 are the legal monthly minimum wage of 210,000 pesos (August 2013); 144,079 pesos for insured persons younger than age 18 or older than age 65.

The maximum monthly earnings used to calculate contributions are 60 UFs. This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Social assistance: None.

Self-employed person

Mandatory individual account: 10% of declared earnings for the old-age pension plus an average of 1.26% of declared earnings for disability and survivor insurance and 1.42% for administrative fees.

The minimum monthly declared earnings used to calculate contributions are 210,000 pesos (August 2013).

The maximum monthly declared earnings used to calculate contributions are 70.3 UFs. This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Social insurance: 18.84% of declared earnings.

The minimum monthly declared earnings used to calculate contributions are 124,497 pesos.

The maximum monthly declared earnings used to calculate contributions are 60 UFs. This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Social assistance: None.

Employer

Mandatory individual account: 1% or 2% of covered earnings for employees working under arduous conditions plus an average of 1.26% of payroll for employees' disability and survivor insurance.

The maximum monthly earnings used to calculate contributions are 70.3 UFs. This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Social insurance: None.

Social assistance: None.

Government

Mandatory individual account: The total cost of the minimum benefit, old-age and disability social security solidarity benefits, and the value of accrued rights under the social insurance system.

Social insurance: The total cost of accrued rights under the social insurance system.

Social assistance: The total cost.

Qualifying Conditions

Mandatory individual account

Old-age pension: Age 65 (men) or age 60 (women). The normal retirement age for insured persons with at least 20 years of contributions is reduced by one or two years for each five-year period of work under arduous conditions, depending on the occupation, up to 10 years (see below for the guaranteed minimum pension).

Early pension: Early retirement is possible if the individual account balance is sufficient to provide a pension of at least 70% of the insured's average wage in the last 10 years or 80% of the PMAS (pensión máxima con aporte solidario).

The PMAS is the lowest value of the old-age pension before qualifying for the old-age social security top-up benefit. The PMAS is 266,731 pesos a month.

Child benefit: Women aged 65 or older who gave birth to or adopted at least one child in their lifetime, have been residents of Chile for at least 20 years, and retired on or after July 1, 2009.

Guaranteed minimum old-age pension: Age 65 (men) or age 60 (women) with at least 20 years of contributions whose sum of pensions, income, and taxable earnings is less than the minimum pension (114,238.07 pesos if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75).

The guaranteed minimum pension is being phased out and replaced by the old-age social security solidarity top-up benefit by 2023. Until then, there is a choice between the two benefits for persons who received the guaranteed minimum pension prior to July 1, 2008, and those aged 50 and older on July 1, 2008, who qualify for the guaranteed minimum pension at retirement.

Old-age social security solidarity top-up benefit (means tested): Age 65 and a resident of Chile for 20 years, including four of the last five years. Must have a base pension (old-age pension from individual account plus any survivor benefits received) of less than PMAS, and the pensioner's family must be among the poorest 60% of the population as assessed by the census.

The PMAS is the lowest value of the old-age pension before qualifying for the old-age social security top-up benefit. The PMAS is 266,731 pesos a month.

Disability pension: Must be assessed with at least a 66% loss in earning capacity (not caused by a work-related accident). Coverage is extended for up to 12 months after employment ceases if the insured has six months of contributions in the last year of employment; extended up to age 65 for women who are employed after age 60.

Partial disability (temporary and long term): Must be assessed with a loss of 50% to 65% of earning capacity (not caused by a work-related accident). Coverage is extended for up to 12 months after employment ceases if the insured has six months of contributions in the last year of employment (voluntarily insured and self-employed persons must also have contributed in the month immediately before the disability began); extended up to age 65 for women who are employed after age 60.

A temporary partial disability benefit is paid for up to three years; thereafter, a long-term partial disability pension is paid if the disability is assessed as permanent.

Regional medical commissions assess the degree of disability.

Guaranteed minimum disability pension: Persons who received the guaranteed minimum pension prior to July 1, 2008, and who do not opt for the new disability solidarity top-up benefit. Paid if the insured's disability pension is less than the minimum pension (114,238.07 pesos if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75).

Disability social security solidarity top-up benefit (means tested): Aged 18 to 64, a resident of Chile for five of the last six years and assessed with a disability. Must have a base pension (disability pension from individual account plus any survivor benefits received) of less than the basic disability solidarity pension (82,058 pesos a month) and the pensioner's family must be among the poorest 60% of the population as assessed by the census.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death. Coverage is extended for up to 12 months after employment ceases if the insured had at least six months of contributions in the last year of employment; extended up to age 65 for women who are employed after age 60.

Eligible survivors include a widow(er) who was married to the insured for at least six months (at least three years if the insured was a pensioner); the mother of the deceased's extramarital children; children younger than age 18 (age 24 if a student, no age limit if disabled); and the deceased's parents if there are no other eligible survivors.

Social insurance

Old-age pension: Wage earners must be aged 65 or older with at least 1,040 weeks of work or 800 weeks of work

with at least 50% of the weeks since coverage began (men), or aged 60 or older with at least 520 weeks of work (women).

Salaried employees must be aged 65 or older (men) or aged 60 or older (women) with at least 10 years of contributions.

Salaried employees must cease all gainful activity.

The normal retirement age for insured persons with at least 1,020 weeks of contributions is reduced by one year (two years for workers in mining or smelting) for each five-year period of work under arduous conditions, up to five years (10 years for workers in mining or smelting).

Disability pension: Wage earners must be assessed with a total (loss of earning capacity of at least 70%) or partial (loss of earning capacity of 30% to 69%) disability, have been younger than age 65 (men) or age 60 (women) when the disability began, and have at least 50 weeks of contributions, including at least 40% of the weeks in the last five years and 50% of the weeks since coverage began (women, and men with at least 400 weeks of coverage, are exempt from this last condition).

Salaried employees younger than age 65 (men) or age 60 (women) must be assessed with a degree of disability of at least 66.7% with at least three years of contributions.

Preventive and disability medical commissions assess the degree of disability for wage earners and salaried employees.

Survivor pension: The insured wage earner must have had at least 400 weeks of paid contributions; or at least 50 weeks of paid contributions, including at least 40% of the weeks in the last five years and 50% of the weeks since coverage began (women are exempt from this last condition).

The insured salaried employee must have had at least three years of contributions.

Eligible survivors include a widow or a widower with a disability; the mother of the deceased's extramarital children; children younger than age 18 (age 24 if a student, no limit if disabled); and the deceased's parents if there are no other eligible survivors.

Child benefit: Women aged 65 or older who receive a survivor pension from the social insurance system and gave birth to or adopted at least one child in their lifetime, have been residents of Chile for at least 20 years, retired on or after July 1, 2009, and are not eligible for any benefit through any other program.

Funeral grant: Paid to the widow(er), children, or parents.

Social assistance

Basic old-age solidarity pension: Age 65; a resident of Chile for 20 years, including at least four of the last five years; and does not meet the contribution requirements for any other pension. The pensioner's family must be among the poorest 60% of the population as assessed by the census.

Child benefit: Women age 65 or older who gave birth to or adopted at least one child in their lifetime, have been residents of Chile for at least 20 years, retired on or after July 1, 2009, and do not meet the contribution requirements for any other pension.

Basic disability solidarity pension: Aged 18 to 64, a resident of Chile for five of the last six years, assessed with a disability, and does not meet the contribution requirements for any other pension. The pensioner's family must be among the poorest 60% of the population as assessed by the census.

Winter grant (means tested): Paid to low-income pensioners.

Golden wedding anniversary grant (means tested): Paid to couples married for 50 years whose household income falls in the first four income quintiles. Must have resided in Chile for at least four of the five years before the claim is made. The claim must be made within one year of the 50th anniversary.

Funeral grant: Paid to the person who pays for the funeral of a basic old-age solidarity pensioner.

Old-Age Benefits

Mandatory individual account

Old-age pension: The insured has four different options: an immediate life annuity, temporary income with a deferred life annuity, programmed withdrawals, or an immediate life annuity with programmed withdrawals. (The value of accrued rights plus interest under the social insurance system is combined with the individual account balance at retirement.)

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index.

Child benefit: A bond is paid for each live birth or adopted child. For women younger than age 65 on July 1, 2009, a bond of 10% of 18 minimum wages (approximately 347,400 pesos per child in July 2013) is deposited into the individual account during the month after the mother reaches age 65. The bond's interest rate is the average annual rate for Fund C minus administrative fees for that period.

Guaranteed minimum pension: 114,238.07 pesos is paid if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75.

Old-age social security solidarity top-up benefit (means tested): The amount of the benefit decreases with the size of the base pension (old-age pension from individual account plus any survivor benefits received).

Social insurance

Old-age pension: The monthly pension is 50% of the base wage plus 1% of wages for each 50-week period of

contributions exceeding 500 weeks for wage earners; 0.029% of the base salary multiplied by the number of years of contributions for salaried workers.

The base wage or salary is the average monthly wage or salary in the last five years with the first two years adjusted for wage or salary changes.

Salaried woman's child supplement: 0.029% of the base salary is paid for each dependent child to a woman with at least 20 years of contributions; 0.057% of the base salary if a widow.

The minimum monthly pension is 114,238.07 pesos if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; earlier if the change in the consumer price index within the year is at least 15%.

Social assistance

Basic old-age solidarity pension: 82,058 pesos a month is paid.

Child benefit: A benefit is paid for each live birth or adopted child.

Winter grant (means tested): 49,500 pesos a year is paid.

Golden wedding anniversary grant (means tested): A lump sum of \$264,528 pesos (\$132,264 per spouse) is paid.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; earlier if the change in the consumer price index within the year is at least 10%.

Permanent Disability Benefits

Mandatory individual account

Disability pension: For a total disability, 70% of the base salary is paid. The pension is financed through the individual account. (Disability insurance tops up the accumulated capital in the individual account if the balance is less than the required minimum to finance the permanent disability pension.)

Temporary partial disability benefit: 50% of the base salary is paid for up to three years. The individual pension fund management company pays the benefit through an insurance policy for the account holder. The funds from the individual account are only used to pay the benefit if the worker is not covered by insurance (has not made any contributions to the individual account for at least one year).

The base salary is the insured's average monthly salary in the last 10 years.

Long-term partial disability pension: Following a second level of assessment and certification, the pension is financed through the individual account. (Disability insurance tops up the accumulated capital in the individual account if the

balance is less than the required minimum to finance the permanent disability pension.)

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the UF. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Guaranteed minimum disability pension: 114,238.07 pesos is paid if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75.

Disability social security solidarity top-up benefit (means tested): Decreases with the size of the base pension (disability pension from individual account plus any survivor benefits received).

The maximum combined disability pension and disability solidarity benefit is 82,058 pesos a month.

Social insurance

Disability pension: For a total disability, the monthly pension is 50% of the base wage plus 1% of wages for every 50-week period of contributions exceeding 500 weeks for wage earners; 70% of the base salary plus 2% of the salary for every year of contributions exceeding 20 years for salaried employees.

The base wage or salary is the average monthly wage or salary in the last five years, with the first two years adjusted for wage or salary changes.

For a partial disability, 50% of the total disability pension is paid.

The minimum monthly disability pension is 114,238.07 pesos if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75.

Child supplement: 0.029% of the base salary is paid for each dependent child to a woman with more than 20 years of contributions; 0.057% of the base salary if a widow.

Civil servant supplement: 0.033% of the base salary is paid for each dependent child to a woman with more than 20 years of contributions; 0.067% of the base salary if a widow.

The minimum monthly pension is 114,238.07 pesos if younger than age 70; 124,910.54 pesos if aged 70 to 75; or 133,275.33 pesos if older than age 75.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; earlier if the change in the consumer price index within the year is at least 15%.

Social assistance

Basic disability solidarity pension: 82,058 pesos a month is paid.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; earlier if the change in the consumer price index within the year is at least 10%.

Survivor Benefits

Mandatory individual account

Spouse's pension: 60% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow (43% to a widower) if there are no eligible children; 50% to a widow (36% to a widower) with eligible children; and 36% is paid to the mother of the deceased's extramarital children (30% if the children are younger than age 18 (age 24 if a student, no limit if disabled)).

Orphan's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (age 24 if a student, no limit if disabled); 11% for each partially disabled orphan older than age 24.

Other eligible survivors: If there are no other eligible survivors, 50% of the deceased's monthly pension is paid to each parent.

If the deceased was actively contributing to an individual account, survivor pensions are calculated according to a reference pension of 70% of the deceased's average monthly wage in the last 10 years.

The pension paid as the result of the death of an insured person or a temporary partial disability beneficiary is financed with the deceased's individual account balance; if the deceased was a pensioner, the type of benefit depends on the type of retirement pension that the deceased chose. (Life insurance tops up the accumulated capital in the deceased's individual account if the balance is less than the required minimum to finance the survivor pension.)

There is no maximum survivor pension.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index.

Funeral grant: A withdrawal of 15 UFs from the deceased's individual account is granted to the relative who paid for the funeral expenses. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Social insurance

Spouse's pension: 60% of the base wage or salary (the insured's average monthly wage or salary in the last five years) or of the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid to a widow aged 55 or older or a widower with a disability if there are no eligible children; 50% with eligible children. The mother of the deceased's extramarital children receives 60% of the widow's pension.

A widow younger than age 55 receives a lump sum of two years of pension.

The minimum monthly widow(er)'s pension is 74,133.07 pesos for a survivor younger than age 70 without

children; 92,499.56 pesos from age 70. The minimum monthly widow(er)'s pension is 62,010.46 pesos for a survivor younger than age 70 with children; 79,875.67 pesos from age 70.

Orphan's pension: 20% of the base wage or salary (the insured's average monthly wage or salary in the last five years) or of the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid to each orphan.

The minimum monthly orphan's pension is 17,135.71 pesos.

Child benefit: A benefit is paid to a woman receiving a social insurance survivor pension for each live birth or adopted child.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; may be earlier if the variation of the consumer price index within the year is at least 15%.

Funeral grant: The grant is up to three times the monthly non-remuneration minimum wage.

The monthly non-remuneration minimum wage is 406,389 pesos (August 2013).

Social assistance

Funeral grant: The grant is up to three times the monthly non-remuneration minimum wage.

The monthly non-remuneration minimum wage is 406,389 pesos (August 2013).

Administrative Organization

Mandatory individual account

Ministry of Labor and Social Security through the Superintendent of Pensions (<http://www.spensiones.cl/>) provides general supervision.

Individual pension fund management companies administer individual accounts.

Social insurance and social assistance

Social Security Institute (<http://www.ips.gob.cl>) administers the social insurance and assistance programs.

Sickness and Maternity

Regulatory Framework

First law: 1924.

Current laws: 1979 (national health system); 1985 (public health system), implemented in 1986; 1990 (private health system); 2004 (health guarantees), implemented in 2005; and 2011 (extended parental leave).

Type of program: Social insurance and private insurance system.

Note: Insured persons may opt out of the national public health system and contract with a private health institute.

Coverage

Public and private systems: All public- and private-sector workers; self-employed persons; contract workers; pensioners; persons receiving work injury, unemployment, or social assistance benefits; persons entitled to family allowances; and pregnant women. (Persons without earnings, beneficiaries of social assistance pensions, pregnant women, and mothers up to six months after childbirth are covered by the public system.)

Voluntary coverage is available for the public system.

Source of Funds

Insured person

Public system: 7% of covered earnings. Pensioners pay 7% of the pension (Solidarity beneficiaries are exempt); the voluntarily insured, 7% of declared earnings.

The minimum monthly earnings used to calculate contributions for insured persons aged 18 to 65 are the legal monthly minimum wage of 210,000 pesos (August 2013); 144,079 pesos for insured persons younger than age 18 or older than age 65.

The maximum monthly earnings used to calculate contributions are 70.3 UFs (unidad de fomento). This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Private system: At least 7% of gross earnings, depending on the health plan.

The minimum monthly earnings used to calculate contributions for insured persons aged 18 to 65 are the legal monthly minimum wage of 210,000 pesos (August 2013); 144,079 pesos for insured persons younger than age 18 or older than age 65.

Self-employed person

Public system: 7% of declared earnings.

The minimum monthly declared earnings used to calculate contributions are 124,497 pesos.

Private system: At least 7% of declared earnings, depending on the health plan.

The minimum monthly declared earnings used to calculate contributions are 124,497 pesos.

Employer

Public system: None.

Private system: None.

Government

Public system: The total cost of maternity benefits; any deficit.

Private system: Partially finances the cost of sickness benefits.

Qualifying Conditions

Cash sickness and maternity benefits (public and private systems): Employees must have at least six months of contributions, including at least three months of contributions in the last six months; contract workers, at least six months of contributions, including at least 30 days of contributions in the last six months; and self-employed persons, at least 12 months of coverage with at least six months of paid contributions in the last 12 months.

There are no qualifying conditions for an incapacity that is the result of an accident.

Medical benefits (public and private systems): Must be currently insured.

Sickness and Maternity Benefits

Sickness benefit (public and private systems): For public-sector employees, the benefit is 100% of net earnings before the incapacity began; private-sector employees, average monthly net earnings in the last three months; self-employed persons, average monthly declared earnings in the last six months.

Sickness benefits are paid retroactively from the first day if the sick-leave period is longer than 10 days; from the fourth day if the sick-leave period is shorter than 10 days. The employer is only required to pay benefits for the first three days if established under a collective agreement.

The duration of the benefit is the same as the period of sick leave.

The minimum daily sickness benefit is 2,074.95 pesos.

Maternity benefit (public and private systems): For public-sector employees, the monthly benefit is 100% of earnings; private-sector employees, average monthly net earnings in the three months before the expected date of childbirth; self-employed persons, average monthly declared earnings in the last six months. The benefit is paid for six weeks before and 12 weeks after the expected date of childbirth; may be extended in cases of premature or multiple births.

The minimum daily maternity benefit is 2,074.95 pesos.

The maternity benefit is also paid for 12 months for the adoption of a child younger than age 6 months.

Extended postnatal parental leave: 100% of the maternity benefit is paid for 12 weeks after the maternity benefit ends; 50% is paid for up to 18 weeks if the woman returns to work part time. Up to six weeks of the benefit may be transferred to the father from the seventh week.

Workers' Medical Benefits

Medical benefits (public system): Public or private health institutions and professionals registered with the National Health Fund provide benefits. Benefits include general and specialist care, periodic medical examinations, hospitalization, medicine, dental care, and maternity care.

There is no limit to duration.

General Scheme of Health Guarantees establishes the minimum benefits to be provided by the public system.

There is no cost sharing for general care, nor for low-income persons, beneficiaries of social assistance pensions or family allowances, or persons older than age 60.

Medical benefits (private system): The insured signs a minimum 12-month contract with a private health institute and may choose among open, closed, or preferred doctor plans. Benefits, as well as cost sharing, vary by contract but must be at least equal to those provided by the public system.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured in the public and private systems. The widow(er) and children are covered for a year after the insured's death in the private system.

Administrative Organization

Ministry of Health (<http://www.minsal.cl>) provides general supervision of the system.

Superintendent of Health (<http://www.supersalud.cl>) oversees the public and private schemes and public and private health providers.

National Health Fund (<http://www.fonasa.gov.cl>) administers cash benefits and the public system.

Health Institutions (<http://www.isapre.cl>) administer the private system.

Work Injury

Regulatory Framework

First law: 1916.

Current law: 1968 (work injury and professional diseases) and 2008 (social security reform).

Type of program: Social insurance system.

Coverage

All public- and private-sector workers, self-employed persons who contribute to old-age and sickness schemes, household workers, contract and temporary workers, students, apprentices, and trade union representatives.

Source of Funds

Insured person: None.

Self-employed person: 0.95% of declared income plus up to 3.4% of declared earnings, depending on the occupation.

The minimum monthly declared earnings used to calculate contributions are 124,497 pesos.

The maximum monthly earnings used to calculate contributions are 70.3 UFs (unidad de fomento). This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Employer: 0.95% of covered payroll plus up to 3.4% of covered payroll according to the industry and the assessed degree of risk.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Self-employed persons must have paid all due contributions.

Temporary Disability Benefits

For public-sector employees, the monthly benefit is 100% of net earnings. For private-sector employees, the monthly benefit is the average monthly net earnings in the three months before the disability began. The benefit is paid from the day of injury for up to 52 weeks (may be extended up to an additional 52 weeks).

Benefit adjustment: Benefits are adjusted according to wage increases.

Permanent Disability Benefits

Permanent disability pension: For a total disability (assessed degree of disability of at least 70%), 70% of the base salary is paid.

The base salary is the insured's average monthly net earnings in the six months before the disability began.

In most cases, Preventive and Disability Medical Commissions assess the degree of disability. The degree of disability is reassessed once every two years in the eight years after the pension is awarded.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, the pension is increased by 30% of the base salary.

Child's supplement: The pension is increased by 5% for the third and each subsequent child entitled to family allowances.

Partial disability: For an assessed degree of disability of 40% to 69%, 35% of the base salary is paid. A lump sum of up to 15 months of base salary is paid for an assessed degree of disability from 15% to 39%.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; earlier if the change in the price index within the year is at least 15%.

Workers' Medical Benefits

Benefits include necessary medical, surgical, dental, and pharmaceutical services; hospitalization; prostheses; rehabilitation; transfer costs, and occupational retraining. Benefits are provided from the first day after the disability began or the diagnosis of the occupational disease.

There is no limit to duration.

There is no cost sharing.

Survivor Benefits

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow older than age 44 (at any age if disabled or caring for a child) or to a widower with a disability; 60% if there are no eligible children.

A widow younger than age 45 receives a limited pension for a year. If a widow caring for a child reaches age 45 during this one-year period, the benefit is paid for life.

The minimum monthly widow(er)'s pension is 74,133.07 pesos for a survivor younger than age 70 without children; 92,499.56 pesos from age 70. The minimum monthly widow(er)'s pension is 62,010.46 pesos for a survivor younger than age 70 with children; 79,875.67 pesos from age 70.

The pension ceases on remarriage and a lump sum of two years of pension is paid.

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 18 (age 24 if a student, no limit if disabled); 50% for each full orphan.

The minimum monthly orphan's pension is 17,135.71 pesos.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Benefit adjustment: Benefits are adjusted automatically each year according to changes in the consumer price index; earlier if the change in the price index within the year is at least 15%.

Funeral grant (wage earner): Up to three times the minimum monthly non-remuneration wage is paid.

The minimum monthly non-remuneration wage is 406,389 pesos (August 2013).

Education grant: Eligible orphans who are students with an assessed degree of disability of 15% to 70% and with earnings lower than the legal monthly minimum wage receive a monthly benefit of 22.3% of the legal monthly minimum wage.

The legal monthly minimum wage is 210,000 pesos (August 2013).

Administrative Organization

Ministry of Labor and Social Security, through the Superintendent of Social Security (<http://www.suseso.cl>), provides general supervision.

Occupational Safety Institute (<http://www.isl.gob.cl>) administers the program.

Unemployment

Regulatory Framework

First law: 1937.

Current laws: 1981 (unemployment), implemented in 1982; 2001 (severance account system), implemented in 2002; and 2009 (mandatory severance pay).

Type of program: Employment-related and mandatory individual severance account system.

Coverage

Employment-related system: Employed persons.

Exclusions: Self-employed persons.

Individual severance account: Mandatory coverage for employed persons hired on or after October 2, 2002; voluntary coverage for employed persons hired prior to October 2, 2002.

Exclusions: Household workers; apprentices; pensioners (unless partially disabled); self-employed persons who entered the labor force since October 2, 2002; civil servants; and military personnel.

Source of Funds

Insured person

Employment-related system: None.

Individual severance account: 0.6% of covered monthly earnings plus an administrative fee of about 0.05%. Workers employed under a fixed-term contract do not contribute.

The maximum monthly earnings used to calculate contributions are 105.4 UFs (unidad de fomento). This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Self-employed person

Employment-related system: Not applicable.

Individual severance account: Not applicable.

Employer

Employment-related system: None.

Individual severance account: 2.4% of covered payroll a month for up to 11 years (1.6% to the insured's individual account and 0.8% to the Solidarity Severance Fund); 3% if an employee has a fixed-term contract (2.8% to the insured's individual account and 0.2% to the Solidarity Severance Fund).

The maximum monthly earnings used to calculate contributions are 105.4 UFs (unidad de fomento). This figure is adjusted annually according to changes in real wages during the previous year. The UF, an index that is adjusted daily according to changes in the consumer price index, is 22,852.67 pesos (July 2013).

Government

Employment-related system: The total cost, financed through the Unified Family Allowances and Unemployment Fund.

Individual severance account: An annual contribution to the Solidarity Severance Fund of 225,792 UTM (unidad tributaria mensual). The UTM, a monthly tax indexed unit set by law, is 40,085 pesos.

Qualifying Conditions**Unemployment benefits (employment-related system):**

Must be involuntarily unemployed with at least 12 months or 52 weeks of contributions in the previous two years, registered for employment, and able and willing to work. The insured may not receive an employment-related benefit and an individual severance account benefit at the same time.

Unemployment benefits (individual severance account):

Must be involuntarily unemployed with at least 12 months of contributions. Insured persons with fixed-term contracts must have at least six months of contributions since they first joined the system or since the individual account was last fully drawn down. The benefit is suspended if the insured starts a new job.

If the balance in the individual account is insufficient to pay a benefit, the insured is eligible for a benefit under the Solidarity Severance Fund if unemployment was involuntary and the insured has made at least one year of continuous contributions in the last two years before unemployment began, was not employed on a fixed-term contract, and has not refused a suitable job offer.

Unemployment Benefits**Unemployment benefit (employment-related system):**

17,338 pesos a month is paid for the first 90 days; from

91 days to 180 days, 11,560 pesos a month; from 181 days to 360 days, 8,669 pesos a month.

Unemployment beneficiaries may continue to receive family allowances, maternity benefits, and medical benefits.

If the benefit ceases because the insured has started a new job before 360 days of benefits have been paid, but the insured subsequently becomes unemployed again, the insured may continue receiving the benefit for the remaining period, up to 360 days.

Unemployment benefits (individual severance account):

The number of monthly benefits paid depends on the individual account balance plus accrued interest. The benefit has a decreasing replacement rate of 50%, 45%, 40%, 35%, 30%, 25% and 20%.

If the insured is entitled to receive a benefit from the Solidarity Severance Fund, the fund may top up the individual account benefit. The first monthly benefit is 50% of average earnings in the last 12 months; 45% for the second; 40% for the third; 35% for the fourth; and 30% for the fifth month.

For every month that the national unemployment rate is one percentage point greater than the national four-year average, all beneficiaries who are due to collect their final payment are entitled to receive two additional months of benefits of 25% of average earnings in the last 12 months.

If the insured dies before retirement, the accumulated capital is transferred to a named survivor.

The insured can opt to stop receiving benefits to safeguard the accumulated capital for a future period of unemployment. Unemployment beneficiaries may continue to receive family allowances, maternity benefits, and medical benefits.

The minimum monthly benefit for insured workers entitled to a Solidarity Severance Fund benefit is 108,747 pesos for the first payment, decreasing gradually to 59,317 pesos for the fifth payment.

The maximum monthly benefit for insured workers entitled to a Solidarity Severance Fund benefit is 234,794 pesos for the first payment, decreasing gradually to 140,877 pesos for the fifth payment.

Benefits are paid 10 days after the claim is accepted.

Solidarity Severance Fund benefits are payable only twice in any five-year period.

Benefit adjustment: The minimum and maximum benefits provided under the Solidarity Severance Fund are adjusted annually in February according to changes in the consumer price index.

Administrative Organization

Employment-related system: Ministry of Labor and Social Welfare, through the Superintendent of Social Security (<http://www.suseso.cl>) provides general supervision.

Chile

Social Security Standards Institute (<http://www.ips.gob.cl>) and Family Allowance Compensation Funds administer the program.

Individual severance account: Superintendent of Pensions (<http://www.spensiones.cl>) provides general supervision.

Society of Severance Fund Managers (<http://www.afcchile.cl>) made up of six pension fund management companies, administer the program.

Family Allowances

Regulatory Framework

First laws: 1937 (salaried employees) and 1953 (wage earners).

Current laws: 1981 (low-income persons); 1981 (wage earners and salaried employees), implemented in 1982; and 2008 (social security reform).

Type of program: Employment-related (unified program for wage and salaried workers) system.

Note: A social assistance program provides cash benefits to persons assessed as needy.

Coverage

All public- and private-sector workers; self-employed persons who contribute to old-age and sickness schemes; pensioners; persons receiving work injury, temporary disability, or unemployment benefits; and persons maintained or cared for in state institutions.

Exclusions: Certain self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost, financed through the Unified Family Allowances and Severance Pay Fund.

Qualifying Conditions

Family allowances (income tested): Paid to insured persons with dependents and monthly income of up to 501,978 pesos.

Allowances are paid for children younger than age 18 (age 24 if a student; no limit if disabled), a wife, a husband with a disability, a widowed mother, stepchildren, orphaned or abandoned grandchildren and great-grandchildren, orphans, parents older than age 65 or disabled, and minors who are entrusted to adults by a judge. An allowance is also paid for pregnancy.

Family Allowance Benefits

Family allowances (income tested): A monthly allowance is paid for each dependent, according to the insured's income: 8,626 pesos with monthly earnings up to 220,354 pesos; 5,294 pesos with earnings greater than 220,354 and up to 321,851 pesos; and 1,673 pesos with earnings greater than 321,851 and up to 501,978 pesos.

For a pregnancy, the allowance is paid to an insured woman or an insured man whose spouse is pregnant. The allowance may be claimed from the fifth month of pregnancy and is retroactively paid for the duration of the pregnancy.

All monthly allowances are doubled for dependents with disabilities.

Income test: The allowance is paid with monthly earnings up to 501,979 pesos.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Labor and Social Welfare, through the Superintendent of Social Security (<http://www.suseso.cl>) provides general supervision.

Social Security Institute (<http://www.ips.gob.cl>) and Family Allowance Compensation Funds administer the program.

Colombia

Exchange rate: US\$1.00 = 1,824.00 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1946, implemented in 1965.

Current law: 1993 (social insurance), implemented in 1994.

Type of program: Social insurance, individual account, and social assistance system.

Note: The insured may choose between the social insurance and individual account systems and may switch membership every five years up to the last 10 years before retirement.

In 2014, a new subsidized pension program, Beneficios Económicos Periódicos (BEP) is scheduled to begin operation. BEP will cover workers who earn less than the minimum wage, have made sporadic contributions, and will not qualify for the minimum pension.

Coverage

Social insurance and individual account: Public- and private-sector employees, household workers, and employees of the state oil company (Ecopetrol) hired on or after January 29, 2003; and self-employed persons.

Insured persons who were aged 40 or older (men) or aged 35 or older (women) and workers with at least 15 years of contributions when the individual account system was implemented are covered for social insurance only.

Voluntary coverage is available.

Special systems for Ecopetrol employees hired before January 30, 2003, teachers, and military and police personnel.

Social assistance: Citizens of Colombia.

Source of Funds

Insured person

Social insurance and individual account: 4% of covered earnings. An additional contribution from 1% of covered earnings with income from four to 16 times the legal monthly minimum wage to 2% of covered earnings with income above 20 times the legal monthly minimum wage finances the Pension Solidarity Fund (for contribution subsidies and social assistance benefits).

Certain vulnerable persons may receive a subsidy of 70% to 95% of their required contribution for up to 750 weeks.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Of the total (16%) insured person and employer contributions to the social insurance system, 13% is allocated to the old-age fund, 1.81% for disability and survivor insurance (including permanent disability and survivor pensions under work injury) (see also source of funds under Work Injury), and 1.09% for administrative fees.

Of the total (16%) insured person and employer contributions to the individual account system, 11.5% is allocated to the individual account for old age, 1.5% for disability and survivor insurance (including permanent disability and survivor pensions under work injury) (see also source of funds under Work Injury), 1.5% for administrative fees, and 1.5% to the Minimum Pension Guarantee Fund.

Social assistance: None.

Self-employed person

Social insurance and individual account: 16% of declared earnings.

Certain vulnerable persons may receive a subsidy of 70% to 95% of their required contribution for up to 750 weeks.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

For self-employed persons enrolled in the social insurance system, 13% of the contribution is allocated to the old-age fund, 1.81% for disability and survivor insurance (including permanent disability and survivors pensions under work injury) (see also source of funds under Work Injury), and 1.09% for administrative fees.

For self-employed persons enrolled in the individual account system, 11.5% of the contribution is allocated to the individual account for old age, 1.5% for disability and survivor insurance (including permanent disability and survivors pensions under work injury) (see also source of funds under Work Injury), 1.5% for administrative fees, and 1.5% to the Minimum Pension Guarantee Fund.

Social assistance: None.

Employer

Social insurance and individual account: 12% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Of the total (16%) insured person and employer contributions to the social insurance system, 13% is allocated to the old-age fund, 1.81% for disability and survivor insurance (including permanent disability and survivors pensions under work injury) (see also source of funds under Work Injury), and 1.09% for administrative fees.

Of the total (16%) insured person and employer contributions to individual account system, 11.5% of the contribution is allocated to the individual account for old age, 1.5% for disability and survivor insurance (including permanent disability and survivor pensions under work injury) (see also source of funds under Work Injury), 1.5% for administrative fees, and 1.5% to the Minimum Pension Guarantee Fund.

Social assistance: None.

Government

Social insurance and individual account: Partially finances the Pension Solidarity Fund; contributes as an employer; subsidies as needed.

Social assistance: None.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 60 (men, rising to age 62 in 2014) or age 55 (women, rising to age 57 in 2014) with at least 1,250 weeks (rising by 25 weeks each year until reaching 1,300 weeks in 2015) of contributions.

Special pension (social insurance): Aged 50 to 55 with at least 1,250 weeks of contributions for certain hazardous forms of employment, according to specified qualifying conditions.

Old-age settlement (social insurance): The insured is of pensionable age but does not meet the contribution requirements for a social insurance old-age pension.

Old-age pension (individual account): The accumulated capital in the individual account is sufficient to purchase an annuity greater than 110% of the legal monthly minimum wage.

Guaranteed minimum pension (individual account): Age 62 (men) or age 57 (women) with at least 1,150 weeks of contributions and the individual account balance is insufficient to finance the minimum pension set by law.

The minimum pension set by law is the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Colombia Mayor (social assistance): Must be at least three years younger than the normal retirement age, be assessed as needy, and have lived in Colombia for the last 10 years.

Disability pension: Younger than age 20, assessed with at least a 50% loss in normal earning capacity, and has at least 26 weeks of contributions in the year before the disability began; or aged 20 or older, assessed with at least a 50% loss in normal earning capacity, has at least 50 weeks of contributions in the last three years, and contributed for at least 20% of the period from age 20 to the date the disability began.

The degree of disability may be reviewed every three years.

Disability settlement: The insured does not meet the contribution requirements for a disability pension.

Survivor pension: The deceased was younger than age 20 with at least 50 weeks of contributions at the time of death; or aged 20 or older with at least 50 weeks of contributions in the last three years and contributed for at least 25% of the period from age 20 to the date of death if the death was the result of an illness (20% of the period if the death was the result of an accident).

Eligible survivors include a widow or partner who lived with the deceased for at least five years or who had children with the deceased; a dependent, a disabled widower; children younger than age 18 (age 25 if a student, no limit if disabled); dependent parents; or a sibling with a disability.

Survivor settlement: The deceased did not meet the contribution requirements for an old-age or disability pension.

Eligible survivors include a widow or partner who lived with the deceased for at least five years or who had children with the deceased; a dependent, a disabled widower; children younger than age 18 (age 25 if a student, no limit if disabled); dependent parents; or a sibling with a disability.

Funeral grant: Paid when an old-age or disability pensioner dies.

Old-Age Benefits

Old-age pension (social insurance): 55% to 65% of the basic monthly wage plus 1.5% for each 50-week period of contributions is paid, up to 80% of the basic monthly wage.

The basic monthly wage is the insured's average earnings in the last 10 years before receiving the pension.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 25 times the legal monthly minimum wage.

The minimum social insurance pension is the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Schedule of payments: 13 or 14 payments a year, according to the value of the pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Old-age settlement (social insurance): A benefit is paid.

Old-age pension (individual account): The insured has three different options: programmed withdrawals, an annuity from a private insurance company, or a combination of both options. (If the insured person had at least 150 weeks of paid contributions under the social insurance system before 2004, the value of accrued rights prior to 2004 is combined with the individual account balance at retirement.)

Guaranteed minimum pension: The difference between the individual account balance and the minimum pension set by law is paid.

The minimum pension set by law is the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Colombia Mayor (social assistance): 120,000 pesos a month is paid.

Permanent Disability Benefits

Disability pension: For an assessed degree of disability greater than 66%, 54% of the basic monthly wage plus 2% of earnings for each 50-week period of contributions exceeding 800 weeks is paid. For an assessed degree of disability of 50% to 66%, 45% of the basic monthly wage plus 1.5% of earnings for each 50-week period of contributions exceeding 500 weeks is paid. (The difference between the individual account balance and the minimum pension set by law is paid.)

The basic monthly wage is the insured's average earnings in the last 10 years before receiving the pension.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 25 times the legal monthly minimum wage.

The minimum disability pension is the legal monthly minimum wage.

The maximum disability pension is 75% of the basic monthly wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Schedule of payments: 13 or 14 payments a year, according to the value of the pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Disability settlement: A benefit is paid.

Survivor Benefits

Spouse's pension: 45% of the deceased's monthly earnings plus 2% for each 50-week period of contributions exceeding 500 weeks is paid, up to 75% of the deceased's monthly earnings.

Monthly earnings are the deceased's average earnings in the last 10 years.

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (age 25 if a student, no limit if disabled); 30% for a full orphan.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 25 times the legal monthly minimum wage.

All survivor benefits combined must be at least equal to the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

The maximum survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: 13 or 14 payments a year, according to the value of the pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Survivor settlement: A benefit is paid.

Funeral grant: The cost of the funeral is paid up to the value of the monthly old-age or disability pension or the last wage, but must be at least five times and up to 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Administrative Organization

Social insurance: Ministry of Labor (<http://www.mintrabajo.gov.co>) provides general supervision.

Colpensiones (<http://www.colpensiones.gov.co>) administers the program nationally.

Regional funds and local offices, established and supervised by Colpensiones, administer contributions and benefits locally.

Individual account: National Superintendent of Finance (<http://www.superfinanciera.gov.co>) provides general supervision.

Pension and Severance Pay Fund management companies (SAFPCs) administer individual accounts.

Social assistance: Ministry of Labor (<http://www.mintrabajo.gov.co>) provides general supervision.

Colombia

Colombia Mayor Consortium (<http://colombiamayor.co>) manages the Pension Solidarity Fund.

Banks pay benefits.

Sickness and Maternity

Regulatory Framework

First law: 1938.

Current laws: 1993 (social insurance), implemented in 1994; 2002 (parental leave); and 2011 (health care).

Type of program: Social insurance system.

Coverage

All employees residing in Colombia, including pensioners, students, apprentices; and unemployed persons.

Coverage is being gradually extended to all citizens, regardless of the individual's ability to contribute.

Special systems for military and police personnel.

Source of Funds

Insured person: 4% of earnings.

Self-employed person: 12.5% of declared earnings.

Declared earnings used to calculate contributions are 1.5 or two times the legal monthly minimum wage, depending on trade union affiliation.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Employer: 8.5% of payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Government: Finances the program for low earners through additional contributions to the Solidarity and Guarantee Fund; contributes as an employer.

Qualifying Conditions

Cash sickness and medical benefits: Must have at least four weeks of contributions immediately before the claim, except for emergencies.

Cash maternity benefits: Must have at least nine months of contributions before the expected date of childbirth or adoption.

Paternity leave: Must have at least 100 weeks of contributions.

Sickness and Maternity Benefits

Sickness benefit: 66.6% of the insured's earnings in the month before the incapacity began is paid after a four-day waiting period for up to 180 days.

Maternity benefit: 100% of the insured's earnings is paid for 14 weeks.

Paternity leave: 100% of the insured's earnings is paid for eight days.

Workers' Medical Benefits

The insured may choose between public and private health care. Benefits include medical, surgical, hospital, pharmaceutical, maternity, and dental care and related services. Preexisting conditions are covered but may be subject to a waiting period; no waiting period for pregnant women.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. There is no waiting period for pregnant women or children younger than age 1.

Administrative Organization

National Superintendent of Health (<http://www.supersalud.gov.co>) provides general supervision.

Ministry of Health (<http://www.minsalud.gov.co>) and the Regulatory Commission on Health administer the program.

State Social Enterprises and private health institutions provide health services.

Work Injury

Regulatory Framework

First law: 1915.

Current laws: 1993 (social insurance), implemented in 1994.

Type of program: Social insurance and individual account system.

Note: The insured person's choice between the social insurance and the individual account systems under Old Age, Disability, and Survivors determines how the permanent disability and survivors pensions (work injury) are financed and paid.

Coverage

All employees; pensioners who re-enter the workforce; certain students; and self-employed persons in high-risk work.

Voluntary coverage for certain self-employed persons and informal-sector workers.

Source of Funds

Insured person: None for temporary or partial disability benefits. For permanent disability (assessed degree of disability of at least 50%) and survivor benefits, see source of funds under Old Age, Disability and Survivors.

Self-employed person: For temporary or partial disability benefits, 0.348% to 8.7% of declared covered earnings, according to the assessed degree of risk. For permanent disability (assessed degree of disability of at least 50%) and survivor benefits, see source of funds under Old Age, Disability and Survivors.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Employer: For temporary or partial disability benefits, 0.348% to 8.7% of covered payroll, according to the assessed degree of risk. (Up to 3% of the employer's contribution finances the work injury fund, which promotes health and safety for workers.) For permanent disability (assessed degree of disability of at least 50%) and survivor benefits, see source of funds under Old Age, Disability and Survivors.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Government: Contributes to the work injury fund from general revenue; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's covered earnings is paid from the day after the work injury occurred or the occupational disease was diagnosed until rehabilitation or certification of permanent disability, up to 180 days (may be extended under certain circumstances).

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of more than 66%, 75% of base earnings is paid; for an assessed degree of disability of 50% to 66%, 60% of base earnings is paid.

Base earnings are equal to the insured's average earnings in the last six months for a work accident benefit or in the last 12 months for an occupational disease benefit.

Constant-attendance allowance: 15% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of 5% to 49%, from two to 24 times base earnings is paid.

Base earnings are equal to the insured's average earnings in the last six months for a work accident benefit or in the last 12 months for an occupational disease benefit.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 25 times the legal monthly minimum wage.

The minimum pension is the legal minimum wage.

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; appliances; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: If the deceased was employed at the time of death, 75% of the deceased's monthly earnings is paid to eligible survivors; 100% of the permanent disability pension if the deceased was a pensioner at the time of death. If the pensioner received a constant attendance allowance, the survivor pension is reduced by 15% of the permanent disability pension.

Eligible survivors include a widow or partner who lived with the deceased for at least five years or who had children with the deceased; to a dependent, disabled widow(er); or to orphans younger than age 18 (age 25 if a student, no limit if disabled).

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 25 times the legal monthly minimum wage.

All survivor benefits combined must be at least equal to the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Schedule of payments: 13 or 14 times a year, according to the value of the pension.

Funeral grant: The cost of the funeral is paid up to the value of the monthly permanent disability pension or the last wage, but must be at least five times and up to 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Administrative Organization

Ministry of Labor (<http://www.mintrabajo.gov.co>), National Superintendent of Finance (<http://www.superfinanciera.gov.co>), and the National Superintendent of Health (<http://www.supersalud.gov.co>) provide general supervision.

Occupational Risk Administrators (ARPs) authorized by the National Superintendent of Finance administer temporary disability benefits and partial disability pensions.

Colpensiones administers permanent disability and survivor pensions for persons insured in the social insurance system.

Pension and Severance Fund management companies (SAF-PCs) administer permanent disability and survivor pensions for persons insured in the individual account system.

Unemployment

Regulatory Framework

First and current laws: 1990 (severance) and 2013 (unemployment protection).

Type of program: Mandatory individual severance account and unemployment insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Mandatory individual severance account: None.

Unemployment benefit (social insurance): None.

Self-employed person

Mandatory individual severance account: 8.3% of annual declared earnings.

Self-employed persons may choose to allocate a portion of their severance account contribution to an individual unemployment account, which is used to supplement the unemployment benefit (social insurance).

Unemployment benefit (social insurance): See source of funds under Family Allowances.

Employer

Mandatory individual severance account: 8.3% of the insured's annual salary.

Insured persons may choose to allocate a portion of the employer's severance account contribution to an individual unemployment account, which is used to supplement the unemployment benefit (social insurance).

Unemployment benefit (social insurance): See source of funds under Family Allowances.

Government

Mandatory individual severance account: Subsidizes voluntary contributions to unemployment individual accounts.

Unemployment benefit (social insurance): None; contributes as an employer.

Qualifying Conditions

Severance benefit (mandatory individual severance account): The insured must be employed or retired.

Unemployment benefit (social insurance): The insured must have been enrolled in a family allowances fund for at least one year (at least two years for self-employed persons) in the three years prior to becoming unemployed, register with an employment service, and participate in training and vocational rehabilitation programs. Employed persons must provide a certificate of employment termination.

Supplemental unemployment benefit (individual unemployment account): An additional monthly benefit is paid if the balance in the individual unemployment account is at least 10% of the insured's average monthly wage in the last year (for those with earnings less than twice the legal monthly minimum wage) or at least 25% of the insured's average monthly wage in the last year (for those with earnings equal to at least twice the legal monthly minimum wage).

The legal monthly minimum wage is 616,000 pesos (January 2014).

Unemployment Benefits

Severance benefit (mandatory individual severance account): One monthly wage is paid for each year of employment; a reduced benefit is paid for less than a year of employment. (The insured may make authorized partial withdrawals from the mandatory individual severance account to meet specified contingencies.)

Unemployment benefit (social insurance): The Solidarity Fund for Employment Promotion and Protection against Unemployment pays the unemployed person's social security contributions for old-age, disability, survivors, and medical benefits for up to six months. The contribution is calculated based on the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Supplemental unemployment benefit (individual unemployment account): A monthly benefit proportional to the balance of the individual unemployment account is paid for up to six months.

Administrative Organization

Ministry of Labor (<http://www.mintrabajo.gov.co>) and the Superintendent for Family Subsidies (<http://www.ssf.gov.co>) provide general supervision.

Solidarity Fund for Employment Promotion and Protection against Unemployment (FOSFEC), administered by family allowance funds, pays social insurance unemployment benefits.

Pension and Severance Pay Fund management companies (SAFPCs) administer individual accounts.

Family Allowances

Regulatory Framework

First law: 1957.

Current law: 1982 (family allowances).

Type of program: Employment-related system.

Coverage

All employees.

Voluntary coverage for pensioners, self-employed persons, and unemployed persons.

Exclusions: Casual workers.

Special systems for military and police personnel.

Source of Funds

Insured person: None. Voluntarily insured persons pay 2% of the legal monthly minimum wage or the pension; 0.6% of the legal monthly minimum wage for reduced allowances.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Self-employed person: 2% of declared earnings; 0.6% of the legal monthly minimum wage for reduced allowances.

The legal monthly minimum wage is 616,000 pesos (January 2014).

The self-employed person's contribution also finances the social insurance unemployment benefit under Unemployment.

Employer: 4% of payroll.

The employer's contribution also finances the social insurance unemployment benefit under Unemployment.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowances (income tested): The child must be younger than age 18 (age 23 if a student, no limit if disabled). The parent must be older than age 60 or assessed with a degree of disability of at least 60% and have completed at least 60 days of continuous employment with the same employer, 96 hours of which were credited during the last 25 working days.

Income test: Monthly income must not exceed four times the legal monthly minimum wage.

The legal monthly minimum wage is 616,000 pesos (January 2014).

Family Allowance Benefits

Family allowances: Benefit amounts vary among funds and may be paid in cash or in kind. A double allowance is paid to a child assessed with a disability of at least 60%.

Surviving spouse allowance: Twelve monthly allowances are paid to a widow or the guardian of dependent children. If the surviving spouse or guardian dies, a lump sum of 12 months of benefit is paid to the surviving children.

Administrative Organization

Ministry of Labor (<http://www.mintrabajo.gov.co>) provides general supervision.

Superintendent of Family Subsidies (<http://www.ssf.gov.co>) supervises family allowance funds.

Individual family allowance funds provide benefits.

Costa Rica

Exchange rate: US\$1.00 = 498.60 colones

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1941 (social insurance fund).

Current laws: 1992 (pensions), 1995 (self-employed), 1995 (individual accounts), 2000 (workers' protection), and 2005 (old-age, disability, and survivors).

Type of program: Social insurance and individual account system.

Coverage

Social insurance: Public- and private-sector employees and self-employed persons.

Special systems for teachers and employees of the justice department.

Individual account: Public- and private-sector employees younger than age 55 in 2005.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance: 2.67% of gross earnings.

The minimum monthly earnings used to calculate contributions are 131,760 colones.

There are no maximum earnings used to calculate contributions.

Individual account: 1% of earnings plus up to 0.7% of the account balance (2014) for administrative fees.

Self-employed person

Social insurance: 7.59% of gross declared earnings.

The minimum monthly earnings used to calculate contributions are 131,760 colones.

There are no maximum earnings used to calculate contributions.

Individual account: Not applicable.

Employer

Social insurance: 4.92% of payroll.

The minimum monthly earnings used to calculate contributions are 131,760 colones.

There are no maximum earnings used to calculate contributions.

Individual account: 3.25% of payroll.

Government

Social insurance: 0.41% of the gross income of all workers and self-employed persons.

Individual account: None.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 65 with at least 300 months of contributions. The retirement age may be reduced with additional months of contributions to as low as age 61 years and 11 months with at least 462 months of contributions (men) and age 59 years and 11 months with at least 450 months of contributions (women).

Advanced pension: Age 62 (men) and age 60 (women) with at least 300 months of contributions.

Proportional old-age pension: Age 65 with at least 180 months but less than 300 months of contributions.

Deferred pension: The pension may be deferred.

Retirement is not necessary, except for state employees.

Old-age pensions are not payable abroad.

Old-age pension (individual account): Age 65 with at least 300 months of contributions. The retirement age may be reduced with additional months of contributions to as low as age 61 years and 11 months with at least 462 months of contributions (men) and age 59 years and 11 months with at least 450 months of contributions (women). Insured persons who are not eligible for a social insurance pension may withdraw accumulated funds from their individual accounts at age 65.

Old-age benefit (noncontributory): See Family Allowances.

Disability pension

Disability pension (social insurance): Assessed with a loss of at least 66.7% of normal earning capacity and with at least 12 months of contributions in the two years before the disability began if aged 48 or younger; 24 months in the last four years if older than age 48. These requirements are waived if the insured has 180 months of contributions.

Disability pensions are not payable abroad.

Proportional disability pension: Assessed with a loss of at least 66.7% of normal earning capacity, with at least 60 months of contributions, and does not qualify for a disability pension.

Disability benefit (noncontributory): See Family Allowances.

Survivor pension

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension, had at least 12 months of contributions in the

last 24 months, or had a total of at least 180 months of contributions.

Eligible survivors include a widow(er) or cohabiting partner; children up to age 18 (age 25 if a student; no limit if disabled); and dependent parents and siblings if there are no other eligible survivors.

Survivor benefit (noncontributory): See Family Allowances.

Old-Age Benefits

Old-age pension (social insurance): The pension is the insured's average indexed earnings in the last 240 months multiplied by 43% to 52.5%, depending on average earnings in the last 60 months, plus 0.0835% of average earnings for each month of contributions exceeding 240 months (earnings are adjusted according to changes in the consumer price index).

The minimum monthly pension is 120,578 colones; if the calculated pension amount is lower, a lump sum is paid.

The maximum monthly pension is 1,420,918 colones.

Advanced pension: The pension is reduced by 1.75% for each trimester below normal pensionable age.

Proportional old-age pension: The benefit is calculated in the same way as the old-age pension, multiplied by the insured's number of contributions and divided by 300.

Deferred pension: The pension is increased by 0.133% of average earnings in the last 240 months for each month the pension is deferred after the normal pensionable age.

The maximum monthly deferred pension is 2,010,598 colones.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted twice a year, in January and July, according to variations in the cost of living.

Old-age pension (individual account): The insured has two different options: programmed withdrawals or an annuity. In most cases, the withdrawal of funds before retirement is not permitted.

Deferred pension: The value of the pension depends on the insured's contributions plus accrued interest.

Old-age benefit (noncontributory): See Family Allowances.

Permanent Disability Benefits

Disability pension (social insurance): The pension is the insured's average indexed earnings in the last 240 months multiplied by 43% to 52.5%, depending on average earnings in the last 60 months plus 0.0835% of average earnings for each month of contributions exceeding 240 months. If the insured has less than 240 months of contributions, the whole contribution period is considered (earnings are adjusted according to changes in the consumer price index).

The minimum monthly pension is 120,578 colones; if the pension is lower, a lump sum is paid.

The maximum monthly pension is 1,420,918 colones.

Proportional disability pension: The benefit is calculated in the same way as the disability pension, multiplied by the insured's number of contributions and divided by 240.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted twice a year, in January and July, according to changes in the cost of living.

Disability benefit (noncontributory): See Family Allowances.

Survivor Benefits

Spouse's pension (social insurance): 50% of the pension the deceased received or was entitled to receive is paid if younger than age 50; 60% if aged 50 to 59; 70% if aged 60 or older or disabled.

Orphan's pension (social insurance): 30% of the pension the deceased received or was entitled to receive is paid; 60% for a full orphan.

Other eligible survivors (social insurance): If there is no widow(er) or orphans, each dependent parent and dependent sibling receives 20% of the pension the deceased received or was entitled to receive; dependents older than age 55 receive 60%.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted twice a year, in January and July, according to changes in the cost of living.

Survivor benefit (noncontributory): See Family Allowances.

Administrative Organization

Social insurance: Costa Rican Social Insurance Fund (<http://www.ccss.sa.cr>), directed by an executive president and a nine-member board, administers the program.

State auditor supervises the financial operations of the fund.

Individual account: Superintendent of Pensions (<http://www.supen.fi.cr>) regulates and supervises pension operators.

National Council for the Supervision of the Financial System provides regulatory oversight.

Pension operators (OPCs) manage the individual accounts.

Sickness and Maternity

Regulatory Framework

First laws: 1941 and 1943.

Costa Rica

Current laws: 1961; 1973 (health); and 1993 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employed persons, including self-employed persons.

Medical benefits: All residents of Costa Rica; visitors to the country may receive emergency medical care according to international agreements.

Source of Funds

Insured person: 5.5% of gross earnings. Pensioners contribute 5% of the pension.

The minimum earnings used to calculate contributions are 131,760 colones.

Self-employed person: From 4.75% to 7.75% of declared earnings.

The minimum earnings used to calculate contributions are 131,760 colones.

Employer: 9.25% of payroll (cash sickness.)

Government: 0.25% of total covered earnings; The Social Insurance Fund pays 8.75% of the pension.

Qualifying Conditions

Cash sickness benefits: Must have at least six months of contributions in the 12 months before the incapacity began and have contributed in the month immediately before the onset of incapacity.

Cash maternity benefits and maternity care: Must have at least three consecutive months of contributions immediately before the birth or six months in the 12 months prior to the birth.

Medical benefits: Must be insured.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's earnings in the last three months is paid after a three-day waiting period for up to 52 weeks; may be extended in special cases.

Maternity benefit: 50% of the insured's earnings is paid for 30 days before and 90 days after the expected date of childbirth.

Funeral grant: 95,000 colones is paid for the funeral of the insured or his or her spouse or partner.

Workers' Medical Benefits

Medical benefits: The Social Insurance Fund normally provides medical services directly to patients. Benefits include general, specialist, and maternity care;

hospitalization; medicine; dental, auditory, and limited optometry services; and appliances (at a reduced cost).

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Costa Rican Social Insurance Fund (<http://www.ccss.sa.cr>) administers the program.

Costa Rican Social Insurance Fund owns and operates hospitals and clinics and is gradually extending jurisdiction over other hospitals and clinics.

Work Injury

Regulatory Framework

First law: 1925.

Current law: 1982 (labor code).

Type of program: Employer-liability system, involving compulsory and voluntary insurance with a public carrier.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through insurance premiums that vary according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's daily earnings for the first 45 days is paid; thereafter, 100% of the legal minimum wage plus 75% of the insured's earnings that exceed this amount. The benefit is paid from the date the disability began for up to two years.

The minimum benefit is the legal minimum wage at the time disability began.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of more than 67% (total disability), the monthly

pension is 100% of the minimum wage plus 90% of the insured's earnings that exceed this amount.

Grants may be awarded to insured persons with disabilities to purchase, rent, or modify a house.

Partial disability: For an assessed degree of disability from 50% to 67%, 67% of earnings is paid for up to 10 years. For 0.5% to 49%, the assessed degree of disability multiplied by the insured's annual earnings is paid for up to five years. The benefit may be extended for additional five-year periods on a means-tested basis.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and rehabilitation.

Survivor Benefits

Spouse's pension: 40% of the deceased's earnings is paid to a widow or a widower with a disability. The pension is paid for 10 years; may be extended for additional five-year periods in special cases.

The maximum widow(er)'s pension is 40% of the deceased's earnings; 30% if there are other eligible dependents.

Orphan's pension: 15% to 40% of the deceased's earnings is paid for up to three orphans younger than age 18 (age 25 if a student, no limit if disabled).

Other eligible survivors: 20% of the deceased's earnings is paid to the deceased's mother (30% if there are no dependent children) for 10 years. A pension is also paid to a dependent father or other dependent adults, including those aged 60 or older and unable to work.

All survivor benefits combined must not exceed 75% of the deceased's earnings.

Funeral grant: 95,000 colones plus transportation costs is paid.

Administrative Organization

Council of Occupational Health (<http://www.cso.go.cr>) provides general supervision.

National Insurance Institute (<http://portal.ins-cr.com>) administers the program.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Labor law requires employers to contribute 1.5% of payroll to finance a mandatory severance pay scheme.

Family Allowances

Regulatory Framework

First and current law: 1974 (family allowances and social development).

Type of program: Social assistance system.

Coverage

Needy persons who do not qualify for a contributory pension.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (means tested): Allowances are paid to persons older than age 65, persons living below the poverty line, persons with disabilities, needy widows aged 55 to 65, or needy widows younger than age 55 with dependents younger than age 18 (age 21 if a student or unemployed), and orphans younger than age 18.

Earnings test: Family or individual income is less than or equal to the official poverty line.

Family Allowance Benefits

Family allowances (means tested): 72,000 colones are paid. The pension is increased by 10% for one dependent, 20% for two dependents, and 30% for three dependents or more.

Schedule of payments: 13 payments a year.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Social Development and Family Allowances Fund directs the program.

Costa Rican Social Insurance Fund (<http://www.ccss.sa.cr>), directed by an executive president and a nine-member board, administers the program.

Cuba

Exchange rate: US\$1.00 = 1.00 peso.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963 and 1964.

Current laws: 2008 (social security), implemented in 2009; and 2009 (benefits).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons.

Special systems for armed forces personnel, interior ministry staff, self-employed persons, certain artists, musicians, and members of agricultural and nonagricultural cooperatives.

Source of Funds

Insured person: 1% to 5% of earnings, according to a schedule in law.

Self-employed person: Not applicable.

Employer: 12.5% of gross payroll (public sector); 14.5% of gross payroll (private sector).

The employer's contributions also finance sickness and maternity benefits.

Government: Any deficit.

Qualifying Conditions

Old-age pension: Age 63 (men, gradually rising to age 65 by 2015) and age 58 (women, gradually rising to age 60 by 2015) with at least 28 years of work (gradually rising to 30 years of work by 2015); age 58 (men, gradually rising to age 60 by 2015) and age 53 (women, gradually rising to age 55 by 2015) if 75% of his or her work history or the 15 years immediately before retirement was in arduous or dangerous work. The insured must be employed immediately prior to retirement. Retirement is not necessary.

Partial pension: Age 63 (men, gradually rising to age 65 by 2015) and age 58 (women, gradually rising to age 60 by 2015). The required number of years of employment is gradually rising to 20 years by 2015. The insured must be employed immediately prior to retirement. Retirement is not necessary.

Old-age pensioners who retired with a full old-age benefit may re-enter the labor force and receive both a pension and

a salary as long as they are working in a different position than prior to retirement.

The pension is not payable abroad.

Old-age social assistance (means tested): Paid to any person of pensionable age who does not meet the contribution requirements for an old-age pension, according to assessed needs.

Disability pension: Assessed with a total physical and/or mental incapacity for usual work after 60 days of ceasing work.

The Expert Medical Labor Commission assesses the degree of disability.

Partial disability pension: Assessed with a diminished physical and/or mental capacity but can continue to work under certain conditions.

The pension is not payable abroad.

Disability social assistance (means tested): Assessed as needy and with a disability.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death or was employed for at least six months before the time of death.

Eligible survivors include a widow or partner who was married to or living with the deceased for at least one year, or who had children with the deceased (no restrictions if the death was due to an accident); a widower or partner aged 65 or older or disabled; orphans younger than age 17 (no limit if disabled and economically dependent on the deceased or for a full orphan in higher education); and dependent parents.

A nonworking widow younger than age 40 who is able to work and has no dependents is eligible for up to two years of the pension (or until she becomes employed). A working widow may receive the survivor pension in addition to her salary.

The pension is not payable abroad.

Survivor social assistance (means tested): Paid to any survivor who is incapable of any work.

Old-Age Benefits

Old-age pension: 60% of average earnings in the best five of the last 15 years of employment plus 2% of earnings for each year of employment exceeding 30 years is paid.

Partial pension: 40% of average earnings in the best five of the last 15 years of employment plus 2% of earnings for each year of employment exceeding 20 years is paid.

Deferred pension: A deferred pension is possible.

The minimum monthly pension is 200 pesos.

The maximum monthly pension is 90% of the insured's average earnings.

Old-age social assistance (means tested): May be paid periodically or as a lump sum.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Permanent Disability Benefits

Disability pension: For a total disability, 50% of average annual earnings in the best five of the last 15 years is paid for up to 20 years of employment plus 1% of earnings for each year of employment from 20 to 30 years of work plus 2% for each year exceeding 30 years.

The minimum monthly pension is 200 pesos.

The maximum pension is 90% of the insured's average earnings.

Partial disability: 60% of the salary in the year before the disability began is paid for up to one year while the insured person is waiting to modify his or her job, switch jobs, or reduce working hours to adapt to the disability, or until rehabilitated. After returning to work, 50% of the difference between the insured's salary before and after the disability began is paid.

Disability social assistance (means tested): May be paid periodically or as a lump sum.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Survivor Benefits

Survivor pension: 100% of earnings or the old-age or disability pension the deceased received or was entitled to receive is paid for the first month; thereafter, 70%, 85%, or 100% of the old-age or disability pension the deceased received or was entitled to receive for one, two, or three or more dependent survivors, respectively. The pension is split equally among all eligible survivors.

The minimum monthly pension is 200 pesos.

The maximum pension for a working widow is 25% of the survivor pension.

The government provides free burial services for all citizens and residents of Cuba.

Survivor social assistance (means tested): May be paid periodically or as a lump sum.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Administrative Organization

Ministry of Labor and Social Security oversees and administers the program through the Directorate of Social Assistance and Social Services and the National Institute of Social Security.

Municipal social security offices and work centers process applications.

Popular Savings Bank pays benefits.

Sickness and Maternity

Regulatory Framework

First laws: 1934 (maternity benefits); 1963 (sickness benefits).

Current laws: 2003 and 2009 (maternity); and 2008 (social security), implemented in 2009.

Type of program: Social insurance (cash and in-kind benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons.

Special systems for armed forces personnel, interior ministry staff, self-employed persons, certain artists, musicians, and members of agricultural and nonagricultural cooperatives.

Medical benefits: All citizens and residents of Cuba.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors. The cost of medical benefits and services.

Qualifying Conditions

Cash sickness benefits: Must be currently employed and present a medical certificate that validates the sickness.

Cash maternity benefits: Must be currently employed or self-employed with at least 75 days in the 12 months before maternity leave. Maternity leave must start no later than the 34th (32nd for a multiple birth) week of pregnancy.

Medical benefits: Resident of Cuba.

Sickness and Maternity Benefits

Sickness benefit: 60% (50% if hospitalized) of average daily earnings in the year prior to the date of the accident or disease is paid after a three-day waiting period (if hospitalized, no waiting period) for up to six months or until a disability pension is paid; may be extended for an additional six months with a medical certificate. Medical certification is required every 30 days; review by a medical committee is required every 26 weeks.

The minimum benefit is 50% of the legal monthly minimum wage.

The legal monthly minimum wage varies by sector. The average legal monthly minimum wage is 225 pesos.

The maximum benefit is 90% of earnings.

Tuberculosis benefit: 100% of earnings is paid until recovery.

Maternity benefit: 100% of average weekly earnings in the 12 months immediately before the leave begins is paid for six weeks (eight weeks for multiple births) before and 12 weeks after the expected date of childbirth.

The minimum maternity benefit is 20 pesos a week.

Maternity social benefit: Beginning 12 weeks after the birth, 60% of earnings is paid if the mother chooses not to work to care for the child. The benefit is paid until the child is aged 12 months or earlier if the mother returns to work. If the mother dies, the benefit may be transferred to the father, who may transfer it to a designated family member.

Complementary maternity leave: Before the maternity leave begins, the woman is entitled to six days or 12 half days of leave for prenatal care. After the maternity leave ends, the woman is entitled to one day a month for pediatric care and one hour a day for breastfeeding.

Workers' Medical Benefits

Public medical centers provide free medical services. Benefits include medical, dental, and maternity care; medicine; hospitalization (including food and medicine); and rehabilitation. Benefits are provided until recovery.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Security oversees and administers the program through the Directorate of Social Assistance and Social Services and the National Institute of Social Security.

Ministry of Public Health oversees and administers the provision of medical benefits through public medical centers.

Work Injury

Regulatory Framework

First law: 1916.

Current law: 2008 (social security), implemented in 2009.

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Coverage

All salaried workers and members of agricultural cooperatives.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, but the insured must be employed when the disability began.

Temporary Disability Benefits

80% (70% if hospitalized) of the insured's average earnings in the year prior to the date of the accident or disease is paid from the first day of disability for up to six months or until certification of permanent disability; may be extended for an additional six months with a medical certificate. Medical certification is required every 30 days; review by a medical committee is required every 26 weeks.

The minimum benefit is 50% of the legal monthly minimum wage.

The legal monthly minimum wage varies according to sector. The average legal monthly minimum wage is 225 pesos.

The maximum benefit is 90% of the insured's earnings.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Permanent Disability Benefits

Permanent disability pension: 60% of the insured's average earnings in the best five of the last 15 years of employment plus 2% of earnings for each year of employment exceeding 30 years, plus an additional 10% of the resulting amount is paid.

Heroic act supplement: 20% of the insured's average earnings in the best five of the last 15 years of employment, up to 90%, is paid if the illness, injury, or death occurred while defending the country, saving lives, preventing violent acts, or protecting public property.

Constant-attendance allowance: 20% of the pension is paid if the insured requires the constant attendance of others to perform daily functions.

The minimum monthly pension is 200 pesos.

The maximum pension is 90% of the insured's average earnings.

Partial disability: 80% of the insured's income in the year before the disability began is paid while the insured person is waiting to modify his or her job, switch jobs, or reduce working hours to adapt to the disability, or until rehabilitated or assessed with a total disability. Thereafter, 60% of the difference between the insured's income before and after the date of disability is paid.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Workers' Medical Benefits

Public medical centers provide free medical services. Benefits include medical, dental, and maternity care; medicine; hospitalization (including food and medicine); orthotics and hearing aids, and rehabilitation. Benefits are provided until recovery.

Survivor Benefits

Survivor pension: 100% of earnings or the permanent disability pension the deceased received or was entitled to receive is paid for the first month; thereafter, 70%, 85%, or 100% of the permanent disability pension the deceased received or was entitled to receive for one, two, or three or more dependent survivors, respectively. The pension is split equally among all eligible dependents.

Eligible survivors include a widow or partner who was married to or living with the deceased for at least one year, or who had children with the deceased (no restrictions if the death was due to an accident); a widower or partner aged 65 or older or disabled; orphans younger than age 17 (no limit if disabled and economically dependent on the deceased or for a full orphan in higher education); and dependent parents.

The minimum monthly pension is 200 pesos.

The maximum pension for a working widow is 25% of the survivor pension.

A nonworking widow younger than age 40 who is able to work and has no dependents is eligible for up to two years of pension (or until she becomes employed). A working widow may receive the survivor pension in addition to her salary.

The government provides free burial services for all citizens and residents of Cuba.

Survivor social assistance (means tested): May be paid periodically or as a lump sum to any survivor who is incapable of work.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Administrative Organization

Ministry of Labor and Social Security oversees and administers the program through the Directorate of Social Assistance and Social Services and the National Institute of Social Security.

Ministry of Public Health oversees and administers the provision of medical benefits through public medical centers.

Family Allowances

Regulatory Framework

Dependents of young workers conscripted into military service are eligible for social security assistance. Cash benefits are available for families whose head of household is unemployed due to health, disability, or other justifiable causes, and has insufficient income for food and medicine or basic household needs.

Dominica

Exchange rate: US\$1.00 = 2.70 East
Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current law: 1975 (social security) and 2012 (social security regulations).

Type of program: Social insurance and social assistance.

Coverage

Employed persons, self-employed persons, and apprentices.
Voluntary coverage is available.

Source of Funds

Insured person: 4.5% (rising by 0.25% each year until reaching 6% in 2019) of covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$72,000.

The insured's contributions also finance sickness and maternity benefits.

Self-employed person: 10% of declared net earnings.

The minimum annual earnings used to calculate contributions are EC\$7,200.

The maximum annual earnings used to calculate contributions are EC\$72,000.

Employer: 6.75% of covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$72,000.

The employer's contributions also finance sickness and maternity benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 61 (rising by six months each year until reaching 65 in 2021) with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Deferred pension: The pension may be deferred.

Old-age grant: Age 60 with at least 50 weeks but less than 500 weeks of paid or credited contributions.

Old-age benefits are payable abroad.

Disability pension: Younger than age 60, assessed with a permanent incapacity for work, and has at least 150 weeks of paid or credited contributions.

Disability grant: Younger than age 60, assessed with a permanent incapacity for work, and has less than 150 weeks of paid or credited contributions.

A medical referee assesses the incapacity for work.

Disability benefits are payable abroad if the purpose of travel is to receive medical treatment.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the spouse; dependent children younger than age 21 if a student, unmarried, and unemployed; and dependent parents and grandparents aged 60 or older, if there is no surviving spouse or dependent child.

The survivor pension ceases on remarriage or cohabitation.

Survivor grant: The deceased had at least 150 weeks of contributions but did not qualify for an old-age or disability pension at the time of death.

Survivor benefits are payable abroad.

Funeral grant: The deceased received or was entitled to receive an old-age, disability, sickness, or maternity benefit. Paid when the insured, the insured's uninsured spouse, or one of the insured's dependent children younger than age 21 (if a student, unmarried, and unemployed) dies.

Old-Age Benefits

Old-age pension: 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's best 10 years of earnings in the last 15 years.

The minimum monthly old-age pension is EC\$36.90.

The maximum monthly old-age pension is 60% of the insured's average monthly earnings.

Early pension: The pension is reduced by 0.5% a month for each month the pensioner is younger than the pensionable age.

Deferred pension: The pension increases by 6% for each complete year of deferral.

Old-age grant: A lump sum of three times the insured's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: Benefits are adjusted every three years according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's best 10 years of earnings in the last 15 years or the number of years worked if less than 10.

The maximum monthly disability pension is 60% of the insured's average monthly earnings.

Disability grant: A lump sum of three times the insured's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: Benefits are adjusted every three years according to changes in the consumer price index.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 50 or older. If the surviving spouse was married to the deceased for less than three years or is younger than age 50, the widow(er) receives a survivor pension for one year or while caring for dependent children.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each of the first two orphans (33% if a full orphan or disabled). If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

Other eligible survivors: If there is no eligible widow(er) or orphan, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant: A lump sum of three times the deceased's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

Funeral grant: A lump sum is paid to the person who pays for the funeral. EC\$2,400 is paid for the death of the insured; EC\$2,016 for the death of an uninsured spouse; and EC\$1,008 for the death of a dependent child.

Benefit adjustment: Benefits are adjusted every three years according to changes in the consumer price index.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance program.

Division of Social Welfare administers social assistance benefits.

Sickness and Maternity

Regulatory Framework

First and current law: 1975 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, self-employed persons, and apprentices.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: Employed persons must have at least 13 weeks of insured employment immediately before the incapacity began, including at least eight weeks of paid contributions. Self-employed persons must have at least 52 weeks of insured employment immediately before the incapacity began, including at least two quarters of paid contributions in the last three consecutive quarters.

Cash maternity benefits: Employed persons must have at least 30 weeks of contributions, including at least 20 weeks in the 30-week period before maternity leave began. Self-employed persons must have at least three quarters of paid

contributions in the four consecutive quarters before the quarter in which maternity leave began.

Cash maternity grant: Paid to an insured woman or the uninsured spouse of an insured man. Employed persons must have at least 26 weeks of paid contributions in the 52-week period before the expected date of childbirth. Self-employed persons must have at least three quarters of paid contributions in the four consecutive quarters before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings in the last 13 weeks is paid from the first day of incapacity if the incapacity lasts at least four days. The benefit is paid for up to 26 weeks.

Maternity benefit: 60% of average weekly earnings in the last 30 weeks is paid six weeks before and six weeks after the expected date of childbirth; in certain cases, the benefit may be paid from three weeks before and up to nine weeks after the expected date of childbirth.

Maternity grant: A lump sum of EC\$500 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance program.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1985 (employment injury and occupational diseases).

Type of program: Employer-liability system.

Coverage

Employed persons, including apprentices.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.5% of employees' gross earnings.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The disability must last at least four days.

Temporary Disability Benefits

60% of average earnings in the last 13 weeks is paid until the disability ends, for up to 26 weeks.

Permanent Disability Benefits

Permanent disability benefit: Up to 60% of average earnings in the last 13 weeks is paid, according to the assessed degree of disability.

The benefit may be paid indefinitely.

Constant-attendance allowance: If the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions, 50% of the insured's permanent disability benefit is paid. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is 1% to 30%, a lump sum is paid.

A medical referee assesses the incapacity for work.

Workers' Medical Benefits

Medical expenses of up to EC\$6,000 are reimbursed for local and overseas treatment.

Survivor Benefits

Spouse's pension: 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a fully or partially dependent widow(er).

The survivor pension ceases on remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability benefit the deceased received or was entitled to receive (33% if a full orphan or disabled) is paid for each of the first two dependent children younger than age 18 if unmarried and unemployed. If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

Other eligible survivors: If there is no eligible widow(er) or orphan, 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the permanent disability benefit the deceased received or was entitled to receive.

Funeral grant: A lump sum is paid to the person who pays for the funeral. EC\$2,400 is paid for the death of the

insured; EC\$2,016 for the death of an uninsured spouse; and EC\$1008 for the death of a dependent child younger than age 18 if unmarried and unemployed.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance program.

Dominican Republic

Exchange rate: US\$1.00 = 40.86 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1947.

Current laws: 2001 (social security), implemented in 2003; 2005 (contribution exemptions); 2007 (financing and investments); 2007 (settlement of arrears); and 2009 (financing).

Type of program: Mandatory individual account and social assistance system.

Note: The pay-as-you-go social insurance system for private-sector workers was closed to new entrants in 2003 and is being phased out. It covers private-sector workers aged 45 or older in 2003 who chose to remain in the social insurance system and private-sector pensioners who began receiving their pensions before June 2003. Public-sector workers who opted not to join the individual account system remain in the separate social insurance system for public-sector workers.

Subsidized individual accounts for self-employed persons and other vulnerable groups have not yet been implemented.

Coverage

Mandatory individual account: Private-sector workers who entered the labor force since June 2003. Voluntary coverage for Dominican citizens living abroad, public-sector workers, and private-sector workers older than age 45 in 2003.

Exclusions: Self-employed persons.

Social assistance: Severely disabled, needy, unemployed, and self-employed persons with income below the legal monthly minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 6,880 pesos to 11,298 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 5,117.50 pesos.

Source of Funds

Insured person

Mandatory individual account: 2.87% of covered earnings.

Of the total insured person and employer contributions (9.97%), 8.0% is directed to the individual account, 1% pays for disability and survivor insurance, 0.5% for administrative fees, 0.4% for the solidarity fund, and 0.07% towards the Superintendent of Pensions' operating costs.

The minimum monthly earnings used to calculate contributions are the minimum monthly covered salary.

The maximum monthly earnings used to calculate contributions are 20 times the minimum monthly covered salary.

The minimum monthly covered salary is 8,648 pesos.

Social assistance: None.

Self-employed person

Mandatory individual account: Not applicable.

Social assistance: None.

Employer

Mandatory individual account: 7.1% of covered payroll.

Of the total insured person and employer contributions (9.97%), 8.0% is directed to the individual account, 1% pays for disability and survivor insurance, 0.5% for administrative fees, 0.4% for the solidarity fund, and 0.07% towards the Superintendent of Pensions' operating costs.

The minimum monthly earnings used to calculate contributions are the minimum monthly covered salary.

The maximum monthly earnings used to calculate contributions are 20 times the minimum monthly covered salary.

The minimum monthly covered salary is 8,648 pesos.

Social assistance: None.

Government

Mandatory individual account: Partially finances the guaranteed minimum pension; finances the value of accrued rights for those who made contributions under the social insurance system.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (mandatory individual account):

Age 60 with at least 30 years of contributions.

Pensioners must cease gainful activity.

Early pension: Age 55 if the individual account balance is sufficient to finance a pension equal to 150% of the minimum old-age pension; aged 57 to 59, unemployed, and with at least 25 years of contributions (with less than 25 years, the insured can receive a pension based on the accumulated funds or continue contributing to reach 25 years).

Guaranteed minimum pension (Solidarity Fund): Age 65, low income, and with at least 25 years of contributions and the individual account balance is insufficient to finance the minimum old-age pension set by law.

The minimum old-age pension is the lowest legal monthly minimum wage for private-sector workers.

The lowest legal monthly minimum wage for private-sector workers is 6,880 pesos.

The pension is not payable abroad.

Social assistance old-age pension (income tested):

Age 60 and needy.

Disability pension (mandatory individual account):

Must have a chronic illness or injury (nonwork- or work-related) and have exhausted sickness benefits or work injury benefits.

A regional medical committee assesses the degree of disability. The national medical committee may revise, validate, or reject the decision of a regional medical committee.

The pension is not payable abroad.

Social assistance disability pension (income tested):

Any age if assessed as severely disabled and needy.

Survivor pension (mandatory individual account): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) or partner and unmarried children younger than age 18 (age 21 if a full-time student, no limit if disabled).

The pension is not payable abroad.

Social assistance survivor pension (income tested):

Paid to needy survivors.

Eligible survivors include a widow(er) or partner and unmarried children younger than age 18 (age 21 if a full-time student, no limit if disabled).

Old-Age Benefits

Old-age pension (mandatory individual account): The insured has two different options: a price-indexed annuity or programmed withdrawals. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

Early pension: The pension is based on the individual account balance at retirement and must be at least equal to 150% of the minimum old-age pension set by law.

Guaranteed minimum pension: The difference between the individual account balance and the minimum old-age pension set by law is paid.

The minimum old-age pension is the lowest legal monthly minimum wage (private-sector workers) or the legal monthly minimum wage (public-sector workers).

The lowest legal minimum wage for private-sector workers is 6,880 pesos; the legal monthly minimum wage for public-sector workers is 5,117.50 pesos.

Benefit adjustment: Benefits are adjusted according to changes in the legal monthly minimum wage for public-sector workers.

Social assistance old-age pension: 60% of the legal monthly minimum wage for public-sector workers (plus a Christmas bonus) is paid.

The legal monthly minimum wage for public-sector workers is 5,117.50 pesos.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: For a loss of earning capacity of at least 66.7%, 60% of the insured's indexed average earnings in the three years immediately before the disability began is paid. The disability pension is financed by disability insurance until retirement or death. The insurance company also pays a monthly contribution to the insured person's individual account until retirement or death. The disability pension ceases at the normal pensionable age when the insured may access the individual account balance to purchase a price-indexed annuity or make programmed withdrawals.

Partial disability: For a loss of earning capacity of greater than 50% but less than 66.7%, 30% of the insured's indexed average earnings in the three years immediately before the disability began is paid.

There is no minimum or maximum disability pension.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Social assistance disability pension: 60% of the legal monthly minimum wage for public-sector workers (plus a Christmas bonus) is paid.

The legal monthly minimum wage for public-sector workers is 5,117.50 pesos.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Survivor Benefits

Survivor pension: 60% of the deceased's indexed average earnings in the previous three years is paid. (Life insurance tops up the accumulated capital in the deceased's individual account if the balance is less than the required minimum to finance the survivor pension.)

A spouse or partner older than age 55 receives the pension for life; a spouse or partner aged 50 to 55 receives a pension for six years (five years if younger than age 50).

If there are orphans younger than age 18 (up to age 21 if a full-time student, no limit if disabled), 50% of the pension is paid to the spouse or partner and 50% is split among eligible orphans.

There is no minimum or maximum survivor pension.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Social assistance survivor pension: 60% of the legal monthly minimum wage for public-sector workers (plus a Christmas bonus) is paid.

Dominican Republic

The legal monthly minimum wage for public-sector workers is 5,117.50 pesos.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization

National Social Security Board (<http://www.cnss.gob.do>) provides overall governance of the social security system. Superintendent of Pensions (<http://www.sipen.gov.do>) provides general supervision and fiscal control.

Individual pension fund management companies administer the individual accounts and contract with insurance companies for disability and survivors insurance.

Sickness and Maternity

Regulatory Framework

First law: 1947.

Current laws: 1948 (social insurance), implemented in 1949; and 2001 (social security), implemented in 2007.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash and medical benefits: Employed persons and their spouses or partners, the insured's children up to age 18 (21 if a full-time student, no limit if disabled), and pensioners. Children older than age 21 and parents who are economically dependent on the insured may be covered under certain conditions.

Persons who are unemployed, needy, or disabled are covered for medical benefits only under a subsidized program.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 3.04% of covered earnings.

The minimum monthly earnings used to calculate contributions are the minimum monthly covered salary.

The maximum monthly earnings used to calculate contributions are 10 times the minimum monthly covered salary.

The minimum monthly covered salary is 8,648 pesos.

Self-employed person: Not applicable.

Employer: 7.09% of covered payroll.

The minimum monthly earnings used to calculate contributions are the minimum monthly covered salary.

The maximum monthly earnings used to calculate contributions are 10 times the minimum monthly covered salary.

The minimum monthly covered salary is 8,648 pesos.

Government: The total cost of medical benefits under the subsidized program.

Qualifying Conditions

Cash sickness benefits: Must have at least 12 months of contributions or be a pensioner.

Cash maternity benefits: Must have at least eight months of contributions in the 12 months before childbirth and must not work during the period in which the benefit is paid.

Medical benefits: Citizens and residents of the Dominican Republic.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings in the last six months (40% if hospitalized) is paid after a three-day waiting period, for up to 26 weeks.

Maternity benefit: Three months of the insured's earnings is paid for six weeks before and six weeks after the expected date of childbirth.

Nursing allowance: If the insured's salary is less than three times the legal national minimum wage, an allowance is paid for up to 12 months after the child's birth.

The legal national minimum wage varies according to industry and the size of the enterprise.

Workers' Medical Benefits

Medical benefits (basic health plan): Benefits include preventive, inpatient and outpatient, maternity, pediatric, emergency, surgery and specialist care; medicine; and prostheses for persons with disabilities, according to a schedule in law.

Dependents' Medical Benefits

Medical benefits for dependents (basic health plan): Medical benefits for dependents are the same as those for the insured. Pediatric health care benefits are provided from the 45th day after birth until age 5. Benefits include nutrition, general care, and child development programs.

Administrative Organization

National Social Security Board (CNSS) (<http://www.cnss.gob.do>) provides overall governance of the social security system.

Superintendent of Health and Labor Risks (<http://www.sisalril.gov.do>) supervises the Health Risk Management Companies (ARS).

Health Risk Management Companies (ARS) administer the basic health plan and may be private, public, or mixed entities.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 2001 (social security), implemented in 2003.

Type of program: Social insurance system.

Coverage

All insured workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through contributions that vary according to the assessed degree of risk. The average contribution is 1.2% of covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are four times the average national minimum wage.

The average national minimum wage is 6,530.69 pesos (January 2012).

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The labor code requires that cash benefits be provided for temporary disability.

Permanent Disability Benefits

Permanent disability pension: Benefits are provided according to four degrees of assessed disability: severe total disability (assessed degree of disability of 100%, totally disabled, and in need of constant attendance); permanent total disability (assessed degree of disability of at least 67% and unable to perform any occupation); permanent total disability for usual occupation (assessed degree of disability of 50% to 66% and unable to perform usual occupation); and permanent partial disability for current occupation (assessed degree of disability of 15% to 49 and a loss of at least 50% of earning capacity).

All benefits are calculated using the base salary. The base salary is the insured's average covered earnings in the six

months before the injury occurred or occupational disease began. For insured workers with less than six months of covered earnings, the base salary is 50% of total covered earnings.

100% of the base salary is paid for a severe total disability; 70% for a permanent total disability; 50% for a permanent total disability for usual occupation; and a lump sum of five to 10 times the base salary for a permanent partial disability for current occupation.

Workers' Medical Benefits

Medical benefits are the same as provided under the basic health plan. Benefits include preventive, inpatient and outpatient, pediatric, emergency, surgery and specialist care; medicine; and prostheses for persons with disabilities, according to a schedule in law.

Survivor Benefits

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 45 or older or disabled.

The pension ceases on remarriage and a lump sum of two years of pension is paid.

A lump sum of two years of pension is paid to a widow(er) younger than age 45.

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (age 21 if a full-time student, no limit if disabled).

Administrative Organization

National Social Security Board (CNSS) (<http://www.cnss.gob.do>) provides overall governance of the social security system.

Superintendent of Health and Labor Risks (SISALRIL) (<http://www.sisalril.gov.do>) supervises Labor Risk Management Funds.

Labor Risk Management Funds administer the work injury program.

Family Allowances

Regulatory Framework

No statutory benefits are provided.

Benefits are paid to unemployed single mothers with unmarried children younger than age 18 (age 21 if a full-time student, no limit if disabled) who lack sufficient resources to meet basic needs. (Social assistance benefits are provided under Old Age, Disability, and Survivors).

Ecuador

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1928.

Current law: 2001 (social security).

Type of program: Social insurance and social assistance system.

Note: The provision under the 2001 law to create a system of individual accounts to complement the social insurance old-age pension program and a social assistance program for needy elderly and persons with disabilities was not implemented.

The social insurance system also includes a special program to provide old-age, disability, and survivor benefits for families of rural workers and fishermen. The program is financed by a nominal contribution from the head of the family and contributions from workers, employers, and the government.

Coverage

All persons who receive income for work.

Voluntary coverage for persons without mandatory coverage, including Ecuadorian citizens living abroad.

Special system for agricultural workers and small-scale fishermen.

Source of Funds

Insured person: 6.64% and 8.64% of gross earnings for public- and private-sector employees, respectively; 9.74% of gross earnings for the voluntarily insured.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Self-employed person: 9.74% of gross declared earnings.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Employer: 3.10% and 1.10% of gross payroll for public- and private-sector employees, respectively.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Government: 40% of the cost of old-age, disability, and survivor pensions; contributes as an employer.

Qualifying Conditions

Old-age pension: At any age with at least 480 months of contributions; age 60 with at least 360 months of contributions; age 65 with at least 180 months of contributions; or age 70 with at least 120 months of contributions.

Disability pension: Must have at least 60 months of contributions including the six months before the disability began and an assessed loss of more than 50% of earning capacity; 120 months of contributions and not receiving an old-age pension if the disability began within two years after the termination of employment.

Survivor pension: The deceased had at least 60 months of contributions or was an old-age or disability pensioner at the time of death.

Eligible survivors include a widow, dependent disabled widower, or partner who cohabitated with the deceased; dependent children younger than age 18 (no limit if disabled); and, if there are no other survivors, a dependent mother and a dependent, disabled father.

The widow(er)'s pension ceases on remarriage or cohabitation.

Funeral grant: The deceased had at least six months of contributions in the last 12 months or was an old-age or disability pensioner.

Old-Age Benefits

Old-age pension: A percentage of the insured's average monthly earnings in the five best years of earnings is paid, according to the total number of years of contributions (50% for 10 years, 75% for 30 years, 81.25% for 35 years, 100% for 40 years, and 125% for more than 40 years).

The minimum monthly pension is \$159.

The maximum monthly pension is \$1,749.

Old-age pensioners may continue to work and receive a pension, except if the employer in the first year the pension is received was the pensioner's last employer.

Schedule of payment: 12 monthly payments plus two bonus payments a year.

Benefit adjustment: Benefits are adjusted annually. Adjustments range from 4.31% to 16.16% and are inversely proportional to the amount of benefit.

Permanent Disability Benefits

Disability pension: A percentage of the insured's average monthly earnings in the five best years of earnings is paid, according to the total number of years of contributions

(43.75% for five years, 50% for 10 years, 62.5% for 20 years, 68.75% for 25 years, and 75% for 30 years).

The minimum monthly pension is \$159.

The maximum monthly pension is \$1,431.

Schedule of payment: 12 monthly payments plus two bonus payments a year.

Benefit adjustment: Benefits are adjusted annually. Adjustments range from 4.31% to 16.16% and are inversely proportional to the amount of benefit.

Survivor Benefits

Spouse's pension: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er) or partner.

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (no limit if disabled); 40% for a full orphan.

Other eligible survivors: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to a mother or father.

The minimum monthly pension is \$159.

The maximum monthly pension is \$1,431.

Benefit adjustment: Benefits are adjusted annually by 8.4%.

Funeral grant: Up to \$1,272 is paid.

Administrative Organization

Social Security Institute (<http://www.iess.gov.ec>), through its Directive Council, regulates and administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1935.

Current law: 2001 (social security).

Type of program: Social insurance system.

Coverage

All persons who receive income for work and beneficiaries of old-age, disability, work injury, or survivor benefits.

Voluntary coverage for persons not subject to mandatory coverage

Special systems for agricultural workers and small-scale fishermen.

Source of Funds

Insured person: None for employees; beneficiaries of survivor pensions contribute 4.15% of the pension; 5.71% of gross earnings for the voluntarily insured.

Insured persons may insure their spouse with an additional contribution of 3.41%.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Self-employed person: 5.71% of gross declared earnings.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Employer: 5.71% of payroll.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Government: The total cost for old-age, disability, and work injury beneficiaries.

Qualifying Conditions

Cash sickness benefits: Must have at least six months of contributions before the incapacity began or at least 189 days of contributions in the eight months before the incapacity began. Coverage continues for 60 days after the insured ceases to pay contributions.

Cash maternity benefits: Must have at least 12 months of contributions before giving birth. Prenatal care is provided with at least three months of contributions.

Medical benefits: Must have at least three months of continuous contributions. Coverage continues for 60 days after the insured ceases to pay contributions.

Sickness and Maternity Benefits

Sickness benefit: Paid from the fourth day of sickness for the first 10 weeks, 75% of the insured's earnings used to calculate contributions in the three months before the incapacity began is paid for up to 70 days; thereafter, 66% for up to 182 days.

Maternity benefit: 75% of the insured's last earnings used to calculate contributions is paid for two weeks before and 10 weeks after the expected date of childbirth. (The employer pays 25% of the insured's last earnings for the same period of time.)

Workers' Medical Benefits

Medical facilities of the Social Security Institute provide medical services directly to patients. Benefits include general and specialist care, surgery, hospitalization, medicine, laboratory services, and dental care. A refund for the cost of medical care provided through medical facilities not part of the Social Security Institute is possible in case of emergency.

Dependents' Medical Benefits

Full medical care is provided for children of insured persons up to age 18 and beneficiaries of the orphan's pension.

Administrative Organization

Social Security Institute (<http://www.iess.gob.ec>), through its Directive Council, regulates and administers the program and operates its own clinics, dispensaries, and hospitals.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2001 (social security).

Type of program: Social insurance system.

Coverage

All persons who receive income for work.

Voluntary coverage for persons without mandatory coverage.

Exclusions: Ecuadorians residing abroad.

Source of Funds

Insured person: None; 0.55% of gross earnings for the voluntarily insured.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Self-employed person: 0.55% of gross declared earnings.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Employer: 0.55% of payroll.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Government: 40% of the cost of work injury pensions.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Occupational disease benefits: Must have at least six months of contributions.

Temporary Disability Benefits

For the first 10 weeks, 75% of the insured's average earnings in the three months before the disability began is paid after a two-day waiting period for up to 70 days; after 70 days, 66% until the end of the 12th month. If the disability lasts more than one year, 80% is paid for up to two additional years.

Permanent Disability Benefits

Permanent disability pension: 80% of the insured's average earnings (100% if constant attendance is required) in the last year or in the previous five years (whichever is greater) is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

Schedule of payments: 12 monthly payments plus two bonus payments a year.

Benefit adjustment: Benefits are adjusted annually. Adjustments range from 4.31% to 16.16% and are inversely proportional to the amount of benefit.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, appliances, and rehabilitation.

Survivor Benefits

Spouse's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow, a dependent disabled widower, or partner who cohabitated with the deceased.

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent orphan younger than age 18 (no limit if disabled); 40% for a full orphan.

Other eligible survivors: If there is no eligible spouse, partner, or child, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to a dependent mother or a dependent, disabled father.

The minimum monthly pension is \$159.

The maximum monthly pension is \$1,431.

Funeral grant: Up to \$1,272 is paid.

Administrative Organization

Social Security Institute (<http://www.iess.gov.ec>), through its Directive Council, regulates and administers the program.

Unemployment**Regulatory Framework**

First law: 1951.

Current laws: 2001 (social security).

Type of program: Mandatory individual account.

Coverage

All employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 2% of gross earnings.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 1% of gross payroll.

The minimum earnings used to calculate contributions are \$318.

There are no maximum earnings used to calculate contributions.

Government: Provides subsidies in special cases; contributes as an employer.

Qualifying Conditions

Must have at least 24 months of contributions. The benefit is paid after two months of unemployment.

Unemployment Benefits

A lump sum of the accumulated capital plus accrued interest is paid to the insured person if unemployed or when the insured person begins to receive an old-age, permanent disability or permanent work injury pension; if the insured person dies, the benefit is paid to a widow, a disabled widower, children younger than age 18, or, if there is no surviving spouse or child, certain other surviving relatives.

Administrative Organization

Social Security Institute (<http://www.iess.gov.ec>) administers the program.

Family Allowances**Regulatory Framework**

No statutory benefits are provided.

Mothers in families assessed as needy with at least one child (younger than age 18) and low-income families receive a monthly allowance under the Bono de Desarrollo Humano program.

El Salvador

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1953 and 1969.

Current laws: 1996 (individual account), implemented in 1998; and 1996 (pension supervision), implemented in 1998.

Type of program: Mandatory individual account and social insurance system.

Note: The pay-as-you-go social insurance system, which is being phased out, covers all insured persons who were older than age 55 (men) or age 50 (women) in 1998 and workers older than age 36 in 1998 who did not opt for the individual account system.

Coverage

All public- and private-sector employees.

Voluntary coverage for self-employed persons, owners of small enterprises, and citizens of El Salvador residing abroad.

Source of Funds

Insured person: 6.25% of covered earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from US\$90.98 to US\$233.18, depending on the sector.

The maximum earnings used to calculate contributions are US\$5,467.38.

Self-employed person: 13% of declared covered earnings for the old-age pension plus up to 2.7% of declared covered earnings for disability and survivor insurance and for administrative fees.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from US\$90.98 to US\$233.18, depending on the sector.

The maximum earnings used to calculate contributions are US\$5,467.38.

Employer: 4.55% of covered payroll for the old-age pension plus up to 2.7% of covered payroll for disability and survivor insurance and for administrative fees.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from US\$90.98 to US\$233.18, depending on the sector.

The maximum earnings used to calculate contributions are US\$5,467.38.

Government: The total cost of the guaranteed minimum pension; special subsidies as needed to the pay-as-you-go system. (The government also finances an indexed bond for account holders who made contributions to the old social insurance system. The bond is the insured's contributions to the old social insurance system plus interest.)

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 25 years of contributions.

Early pension: At any age if the individual account balance is sufficient to provide a pension of at least 60% of the base salary or 160% of the minimum monthly pension.

The base salary is the insured's average earnings in the last 120 months.

The minimum monthly old-age pension is US\$207.60.

Guaranteed minimum old-age pension: Age 60 (men) or age 55 (women) with at least 25 years of contributions. Paid if the individual account balance is insufficient to provide the minimum pension set by law.

Disability pension: The insured was actively contributing to an individual account before the disability began or had at least six months of contributions in the 12 months before the disability began; unemployed persons whose disability began in the 12-month period following the last contribution and had at least six months of contributions in the 12 months before the last contribution.

If none of the qualifying conditions is met, the pension is the balance in the individual account.

The Disability Commission assesses the degree of loss in working capacity.

Guaranteed minimum disability pension: The insured had at least 10 years of contributions; at least three years of contributions in the five years before the disability began if the disability is the result of a disease; at least six months of contributions in the 12 months before the disability began if the disability is the result of an accident and the insured was actively contributing to an individual account before the disability began. Paid if the individual account balance is insufficient to provide the minimum pension set by law.

The minimum monthly pension for an assessed degree of disability of at least 66% is US\$207.60; US\$145.32 a month for a partial disability.

Survivor pension: The insured was actively contributing to an individual account at the time of death and had at least six months of contributions in the 12 months before death;

unemployed persons who died in the 12-month period following the last contribution and had at least six months of contributions in the 12 months before the last contribution.

Eligible survivors include the widow(er) or cohabiting partner, children younger than age 18 (age 24 if a student, no limit if disabled), and dependent parents.

Guaranteed minimum survivor pension: The deceased had at least 10 years of contributions; at least three years of contributions in the five years before the death if the death is the result of a disease; at least six months of contributions in the 12 months before the death if the death is the result of an accident and the insured was actively contributing to an individual account. Paid if the individual account balance is insufficient to provide the minimum pension set by law.

The minimum monthly survivor pension is US\$207.60.

Old-Age Benefits

Old-age pension: The insured has three different options: programmed withdrawals; an annuity from a private insurance company; or a combination of both options. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

Guaranteed minimum old-age pension: The difference between the individual account balance and the minimum pension set by law is paid.

The minimum monthly old-age pension is US\$207.60.

Permanent Disability Benefits

Disability pension: For a total disability (assessed loss in working capacity of at least 66%), 70% of the base salary is paid.

Partial disability: For an assessed loss in working capacity of 50% to 65%, 50% of the base salary is paid.

The base salary is the insured's average earnings in the last 120 months.

Guaranteed minimum disability pension: The difference between the individual account balance and the minimum pension set by law is paid.

The minimum monthly disability pension for a total disability (assessed loss in working capacity of at least 66%) is US\$207.60; US\$145.32 for a partial disability.

The minimum old-age pension replaces the minimum disability pension at the normal retirement age.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or cohabiting partner with children (if there is no widow(er) or cohabiting partner, the pension is paid to orphans); 60% if there is no eligible orphan.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan.

Parent's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent parent; 30% if there is only one surviving parent. If there is no eligible widow(er) or partner, 40% is paid to each parent; 80% if there is only one surviving parent.

Guaranteed minimum survivor pension: The difference between the individual account balance and the minimum pension set by law is paid.

The minimum monthly survivor pension is US\$207.60.

All survivor benefits combined must not exceed 100% of the old-age pension the deceased received or was entitled to receive.

Administrative Organization

Superintendent of Pensions (<http://www.ssf.gob.sv/>) provides general supervision.

Individual pension fund management companies (AFPs) administer individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current laws: 1953 (social security) and 1996 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons in industry and commerce, household workers, and pensioners.

Exclusions: Teachers and agricultural and casual workers.

Source of Funds

Insured person: 3% of covered earnings. Pensioners contribute 7.8% of the old-age, disability, or survivor pension; or 6% of the work injury disability or survivor pension.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from US\$87.48 to US\$224.21, depending on the sector.

The maximum earnings used to calculate contributions are US\$685.71.

Self-employed person: 10.5% of declared income.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from US\$87.48 to US\$224.21, depending on the sector.

The maximum earnings used to calculate contributions are US\$685.71.

The self-employed person's contributions also finance work injury benefits.

Employer: 7.5% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from US\$87.48 to US\$224.21, depending on the sector.

The maximum earnings used to calculate contributions are US\$685.71.

The employer's contributions also finance work injury benefits.

Government: An annual subsidy.

Qualifying Conditions

Cash sickness benefits: Must be currently employed. There is no minimum qualifying period.

Cash maternity benefits: Must have at least 12 weeks of contributions in the 12 months before the expected date of childbirth.

Medical benefits: There is no minimum qualifying period if the insured is currently employed. Unemployed persons must have at least eight weeks of contributions in the last three months.

Sickness and Maternity Benefits

Sickness benefit: 75% of average monthly earnings is paid after a three-day waiting period for up to 26 weeks for the same incapacity; may be extended for an additional 26 weeks. The benefit is paid daily.

Maternity benefit: 100% of average earnings is paid daily for up to 12 weeks; other benefits include milk (with a medical prescription) and a layette.

Workers' Medical Benefits

Benefits include complete medical and maternity care, hospitalization, medicine, auxiliary services for diagnosis and treatment, and dental care (except for cosmetic reasons). Unemployed persons receive medical benefits for up to a year.

Dependents' Medical Benefits

The insured's wife receives maternity care (including a breastfeeding grant and layette) and medical and dental benefits. Children up to age 12 receive basic medical care.

Administrative Organization

Social Insurance Institute (<http://www.issv.gob.sv>), supervised by a board of directors, administers the program.

Social Insurance Institute operates its own clinics and hospitals.

Work Injury

Regulatory Framework

First law: 1949.

Current laws: 1953 (social security) and 1996 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, self-employed persons in industry and commerce, and household workers.

Exclusions: Casual and rural workers.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: See source of funds under Sickness and Maternity.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average monthly earnings in the first three of the last four months is paid from the day after the disability began for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of more than 66%, 70% of the insured's average monthly earnings in the last year is paid.

The minimum monthly permanent disability pension is US\$119.70.

Constant-attendance supplement: Up to 50% of the pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of 35% to 66%, a percentage of the full pension is paid

according to the assessed degree of disability. For an assessed degree of disability of 20% to 34%, the benefit is double the amount of the permanent disability pension based on the assessed degree of disability and is paid for up to three years.

Workers' Medical Benefits

Benefits include complete medical and maternity care, hospitalization, medicine, auxiliary services for diagnosis and treatment, and dental care (except for cosmetic reasons).

Survivor Benefits

Spouse's pension: 60% of the permanent disability pension the deceased received or was eligible to receive is paid to a spouse.

Orphan's pension: 30% of the permanent disability pension the deceased received or was eligible to receive is paid for each child.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was eligible to receive.

Funeral grant: A lump sum of twice the deceased's average monthly salary (used to calculate contributions) in the two years before death is paid.

Administrative Organization

Social Insurance Institute (<http://www.iss.gov.sv>), supervised by a board of directors, administers the program.

Social Insurance Institute operates its own clinics and hospitals.

Grenada

Exchange rate: US\$1.00 = 2.70 East Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (provident fund).

Current law: 1983 (social insurance).

Type of program: Social insurance system.

Coverage

All public- and private-sector employees and certain self-employed persons.

Voluntary coverage is available for self-employed persons without compulsory coverage.

Source of Funds

Insured person: 4% of gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$4,250.

The insured's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: 9% of monthly gross earnings; 6.75% for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$4,250.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits.

Employer: 5% of gross payroll; 1% for insured persons younger than age 16 and aged 60 or older.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$4,250.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: Contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of coverage, including at least 150 weeks of paid contributions.

Partial pension: Age 60 with at least 260 weeks of coverage, including at least 150 weeks of paid contributions.

Old-age grant: Age 60 with at least 50 weeks of paid or credited contributions but does not meet the contribution requirements for the old-age pension.

Old-age benefits are payable abroad.

Disability pension: Younger than age 60 with at least 150 weeks of paid contributions and assessed with a permanent incapacity for work.

Disability grant: Younger than age 60 with at least 50 weeks but less than 150 weeks of paid contributions and assessed with a permanent incapacity for work.

Disability benefits are payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

The widow(er)'s pension ceases on remarriage or cohabitation.

Survivor grant: The deceased received or was entitled to receive an old-age disability grant at the time of death.

Eligible survivors include a widow(er) aged 50 or older who was married to the deceased for at least three years, children younger than age 16 (age 21 if a full-time student), and dependent parents.

Survivor benefits are payable abroad.

Funeral grant: Paid to the person who paid for the funeral of the insured, the insured's spouse, or the insured's children younger than age 16 (age 21 if a full-time student). The deceased received or was entitled to receive an old-age, disability, sickness, maternity, or work injury benefit at the time of death.

Old-Age Benefits

Old-age pension: 30% of the insured's average weekly earnings plus 1% of the insured's average weekly earnings for each 50-week period of contributions exceeding 500 weeks is paid.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$396.20.

Partial pension: 16% of the insured's average weekly earnings plus 1% of the insured's average weekly earnings for each 25-week period of contributions from 260 to 499 weeks is paid.

Average weekly earnings are the insured's average annual earnings in the best five years divided by 52.

Old-age grant: A lump sum of five times the insured's average weekly covered earnings for each 50-week period of paid or credited contributions is paid.

Average weekly covered earnings are the sum of the insured's weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Disability pension: 30% of the insured's average weekly earnings plus 1% of the insured's average weekly earnings for each 50-week period of contributions exceeding 500 weeks is paid.

Average weekly earnings are the insured's average annual earnings in the best five years divided by 52.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is 60% of average earnings.

Disability grant: A lump sum of five times the insured's average weekly covered earnings for each 50-week period of paid or credited contributions is paid.

Average weekly covered earnings are the sum of the insured's weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Survivor Benefits

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or common-law spouse aged 50 or older who was married to the deceased for at least three years. A limited pension is paid for a year to a widow(er) or common-law spouse who is younger than age 50.

The spouse's pension ceases on cohabitation.

If the surviving spouse is eligible for an old-age or disability pension and a survivor pension, the total amount received is 100% of the old-age or disability pension plus 50% of the survivor pension.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$19.70.

Parent's pension: Up to 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for a dependent parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant: A lump sum of five times the insured's average weekly covered earnings for each 50-week period of paid or credited contributions is paid.

Average weekly covered earnings are the sum of the insured's weekly earnings for the relevant period divided by the number of weeks.

Funeral grant: EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1980 (maternity leave) and 1983 (social insurance).

Type of program: Social insurance system. Cash benefits only.

Coverage

All public- and private-sector employees and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: Must have been employed on the day before the incapacity began and have at least 13 weeks of contributions, including eight weeks in the 13 weeks before the incapacity began.

Cash maternity benefits: Must have at least 30 weeks of contributions, including 20 weeks in the 30-week period immediately before the expected date of childbirth.

Maternity leave: Provided by employers to insured employees.

Maternity grant: Paid to an insured woman or the insured husband of an uninsured woman. The insured person must have at least 50 weeks of paid contributions.

Sickness and Maternity Benefits

Sickness benefit: 65% of the insured's average weekly covered earnings in the 13 weeks before the incapacity began is paid from the first day of incapacity for up to 26 weeks; for up to 52 weeks with at least 150 weeks of paid or credited contributions, including at least 75 weeks in the last three years.

Maternity benefit: 65% of average weekly covered earnings in the 30 weeks before the start of the benefit is paid for up to 12 weeks, beginning up to six weeks before the expected date of childbirth.

The minimum maternity benefit is EC\$522.

Maternity leave: The employer provides an additional 40% of the insured's average covered earnings for two months of the three-month maternity leave period.

Maternity grant: At least EC\$522 is paid.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Free public health care is provided through public hospitals and community health facilities. Fees may be charged for X-rays and laboratory tests.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health and Social Security (<http://health.gov.gd>) provides general supervision and administers the public health system.

National Insurance Board (<http://www.nisgrenada.org>) administers sickness and maternity benefits.

Work Injury

Regulatory Framework

First and current laws: 1982 (workmen's compensation) and 1983 (social insurance).

Type of program: Social insurance system.

Coverage

All public- and private-sector employees and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: 1% of the total 5% of covered payroll paid under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's average weekly covered earnings in the last 13 weeks is paid from the day of the accident or certified onset of the occupational disease until recovery, for up to 52 weeks.

A doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Permanent disability benefit: For a total (100%) disability, 70% of the insured's average weekly covered earnings in the last 13 weeks is paid. For an assessed degree of disability of 30% to 99%, the benefit is reduced proportionately according to the assessed degree of disability.

A lump sum is paid for an assessed degree of disability of 1% to 29%.

There is no maximum duration for the benefit.

Constant-attendance allowance: 50% of the permanent disability benefit is paid if the insured is assessed with a total (100%) disability and requires the constant attendance of others to perform daily functions.

A doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; overseas treatment; and the cost of transportation for medical services.

The costs of medical treatment abroad are fully reimbursed with prior approval from the National Insurance Board or up to EC\$1,000 without approval.

Survivor Benefits

Spouse's pension: 75% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) for life.

The pension ceases on remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid

to each child younger than age 16 (age 21 if a full-time student); 50% to each disabled or full orphan.

The minimum weekly orphan's pension is EC\$19.70.

Other dependent's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid if the survivor was totally dependent on the insured; 25% if partially dependent. The pension is paid for up to 52 weeks from the insured's date of death.

The minimum weekly dependent's pension is EC\$19.70.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of EC\$2,320 is paid to the person who paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>) administers the program.

Guatemala

Exchange rate: US\$1.00 = 7.78 quetzales

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969, implemented on a national level in 1977.

Current law: 2003 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Employees, including agricultural workers and some public-sector employees.

Voluntary coverage for self-employed persons.

Special system for other public-sector employees, including executive and military personnel.

Source of Funds

Insured person: 1.83% of covered earnings.

The minimum earnings used to calculate contributions are the minimum daily wage.

The minimum daily wage is 71.40 quetzales.

There are no maximum earnings used to calculate contributions.

Self-employed person: 5.5% of declared earnings.

The minimum earnings used to calculate contributions are the minimum daily wage.

The minimum daily wage is 71.40 quetzales.

There are no maximum earnings used to calculate contributions.

Employer: 3.67% of covered payroll.

The minimum earnings used to calculate contributions are the minimum daily wage.

The minimum daily wage is 71.40 quetzales.

There are no maximum earnings used to calculate contributions.

Government: 25% of total contributions paid; also contributes as an employer.

Qualifying Conditions

Old-age pension: For insured persons first insured before 2011, age 60 with at least 18 years of contributions (rising by one year each year until reaching 20 years in 2015). For insured persons first insured as of 2011, age 62 with at least 240 months of contributions.

Dependent's supplement: Paid to a wife or partner or a husband with a disability, for each child younger than age 18 (no age limit if disabled), and for a dependent mother and a dependent, disabled father who are not pensioners under this program.

The old-age pension is not payable abroad.

Disability pension: Must be assessed with a disability and have at least 36 months of contributions in the six years before the disability began.

The disability pension is awarded according to two degrees of disability: total disability, the loss of more than 33% of earning capacity; and severe disability, the complete loss of earning capacity and the permanent need for the constant attendance of another person.

Dependent's supplement: Paid to a wife or partner or a husband with a disability, for each child younger than age 18 (no age limit if disabled), and for a dependent mother and a dependent, disabled father who are not pensioners under this program.

Constant-attendance supplement: Paid if the insured has a severe disability and requires the constant attendance of others to perform daily functions.

The disability pension is not payable abroad.

Survivor pension: The deceased had at least 36 months of contributions in the last six years, was receiving the old-age pension, or was entitled to receive the old-age or disability pension at the time of death.

Eligible survivors include a widow(er), children younger than age 18 (no limit if disabled), and dependent parents.

The widow(er)'s pension ceases on remarriage.

The survivor pension is not payable abroad.

Old-Age Benefits

Old-age pension: The pension is 50% of the insured's average earnings in the last 60 months plus 0.5% for each six-month period of contributions exceeding the required number of months for the old-age pension.

Dependent's supplement: 10% of the insured's old-age pension is paid.

The minimum monthly pension, including supplements, is 340 quetzales.

The maximum monthly pension, including supplements, is 4,800 quetzales.

The maximum monthly pension including supplements is 80% of the insured's earnings.

Maximum earnings are 6,000 quetzales.

Schedule of payments: Thirteen payments a year plus a December bonus of 500 quetzales.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Permanent Disability Benefits

Disability pension: For a total disability, the pension is 50% of the insured's average earnings in the last 36 months plus 0.5% for each six-month period of contributions exceeding 36 months.

Dependent's supplement: 10% of the insured's pension is paid.

The minimum monthly pension, including supplements, is 340 quetzales.

The maximum monthly pension, including supplements, is 4,800 quetzales.

The degree of disability is assessed each year.

Constant-attendance supplement: 25% of the insured's pension is paid.

Schedule of payments: Thirteen payments a year plus a December bonus of 500 quetzales.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

The minimum monthly widow(er)'s pension is 170 quetzales.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (no age limit if disabled); 50% to each full orphan.

The minimum monthly orphan's pension is 85 quetzales; 170 quetzales for a full orphan.

Dependent parent's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent parent.

The minimum monthly pension for a dependent parent is 85 quetzales.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive; the sum of the minimum monthly pensions must not exceed 340 quetzales.

Schedule of payments: Thirteen payments a year plus a December bonus of 500 quetzales.

Funeral grant: A lump sum of 600 quetzales is paid; 300 quetzales for disabled dependents or children younger than 14.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Administrative Organization

Ministry of Labor and Social Welfare (<http://www.mintrabajo.gob.gt>) provides general supervision.

Social Security Institute (<http://www.igssgt.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952 (maternity and children).

Current law: 1964 (sickness and maternity).

Type of program: Social insurance system.

Coverage

Employees of firms with three or more workers and freight or passenger transport enterprises with one or more workers.

Exclusions: Self-employed persons.

Special system for household workers.

Source of Funds

Insured person: 2% of gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: 2% of the national budget.

There are no minimum or maximum earnings used to calculate contributions.

Qualifying Conditions

Cash sickness and maternity benefits: Must have at least three months of contributions in the six months before the incapacity began.

Medical benefits: Must be in covered employment. For insured persons first insured before August 5, 2005, there are no minimum contribution requirements. For insured persons first insured on or after August 5, 2005, the insured must have at least four months of contributions in the last six months.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of the insured's average earnings is paid after a three-day waiting period for up to 26 weeks; may be extended to 39 weeks. The maximum combined benefit for multiple periods of incapacity is 52 weeks in a 24-month period.

Guatemala

The maximum monthly benefit is 2,400 quetzales.

Maternity benefit: 100% of the insured's earnings is paid for 30 days before and 54 days after the expected date of childbirth. Nursing mothers are also permitted one hour a day at work to nurse their child, for up to 10 months.

Workers' Medical Benefits

Medical benefits: Benefits include general, specialist, and maternity care; surgery; hospitalization; medicine; laboratory services; X-rays; appliances; transportation; rehabilitation; and retraining.

Free medical benefits are provided to uninsured persons in an emergency and until the condition stabilizes.

Dependents' Medical Benefits

Medical benefits for dependents: The wife or partner of an insured man receives the same maternity care and accident benefits as an insured woman in all parts of the country; she receives sickness benefits in 21 of the 22 administrative departments. The insured's children younger than age 7 are also covered.

Free medical benefits are provided to noninsured persons in an emergency and until the condition stabilizes.

Administrative Organization

Ministry of Labor and Social Welfare (<http://www.mintrabajo.gob.gt>) provides general supervision.

Social Security Institute (<http://www.igssgt.org>) administers contributions and benefits and provides medical benefits through its hospitals, clinics, and other medical services.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 1994, implemented in 1995.

Type of program: Social insurance system.

Note: Work injury benefits are administered as part of the old-age, disability, and survivor program.

Coverage

All insured workers.

Exclusions: Self-employed persons.

Special system for household workers.

Source of Funds

Insured person: 1% of gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: 1.5% of gross payroll.

There are no minimum or maximum earnings used to calculate contributions.

Qualifying Conditions

Work injury benefits: For cash benefits, the insured must have at least three months of contributions before the work injury or occupational disease began. For medical benefits, the insured must have at least four months of contributions in the last six months before the occupational disease or work injury began.

Temporary Disability Benefits

66.7% of the insured's earnings is paid after a two-day waiting period.

The minimum daily benefit is 8 quetzales.

The maximum monthly benefit is 2,400 quetzales.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of 495 to 4,950 quetzales is paid according to the assessed degree of disability.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, appliances, transportation, rehabilitation services, X-rays, laboratory tests, and retraining.

Survivor Benefits

Funeral grant: A lump sum of up to 412.50 quetzales is paid for funeral expenses.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Administrative Organization

Ministry of Labor and Social Welfare (<http://www.mintrabajo.gob.gt>) provides general supervision.

Social Security Institute (<http://www.igssgt.org>) administers contributions and benefits and provides medical benefits through its hospitals, clinics and other medical services.

Guyana

Exchange rate: US\$1.00 = 202.00 Guyana dollars (G\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1944 (old-age assistance).

Current law: 1969 (social security).

Type of program: Social insurance and social assistance system.

Note: The Social Security and Senior Citizens Welfare Department administers additional social assistance benefits to the needy, the infirm, and orphans younger than age 16.

Coverage

Social insurance: All public- and private-sector employees earning at least G\$7.50 a week; and self-employed persons.

Voluntary coverage is available for previously insured persons until age 60.

Exclusions: Casual employees and family labor.

Social assistance: Citizens and residents of Guyana.

Source of Funds

Insured person

Social insurance: 5.6% of covered earnings. The voluntarily insured contribute 9.3% of average weekly earnings in the last two years before covered employment ceased.

The maximum weekly earnings used to calculate contributions are G\$34,760 (adjusted annually).

Contributions are paid weekly or monthly, depending on the nature of employment.

The insured person's contributions also finance cash sickness, maternity, and work injury benefits.

Social assistance: None.

Self-employed person

Social insurance: 12.5% of declared income.

The maximum weekly earnings used to calculate contributions are G\$34,760 (adjusted annually).

Contributions are paid weekly or monthly, depending on the nature of employment.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 8.4% of covered monthly payroll; 1.5% for persons younger than age 16 and aged 60 or older.

The maximum weekly earnings used to calculate contributions are G\$34,760 (adjusted annually).

The employer's contributions also finance cash sickness, maternity, and work injury benefits.

Social assistance: None.

Government

Social insurance: Contributes as an employer; provides loans to cover any deficit.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 750 weeks of paid or credited contributions, including at least 150 weeks of paid contributions. Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks.

Retirement is not necessary.

Old-age grant (social insurance): Age 60 with less than 750 weeks of contributions, including at least 50 weeks of contributions before age 60.

Old-age benefits are not payable abroad.

Old-age pension (social assistance): Age 65 with at least 10 years of residence, including the two years immediately before the claim is made.

Disability pension (social insurance): Aged 16 to 59 and assessed with an incapacity for work that is likely to remain permanent. Must have at least 250 weeks of paid or credited contributions, including at least 150 weeks of paid contributions; must be incapable of work for at least 26 weeks; and must not be receiving a sickness benefit.

The National Insurance Medical Board assesses the incapacity for work.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability grant (social insurance): Aged 16 to 59 and assessed with an incapacity for work that is likely to remain permanent. Must have at least 50 but less than 150 paid contributions and have been incapable of work for at least 26 weeks.

Disability benefits are not payable abroad.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension at the time of death; or aged 16 to 59 with at least 250 weekly paid or credited contributions, including at least 150 paid contributions.

Eligible survivors include a widow aged 45 or older, assessed as permanently incapable of work, or pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower older than age 55 and assessed as permanently incapable of work; and full orphans younger than age 18 who were dependent on the deceased.

Survivor grant (social insurance): The deceased received or was entitled to receive an old-age or disability grant.

Eligible survivors include a widow aged 45 or older, assessed as permanently incapable of work, or pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower older than age 55 and assessed as permanently incapable of work; full orphans younger than age 18 who were dependent on the deceased; and dependent family members.

Survivor benefits are not payable abroad.

Funeral grant (social insurance): The deceased or his or her spouse had at least 50 weeks of paid contributions.

Old-Age Benefits

Old-age pension (social insurance): 40% of the insured's average weekly covered earnings plus 1% of average weekly covered earnings for each 50-week period of contributions exceeding 750 weeks is paid.

Average weekly covered earnings are based on the insured's best three years of earnings in the last five years before age 60.

The maximum weekly earnings used to calculate benefits are G\$34,760 (adjusted annually).

The minimum old-age pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$37,657.

The maximum weekly old-age pension is 60% of the insured's average weekly covered earnings.

Old-age grant (social insurance): A lump sum of 8.33% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Old-age pension (social assistance): G\$7,500 a month is paid (February 2011).

Permanent Disability Benefits

Disability pension (social insurance): The monthly pension is 30% of the insured's average weekly covered earnings, plus 1% of average weekly covered earnings for each

50-week period of contributions exceeding 250 weeks, plus the insured's disability credits.

Average weekly covered earnings are based on the insured's best three years of earnings in the last five years before the disability began.

Disability credits are equal to the difference between the age of the insured when the disability began and age 60, multiplied by 25.

The maximum weekly earnings used to calculate benefits are G\$34,760 (adjusted annually).

The minimum monthly disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$37,657.

The maximum weekly disability pension is 60% of the insured's average weekly covered earnings.

The disability pension is paid for the duration of the disability and is replaced by the old-age pension when the insured reaches age 60.

Constant-attendance allowance: G\$200 a day is paid for up to 26 weeks.

Disability grant (social insurance): A lump sum of 8.33% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Average weekly covered earnings are based on the insured's best three years of earnings in the last five years before the disability began.

Survivor Benefits

Spouse's pension (social insurance): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The disability pension ceases upon remarriage or cohabitation. Upon remarriage, a lump sum of 52 times the weekly spouse's pension is paid.

Child's supplement: 16.67% of the deceased's pension is paid for each child, up to three children.

The child's supplement continues upon remarriage or cohabitation.

Full orphan's pension (social insurance): 33.33% of the old-age or disability pension the deceased received or was entitled to receive is paid to each full orphan, up to three orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant (social insurance): A lump sum is paid.

Funeral grant (social insurance): G\$27,590 is paid to the person who pays for the funeral.

Administrative Organization

Minister of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy>), under the direction of the National Insurance Board, administers the social insurance schemes.

Department of Social Security and Senior Citizens Welfare Department, under the direction of the Ministry of Labour, Human Services, and Social Security (<http://www.mlhss.gov.gy>), administers the social assistance schemes.

Sickness and Maternity

Regulatory Framework

First and current law: 1969 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

All public- and private-sector employees earning at least G\$7.50 a week; self-employed persons; and pensioners (medical benefits).

Exclusions: Casual employees and family labor.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer; provides loans to cover any deficit.

Qualifying Conditions

Cash sickness and medical benefits: Younger than age 60, in covered employment for at least eight of the 13 weeks before the incapacity began, and with at least 50 weeks of contributions.

Pensioners must demonstrate that the medical condition began prior to receiving the old-age or disability pension (medical benefits only).

Cash maternity benefits: Must have at least 15 weeks of contributions, including at least seven in the 26-week period ending six weeks before the week in which the benefit is claimed.

Cash maternity grant: Paid to an insured woman who meets the qualifying conditions for a maternity benefit or to

any woman who does not qualify for a maternity benefit but whose insured husband does.

Sickness and Maternity Benefits

Sickness benefit: 70% of average weekly covered earnings is paid from the fourth day of incapacity for up to 26 weeks.

Average weekly covered earnings are based on the best eight weeks of earnings in the 13 weeks before the incapacity began.

Maternity benefit: 70% of average weekly covered earnings is paid for 13 weeks, including the week of childbirth plus six weeks before and six weeks after; may be extended for an additional 13 weeks if there are complications arising from childbirth.

Average weekly covered earnings are based on the best seven weeks of earnings in the 26 weeks before the start of the benefit.

Maternity grant: A lump sum of G\$2,000 is paid.

Workers' Medical Benefits

Benefits include reimbursement of medical expenses incurred in Guyana or abroad. Rates vary according to the type of treatment.

Old-age or disability pensioners receive free dental care, medicine, and eyeglasses.

Medical care is available in public hospitals and health centers. Medical care involves cost sharing on an income-tested basis.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is available in public hospitals and health centers. Medical care involves cost sharing on an income-tested basis.

Administrative Organization

Minister of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy>), under the direction of the National Insurance Board, administers the program.

Work Injury

Regulatory Framework

First law: 1916.

Current law: 1969 (social security).

Type of program: Social insurance system.

Coverage

All public- and private-sector employees earning more than G\$7.50 a week.

Exclusions: Casual workers, family labor, and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors; contributes an additional 1.5% of covered earnings to finance work injury benefits for workers younger than age 16 or older than age 59.

Government: Contributes as an employer; provides loans to cover any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of average weekly covered earnings is paid retroactively after the first day if the injury lasts for more than three days, for up to 26 weeks.

Average weekly covered earnings are based on the best eight weeks of earnings in the 13 weeks before the disability began.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 70% of average weekly covered earnings is paid.

Average weekly covered earnings are based on the best eight weeks of earnings in the 13 weeks before the disability began.

Constant-attendance allowance: G\$200 a day is paid for up to 26 days if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a reduced pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum of 260 times the weekly disability benefit multiplied by the assessed degree of disability is paid.

The National Insurance Medical Board reviews the assessed degree of disability.

Workers' Medical Benefits

Benefits include hospitalization, general and specialist care, medicine, and transportation.

Survivor Benefits

Spouse's and dependent parents' pension: 35% of the deceased's weekly earnings is paid to a widow aged 45 or older, assessed as permanently incapable of work, or pregnant with or caring for the deceased's child(ren) up to age 16 and who resided with or received financial support from the deceased at the time of death; a dependent widow(er) older than age 55 and assessed as permanently incapable of work; or a parent who was totally or partially dependent on the deceased.

Dependent's supplement: 11.67% for each additional dependent, up to 70% of the deceased's weekly earnings.

The minimum pension for a widow(er) or parent is 50% of the old-age or disability minimum pension; for a child, 16.67% of the old-age or disability minimum pension.

Full orphan's pension: 23.33% of the deceased's weekly earnings is paid to each full orphan younger than age 18 who was dependent on the deceased.

The minimum orphan's pension is 33.33% of the old-age or disability minimum pension.

Other dependents' pension: If there is no eligible widow(er), orphan, or dependent parent, a lump sum of up to 100 times the deceased's weekly earnings is paid to other family members who were totally or partially dependent on the deceased. If the lump sum exceeds 60 times the minimum old-age or disability minimum pension, the benefit is paid as an annuity.

The minimum old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$37,657.

Death benefit: If there are no dependents, up to G\$250 is paid to the insured's creditors or estate.

Administrative Organization

Minister of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy>), under the direction of the National Insurance Board, administers the program.

Haiti

Exchange rate: US\$1.00 = 42.50 gourdes

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965 (old-age insurance).

Current law: 1967 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees.

Voluntary coverage is available.

Exclusions: Unpaid family labor, self-employed persons, members of religious communities, and foreign diplomats.

Special system for public-sector employees.

Source of Funds

Insured person: 6% of earnings.

Self-employed person: Not applicable.

Employer: 6% of earnings.

Government: Subsidies as needed.

Qualifying Conditions

Old-age pension: Age 55 with at least 20 years of contributions.

Partial pension: Age 55 with at least 10 years of contributions.

Old-age settlement: Age 55 with less than 10 years of contributions.

Disability pension: Assessed with a total incapacity for work with 10 to 20 years of contributions. The disability must not be caused by a work injury.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 18 (age 24 if a student).

Survivor settlement: The deceased did not qualify for an old-age or disability pension at the time of death.

Old-Age Benefits

Old-age pension: 33.3% of the insured's average monthly earnings in the last 10 years is paid.

Partial pension: 25% of the insured's average monthly earnings in the last 10 years is paid with 15 years to 19 years of contributions; 20% with 10 to 14 years of contributions.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Old-age settlement: The insured's contributions are refunded without accrued interest.

Permanent Disability Benefits

Disability pension: 20% of the insured's average monthly earnings in the last 10 years before the disability began is paid.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits

Survivor pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid. The pension is split among eligible survivors.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor settlement: The deceased's contributions are refunded without accrued interest.

Administrative Organization

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its National Office of Old-Age Insurance (<http://www.ona.ht/>).

Work Injury

Regulatory Framework

First law: 1951.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Public-sector employees and employees of industrial, commercial, or agricultural firms in specified districts.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of payroll (commerce), 3% of payroll (industry, construction, and agriculture), or 6% of payroll (mining).

Government: None; contributes 2% of payroll as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's monthly earnings is paid after a three-day waiting period for the duration of the incapacity. (The employer pays benefits during the waiting period.) The insured must be younger than age 55.

Permanent Disability Benefits

Permanent disability pension: For a total disability, 66.7% of the insured's monthly earnings is paid. The insured must be younger than age 55.

Partial disability: For at least a 10% assessed degree of disability, a percentage of the total pension is paid according to the assessed degree of disability. For an assessed degree of disability of less than 10%, a lump sum is paid.

All disability pensions may be paid as a lump sum.

Benefit adjustment: Benefits are not regularly adjusted.

Workers' Medical Benefits

Benefits include medical and dental care, surgery, hospitalization, medicine, and appliances. Benefits are provided until full recovery or stabilization of the disability.

Survivor Benefits

Spouse's pension: 50% of the total disability pension the deceased received or was entitled to receive is paid to a widow or to a dependent widower with a disability.

Orphan's pension: 30% of the total disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 21.

Dependent parent's or grandparent's pension: If there are no other eligible survivors, 40% of the total disability pension the deceased received or was entitled to receive is paid to dependent parents or grandparents.

All survivor benefits combined must not exceed 80% of the total disability pension the deceased received or was entitled to receive.

Funeral grant: The grant is equal to the deceased's monthly earnings.

Benefit adjustment: Benefits are not regularly adjusted.

Administrative Organization

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its Office of Work Accidents and Sickness and Maternity Insurance (www.ofatma.gouv.ht).

The Social Insurance Institute operates its own clinics and hospital in Port-au-Prince.

Honduras

Exchange rate: US\$1.00 = 19.91 lempiras.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1959 (social security), implemented in 1971.

Type of program: Social insurance system.

Coverage

Salaried workers in public- and private-sector enterprises, civil servants, farmers, forestry workers, most agricultural workers, apprentices, and self-employed persons.

Voluntary coverage for household workers.

Special systems for military personnel, executive branch employees, teachers and professors, and employees of the National Autonomous University of Honduras.

Exclusions: Temporary workers and some groups of agricultural workers.

Source of Funds

Insured person: 1% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

Self-employed person: 4% of estimated earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

Employer: 2% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

Government: 0.5% of covered payroll; contributes as an employer.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 180 months of contributions. Employment must cease.

Constant-attendance supplement: The insured requires the constant attendance of others to perform daily functions.

Old-age settlement: Age 65 (men) or age 60 (women) with less than 180 months of contributions.

Disability pension: Assessed with at least a 65% loss of earning capacity for the usual occupation with at least 36 months of contributions in the last six years; eight months of contributions in the last 24 months for a nonoccupational accident.

Constant-attendance supplement: Assessed with a disability of more than 50% and requires the constant attendance of others to perform daily functions.

Disability settlement: Assessed with a disability but does not meet the contribution requirements for the disability pension.

Survivor pension: For a death resulting from an illness, the deceased must have had at least 36 months of contributions in the last six years; for a nonoccupational accident-related death, eight months of contributions in the 24 months before the death.

Eligible survivors include a widow(er) or partner aged 65 or older or disabled and orphans younger than age 14 (age 18 if a student, no limit if disabled); if there is no widow(er), partner, or orphan, a mother of any age and a father older than age 65 or disabled.

The widow(er)'s pension ceases on remarriage.

Old-Age Benefits

Old-age pension: 40% of the insured's basic monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 60 months is paid.

Basic monthly earnings used to calculate the pension are 0.028% or 0.017% of insured earnings in the last three or five years, respectively, before the month of entitlement (whichever is greater).

Deferred pension: An additional 3% of basic monthly earnings is paid for each year of contributions after age 65 (men) or age 60 (women).

The minimum pension is 50% of basic monthly earnings.

The maximum pension is 80% of basic monthly earnings.

Constant-attendance supplement: Up to 50% of the pension is paid.

Old-age settlement: The insured person's contributions are refunded as a lump sum.

Permanent Disability Benefits

Disability pension: For a total (100%) disability, 40% of the insured's basic monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 60 months is paid.

Basic monthly earnings used to calculate the pension are 0.028% or 0.017% of insured earnings in the last three or five years, respectively, before the month of entitlement (whichever is greater).

The minimum pension is 50% of covered earnings.

The maximum pension is 80% of covered earnings.

Constant-attendance supplement: Up to 50% of the pension is paid.

Partial disability: For an assessed degree of disability of less than 100%, the benefit is calculated in the same way as the total disability pension and then is multiplied by the assessed degree of disability.

Disability settlement: The insured person's contributions are refunded as a lump sum.

Survivor Benefits

Spouse's pension: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er) or partner.

Remarriage settlement: A lump sum of 12 months of pension is paid to an eligible widow(er) or partner.

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan; 40% for a full orphan.

Dependent parent's pension: If there is no eligible widow(er), partner, or orphan, 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Funeral grant: 50% of the deceased's basic monthly earnings is paid. The minimum funeral grant is 250 lempiras if the deceased made at least one contribution in the last six months; 100 lempiras if the beneficiary is not a member of the deceased's family.

Administrative Organization

Secretariat of Labor and Social Security (<http://www.trabajo.gob.hn/>) provides general supervision.

Social Security Institute (<http://www.ihss.hn>), managed by a board of directors and director general, administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1959 (social security), implemented in 1962.

Type of program: Social insurance system.

Coverage

Cash sickness benefits: Public-sector employees and employees of firms in industry and commerce with one or more workers; old-age and disability pensioners; and unemployed persons.

Exclusions: Self-employed persons; and household, agricultural, family, and temporary workers.

Cash maternity benefits: Public-sector employees and employees of firms in industry and commerce with one or more workers; self-employed persons; and disability pensioners.

Exclusions: Unemployed persons, agricultural, family, and temporary workers.

Medical benefits: Public-sector employees and employees of firms in industry and commerce with one or more workers; old-age and disability pensioners; unemployed persons; self-employed persons; and household workers.

Exclusions: Agricultural, family, and temporary workers.

Coverage is limited to certain regions and is being gradually extended to additional regions. The Honduran Social Security Institute subcontracts private health services in cities without public facilities. The labor code is still in force in regions where social insurance has not yet been extended.

Source of Funds

Insured person: 2.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

The insured's contributions also finance work injury benefits.

Self-employed person: 8.5% of estimated earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

Employer: 5% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

The employer's contributions also finance work injury benefits.

Government: 0.5% of total covered earnings; contributes as an employer.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies according to the industry and the size of the company.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

Qualifying Conditions

Cash sickness benefits: Must have at least two months of contributions in the four months before the incapacity began. (Unemployed persons must have at least 35 days of coverage in the three months before unemployment.)

Cash maternity benefits: Must have at least 75 days of contributions in the last 10 months.

Medical benefits: Must be in insured employment or unemployed with at least 35 days of coverage in the three months before unemployment. For maternity medical benefits, must have at least 10 months of contributions immediately before the expected date of childbirth or at least 12 months of contributions in the last 18 months. For children's benefits, the insured must have at least 35 days of contributions in the three months before the incapacity began.

Sickness and Maternity Benefits

Sickness benefit: 66% of the insured's earnings in the last three months (50% if hospitalized and without dependents) is paid after a three-day waiting period for up to 26 weeks; may be extended to 52 weeks.

The labor code requires employers to provide sick leave to employees not covered by social insurance.

Maternity benefit: 66% of the insured's earnings in the last three months is paid for six weeks before and six weeks after the expected date of childbirth.

The labor code requires employers to provide maternity leave to employees not covered by social insurance.

Workers' Medical Benefits

Social Security Institute health facilities provide medical services directly to patients. Benefits include general and specialist care, surgery, hospitalization, necessary medicine, laboratory services, appliances, dental care, and maternity care including postpartum care for up to 45 days; may be extended up to a total of 26 weeks.

The duration of benefits is dependent on continuing to meet the contribution requirements. If the insured is unemployed, benefits are limited to 30 days.

Dependents' Medical Benefits

Benefits include maternity care for the insured's wife, including postpartum care for up to 45 days; pediatric care for the insured's children up to age 5, one month after reaching age 5, or up to 26 weeks after insured's death.

Administrative Organization

Secretariat of Labor and Social Security (<http://www.trabajo.gob.hn/>) provides general supervision.

Social Security Institute (<http://www.ihss.hn>), managed by a board of directors and director general, administers the program.

Social Security Institute operates its own hospitals and outpatient clinics and contracts the services of private clinics.

Work Injury

Regulatory Framework

First and current law: 1959 (social security), implemented in 1971.

Type of program: Social insurance system.

Coverage

Public-sector employees and employees of firms in industry and commerce with one or more workers in specified regions.

Coverage is being gradually extended to additional regions. The labor code is still in force in regions where social insurance has not yet been extended.

Exclusions: Self-employed persons and agricultural, household, family, and temporary workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% of payroll.

The maximum monthly earnings used to calculate contributions are 7,000 lempiras.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. An insured person who becomes unemployed must prove that the illness or incapacity is work-related and began no more than two months after employment ceases.

Survivor benefits: The deceased must have worked for at least a month in insured employment.

Temporary Disability Benefits

For an assessed disability of 15% or less, 100% of the insured's daily wage is paid after a three-day waiting period until recovery, certification of permanent disability, or death.

The daily wage used to calculate benefits is subject to a maximum.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of greater than 65%, 70% of the insured's basic monthly earnings is paid.

Basic monthly earnings used to calculate the pension are 0.028% or 0.017% of insured earnings in the last three or five years, respectively, before the month of entitlement (whichever is greater).

Constant-attendance supplement: Up to 50% of the insured's pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of 16% to 65%, a percentage of the full pension is paid according to the assessed degree of disability.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and appliances.

Survivor Benefits

Survivor pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) older than age 65 or disabled.

Orphan's pension: 20% of the pension the permanent disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 14 (age 18 if a student, no limit if disabled); 40% for a full orphan.

Dependent parent's pension: If there is no eligible widow(er) or orphan, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to a mother of any age or a father older than age 65 or disabled.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: 50% of the deceased's basic monthly earnings is paid. The minimum funeral grant is 125 lempiras if the deceased had made at least one contribution in the last six months.

Basic monthly earnings used to calculate the pension are 0.028% or 0.017% of insured earnings in the last three or five years, respectively, before the month of entitlement (whichever is greater).

Administrative Organization

Secretariat of Labor and Social Security (<http://www.trabajo.gob.hn/>) provides general supervision.

Social Security Institute (<http://www.ihss.hn>), managed by a board of directors and director general, administers the program.

Social Security Institute operates its own outpatient clinics and hospitals.

Jamaica

Exchange rate: US\$1.00 = 96.00 Jamaican dollars (J\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1965 (national insurance).

Type of program: Social insurance.

Note: Government-financed social assistance benefits of J\$900 a month are provided to low-income and vulnerable persons older than age 60 (at any age if disabled).

Coverage

Employed and self-employed persons.

Voluntary coverage is available.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: 2.5% of covered earnings; household workers and Jamaica Defense Force personnel, J\$50 a week; voluntarily insured persons, J\$100 a week.

The maximum earnings used to calculate contributions are J\$28,846 a week or J\$1,500,000 a year. (There are no maximum earnings used to calculate contributions for household workers.)

Household workers' contributions also finance cash maternity benefits.

Contributions are paid weekly, bimonthly, or monthly, depending on how the employee is paid.

Self-employed person: J\$100 a week plus 5% of covered annual earnings of J\$20,800 to J\$1,500,000.

Employer: 2.5% of covered payroll; household workers and Jamaica Defense Force personnel, J\$50 a week.

The maximum earnings used to calculate contributions are J\$28,846 a week or J\$1,500,000 a year.

The employer's contributions also finance work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 62 and 4 months (women, gradually rising to age 65 by 2016) with at least 1,443 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions.

Partial pension: An annual average of 10 to 38 weeks of paid or credited contributions.

Deferred pension: A deferred pension is possible.

Employment must cease until age 70 (men) or age 67 and 4 months (women, gradually rising to age 70 by 2016).

Old-age settlement: Age 65 (men) or age 62 and 4 months (women, gradually rising to age 65 by 2016) and does not meet the contribution requirements for an old-age pension but has at least 52 weeks of paid or credited contributions.

Old-age benefits are payable abroad on request if the insured resides abroad for at least a year.

Disability pension: Assessed as permanently incapable of work with at least 156 weeks of paid contributions.

An independent medical advisor appointed by the Minister of Labor and Social Security assesses the disability and recommends the frequency of any reassessment of the disability.

Disability settlement: Assessed as permanently incapable of work with at least 52 weeks but less than 156 weeks of paid contributions.

A doctor appointed by the Minister of Labor and Social Security assesses the disability.

Disability benefits are payable abroad for a limited period if the insured is receiving medical treatment abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or had an annual average of at least 156 weeks of paid or credited contributions at the time of death.

Eligible survivors include a widow(er) aged 55 or older, permanently incapable of work, or caring for children younger than age 18; a widow who is pregnant by the deceased; and full orphans younger than age 18. Widow(er)s may also receive benefits based on their own earnings record. A limited pension is paid for one year to a widow(er) younger than age 55 without children. The widow(er) must have been married to the deceased for at least three years or cohabited with the deceased for at least five years.

Survivor benefits are payable abroad on request if the survivor resides abroad for at least a year.

Survivor settlement: The deceased did not meet the contribution requirements for an old-age or disability pension but had at least 52 weeks of paid or credited contributions. The widow(er) must have been married to the deceased for at least three years or cohabited with the deceased for at least five years.

Special child's benefit: Paid to a guardian caring for an extramarital child younger than age 18 who is orphaned if the child's deceased mother received or was entitled to receive an old-age or disability pension and the child's father is deceased or his whereabouts are unknown; a lump

sum is paid if the child's deceased mother was not entitled to receive an old-age or disability pension.

Funeral grant: The deceased or the deceased's spouse received or was entitled to receive an old-age or disability pension at the time of death or had at least 26 weeks of contributions in the 52-week period before the death occurred or 52 weeks contributions in the 24-month period before the death.

Old-Age Benefits

Old-age pension: The basic benefit is J\$2,800 a week plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Partial pension: A reduced pension of J\$2,100 a week (with annual average contributions of 26 to 38 weeks) or J\$1,400 a week (with 10 to 25 weeks) is paid, plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Deferred pension: Calculated in the same way as the old-age pension.

Spouse's supplement: J\$900 a week is paid.

Old-age settlement: A lump sum of J\$50,000 is paid.

Permanent Disability Benefits

Disability pension: J\$320 to J\$3,200 a week is paid for an assessed degree of disability of 10% to 100%, according to the degree of disability.

Disability settlement: A lump sum of nine times the weekly basic old-age pension (J\$2,800) is paid.

Survivor Benefits

Spouse's pension: A basic benefit of J\$2,800 a week is paid if the deceased had an annual average of 39 weeks of paid or credited contributions (reduced to J\$2,100 a week with 26 to 38 weeks; J\$1,400 a week with 10 to 25 weeks) plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Remarriage settlement: A lump sum of a year's pension is paid.

Orphan's pension: J\$4,900 a week is paid for full orphans.

Orphan's settlement: A lump sum of J\$55,000 is paid for full orphans.

Special child's benefit: J\$4,900 a week is paid; a lump sum of J\$55,000 is paid if the child's deceased mother was not entitled to receive an old-age or disability pension.

Survivor settlement: A lump sum of J\$50,000 is paid.

Funeral grant: A lump sum of J\$80,000 is paid to the person who paid for all or part of the cost of the funeral.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1965 (national insurance) and 2003 (national health insurance).

Type of program: Social insurance system (cash maternity and medical benefits).

Coverage

Cash maternity benefits: Female employees who reside in Jamaica, including household workers.

Exclusions: Self-employed women.

Medical benefits: Residents of Jamaica.

Source of Funds

Insured person

Cash maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash maternity benefits: None.

Medical benefits: None.

Employer

Cash maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost of public health care is financed through general taxation. The complementary universal National Health Fund is partially financed by earmarked taxes on tobacco and alcohol.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: At least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must reside in Jamaica.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: A benefit equal to the national weekly minimum wage is paid for eight weeks from the time the claim was made or from the date of childbirth, whichever is later. The claim can be made from 11 weeks before the expected date of childbirth to six months after childbirth.

The national weekly minimum wage is J\$5,000.

Workers' Medical Benefits

Public dispensaries and hospitals provide medical care free or at a nominal cost. The National Health Fund provides universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1965 (national insurance), implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Household workers, unpaid family labor, self-employed persons, and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

J\$3,200 a week is paid after a three-day waiting period, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: J\$320 to J\$3,200 a week is paid for an assessed degree of disability of 10% to 100%, according to the degree of disability.

A medical board or medical appeal tribunal assesses the disability.

Workers' Medical Benefits

Benefits include necessary medical and surgical treatment; rehabilitation; appliances; hospitalization; and medicine.

Survivor Benefits

Survivor benefit: A lump sum of J\$166,400 is paid to a widow(er) of any age; if there is no widow(er), to the guardian of the deceased's children or a dependent mother aged 55 or older. If there is more than one child, the amount is split equally.

Funeral grant: A lump sum of J\$80,000 is paid to the person who paid for all or part of the funeral. The funeral grant is normally not paid for a death occurring abroad.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Family Allowances

Regulatory Framework

First law: 1941.

Current law: 2001.

Type of program: Social assistance system.

Coverage

Low-income and vulnerable persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: Children younger than age 18, pregnant women, and nursing mothers. (Social assistance is also provided to persons older than age 60 or disabled, see Old Age, Disability, and Survivors.)

School-age children must maintain an 85% attendance level at school.

Pregnant women and nursing mothers must make regular visits to health centers.

Family Allowance Benefits

Family allowances: J\$750 a month is paid for children up to age 6; from J\$750 to J\$1,150 a month is paid for each school-aged child, depending on gender and grade level; and J\$900 a month is paid for pregnant women and nursing mothers.

A minimum grant of J\$400 a month is paid if the beneficiaries do not meet the school attendance or medical requirements.

Eligible persons are also entitled to receive in-kind benefits, including free school lunches, exemption from secondary school tuition fees, and free medical care at public health centers and hospitals.

Administrative Organization

Public Assistance Division of the Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) assesses eligibility and administers social assistance benefits as part of the Programme of Advancement Through Health and Education (PATH).

Mexico

Exchange rate: US\$1.00 = 12.32 new pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1943 (social insurance).

Current laws: 1973 (social insurance); 1995 (individual account), implemented in 1997; and 2004 (social development).

Type of program: Mandatory individual account, social insurance, and social assistance system.

Coverage

Mandatory individual account: All private-sector employees who entered the labor force on or after July 1, 1997, and members of cooperatives.

Special system for certain public-sector employees entering the labor force on or after April 1, 2007.

Voluntary coverage for self-employed persons, household workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other scheme.

Social insurance: Employees and members of certain cooperatives who were first covered before July 1, 1997.

Special systems for petroleum workers, certain public-sector employees, and military personnel.

At retirement, employees covered by the social insurance system before 1997 can choose to receive benefits from either the social insurance system or the mandatory individual account system.

Social assistance: Legal residents of Mexico.

Source of Funds

Insured person

Mandatory individual account and social insurance: 1.125% of covered earnings for old-age benefits plus 0.625% of covered earnings for disability and survivor benefits.

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

The insured person's contributions to the mandatory individual account also finance the marriage grant under Family Allowances.

Social assistance: None.

Self-employed person

Mandatory individual account and social insurance: 6.275% of the legal daily minimum wage in Mexico City for old-age benefits plus 2.375% for disability and survivor benefits.

The legal daily minimum wage in Mexico City is 64.76 pesos.

The self-employed person's contributions to the mandatory individual account also finance the marriage grant under Family Allowances.

Social assistance: None.

Employer

Mandatory individual account and social insurance: 5.15% of covered payroll for old-age benefits plus 1.75% of covered payroll for disability and survivor benefits.

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

The employer's contributions to the mandatory individual account also finance the marriage grant under Family Allowances.

Social assistance: None.

Government

Mandatory individual account and social insurance: For social insurance old-age benefits, 0.225% of covered earnings plus an average flat-rate amount of 4.07 pesos (depending on the salary range) for each day the insured contributes; for social insurance disability and survivor benefits, 0.125% of covered earnings; the total cost the guaranteed minimum pension.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Old-age pension (mandatory individual account): Age 65 with at least 1,250 weeks of contributions; with less than

1,250 weeks of contributions, the insured may continue contributing or receive a lump-sum benefit.

Early pension (mandatory individual account): At any age if the individual account balance is sufficient to provide a pension of at least 30% of the minimum pension set by law and any survivor pensions.

Unemployed worker's old-age pension (mandatory individual account): Age 60 with at least 1,250 weeks of contributions and unable to find suitable paid employment; with less than 1,250 weeks of contributions, the insured may receive a lump-sum benefit.

Guaranteed minimum pension (mandatory individual account): Age 60 to 65 with at least 1,250 weeks of contributions, and the individual account balance is insufficient to finance the minimum pension set by law.

The minimum monthly pension is 2,253.76 pesos.

Old-age pension (social insurance): Age 65 with at least 500 weeks of contributions. Employment must cease.

Unemployed worker's old-age pension (social insurance): Aged 60 with at least 500 weeks of contributions and unable to find suitable paid employment.

Constant attendance allowance (social insurance): The insured requires the constant attendance of others to perform daily functions.

Pensión para Adultos Mayores (social assistance): Age 65 and not receiving an old-age or disability pension (mandatory individual account or social insurance) or an Oportunidades cash grant (see Family Allowances).

Disability pension

Disability pension (mandatory individual account): Must be assessed with a loss of at least 75% of normal earning capacity and have at least 150 weeks of contributions; at least 250 weeks with an assessed loss of 50% to 74%.

Guaranteed minimum pension (mandatory individual account): Meets the contribution requirements for a disability pension, and the individual account balance is insufficient to finance the minimum pension set by law.

The minimum monthly pension is 2,253.76 pesos.

Constant attendance allowance (mandatory individual account): Paid if the insured requires the constant attendance of others to perform daily functions.

Disability pension (social insurance): Must be assessed with a 50% reduction in normal earning capacity with at least 150 weeks of contributions. The insured may continue to work in a different job and with a different employer after a six-month waiting period.

Constant attendance allowance (social insurance): The insured requires the constant attendance of others to perform daily functions.

Mexican Social Security Institute assesses the level of reduced earning capacity.

Survivor pension

Survivor pension (mandatory individual account and social insurance): The deceased received or was entitled to receive an old-age or disability pension or had at least 150 weeks of contributions at the time of death. The death must not be the result of an occupational injury.

Eligible survivors include a widow(er) or cohabiting partner with children; a widow(er) without children who was married to the deceased for at least six months if the deceased was younger than age 55 on the date of marriage; at least 12 months if the deceased was aged 55 or older at the time of marriage or if the deceased received or was entitled to receive an old-age or disability pension. Other eligible survivors include a cohabiting partner without children who lived with the deceased for at least five years; children up to age 16 (age 25 if a student; no limit if disabled); and parents if there are no other eligible survivors. All eligible survivors must have been dependent on the deceased.

Funeral grant (mandatory individual account and social insurance): The deceased had at least 12 weeks of contributions in the last nine months or received or was entitled to receive an old-age or disability pension at the time of death.

Survivor settlement (social assistance): Paid to survivors named by the deceased when an old-age grant beneficiary dies.

Old-Age Benefits

Old-age pension (mandatory individual account): The insured has two different options: programmed withdrawals or an annuity.

Early pension: The insured has two different options: programmed withdrawals or an annuity.

Dependent's supplement: 15% of the insured's pension is paid for a wife or partner and 10% is paid for each child younger than age 16 (age 25 if a student, no limit if disabled). If there is no wife, partner, or child, 10% is paid for each dependent parent.

Unemployed worker's old-age pension (mandatory individual account): Calculated in the same way as the old-age pension (mandatory individual account).

Guaranteed minimum pension: The difference between the individual account balance and the minimum pension set by law is paid.

The minimum monthly pension is 2,253.76 pesos.

Benefits are payable abroad according to international agreements. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of pension.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Old-age pension (social insurance): A variable percentage (inversely proportional to earnings) of the insured's average earnings in the last 250 weeks of contributions is paid plus an increment for each year of contributions exceeding 500 weeks.

Dependent's supplement: 15% of the insured's pension is paid for a wife or partner and 10% is paid for each child younger than age 16 (age 25 if a student, no limit if disabled). If there is no wife, partner, or children, 10% is paid for each dependent parent.

Constant attendance allowance (social insurance): 15% of the insured's old-age pension is paid.

Unemployed worker's pension (social insurance): Calculated in the same way as the old-age pension (social insurance).

Guaranteed minimum pension: The difference between the monthly benefit and the minimum pension set by law is paid.

The minimum monthly pension is 2,253.76 pesos.

Christmas bonus: A month of pension without supplements is paid.

Benefits are payable abroad according to international agreements. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of pension.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Pensión para Adultos Mayores (social assistance): 1,050 pesos is paid every two months.

Permanent Disability Benefits

Disability pension (mandatory individual account and social insurance): 35% of the insured's average adjusted earnings in the last 500 weeks of contributions is paid.

Dependent's supplement: 15% of the insured's pension is paid for a wife or partner and 10% is paid for each child younger than age 16 (age 25 if a student, no limit if disabled). If there is no wife, partner, or child, 10% is paid for each dependent parent.

Constant attendance allowance: Up to 20% of the insured's pension is paid.

Guaranteed minimum pension: The difference between the monthly benefit and the minimum pension set by law is paid.

The minimum monthly pension is 1,969.78 pesos (social insurance) or 2,253.76 pesos (mandatory individual account).

Christmas bonus: A month of pension without supplements is paid.

Benefits are payable abroad according to international agreements. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of pension.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

For the mandatory individual account, if the insured is eligible for a disability pension and the individual account balance is greater than the minimum pension, the insured may withdraw the sum exceeding the amount needed for the minimum pension, purchase or annuity, or apply the excess amount to survivor benefits.

Survivor Benefits

Spouse's pension (mandatory individual account and social insurance): 90% of the old-age or disability pension the deceased received or was entitled to receive is paid.

The spouse's pension ceases if the widow(er) or partner remarries or cohabits with a new partner, and a lump sum is paid.

Remarriage settlement: A lump sum of three years of pension is paid.

Constant attendance allowance: Up to 20% of the pension may be paid to a widow(er) or a partner.

Orphan's pension (mandatory individual account and social insurance): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 25 if a student, no limit if disabled); 30% for a full orphan. When eligibility ceases, a final benefit of three months of the deceased's pension is paid to orphans.

Other eligible survivors (mandatory individual account and social insurance): If there is no widow(er), partner, or child, 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible survivor.

All survivor benefits combined must not exceed 100% of the disability pension the deceased received or was entitled to receive.

The amount paid may be recalculated if the number of eligible survivors changes.

Funeral grant (mandatory individual account and social insurance): A lump sum of twice the legal monthly minimum wage in Mexico City is paid.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Benefits are payable abroad according to international agreements. The insured must pay the corresponding

Mexico

administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of pension.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Pensión para Adultos Mayores Survivor's grant (social assistance): A lump sum of 1,000 pesos is paid for each named survivor.

Administrative Organization

Mexican Social Security Institute (<http://www.imss.gob.mx>), managed by a general assembly, technical council, oversight commission, and director general, oversees the mandatory individual account scheme.

National Commission for the Retirement Savings System (<http://www.consar.gob.mx>) supervises the pension fund management companies.

Individual pension fund management companies administer the individual accounts.

Mexican Social Security Institute (<http://www.imss.gob.mx>), managed by a general assembly, technical council, oversight commission, and director general, administers the social insurance scheme through regional and local boards.

Secretariat for Social Development (<http://www.sedesol.gob.mx>) administers the *Pensión para Adultos Mayores*.

Sickness and Maternity

Regulatory Framework

First law: 1943 (social insurance).

Current laws: 1995 (social insurance), implemented in 1997; 2004 (social development); and 2006 (social development).

Type of program: Social insurance and social assistance system.

Coverage

Cash benefits (social insurance) All private-sector employees and members of cooperatives.

Medical benefits (social insurance): All private-sector employees and members of cooperatives.

Voluntary coverage for public-sector employees who are not covered under other schemes, self-employed persons, household workers, employers, tenant and community farmers, and small landowners.

Medical benefits (social assistance): Residents of Mexico living in households with income below a legally defined threshold or in geographic areas covered by the Oportunidades program and with women of reproductive age or with children up to age 22.

Source of Funds

Insured person

Cash benefits (social insurance): 0.25% of covered monthly earnings.

Medical benefits (social insurance): 0.40% of the difference between covered earnings and three times the legal monthly minimum wage in Mexico City plus 0.375% of covered monthly earnings for pensioners' medical benefits.

Voluntary contributors pay a flat rate of 20.40% of the legal monthly minimum wage in Mexico City (of covered earnings for public-sector and household workers).

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Medical benefits (social assistance): None.

Self-employed person

Cash benefits (social insurance): 1.425% of the legal monthly minimum wage in Mexico City for pensioners' cash benefits.

Medical benefits (social insurance): A flat rate of 20.40% of the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Medical benefits (social assistance): None.

Employer

Cash benefits (social insurance): 0.70% of covered monthly payroll, plus 1.425% of the legal monthly minimum wage in Mexico City for pensioners' cash benefits.

Medical benefits (social insurance): A flat rate of 20.40% of the legal monthly minimum wage in Mexico City per employee, plus 1.1% of covered earnings greater than three times the legal monthly minimum wage in Mexico City.

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Medical benefits (social assistance): None.

Government

Cash benefits (social insurance): 0.05% of covered monthly earnings plus 0.075% of covered monthly earnings for pensioners' cash benefits.

Medical benefits (social insurance): A monthly flat rate of 9.30 pesos per covered day per insured person.

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Medical benefits (social assistance): The total cost.

Qualifying Conditions

Cash sickness benefits (social insurance): Must have at least four weeks of contributions immediately before the incapacity began; for casual workers, at least six weeks of contributions in the last four months.

Coverage for medical benefits only is extended for up to eight weeks after covered employment ceases if the insured had at least eight continuous weeks of contributions before the leave period began.

Cash maternity benefits (social insurance): Must have at least 30 weeks of contributions in the 12 months before the benefit is first paid; the Social Security Institute must confirm the pregnancy and approximate due date; and the insured must not work for 42 days before and 42 days after childbirth.

Medical benefits (social insurance): Must be currently insured, a pensioner, or an eligible dependent.

Medical benefits (social assistance): Families must register at designated health centers and attend scheduled health visits and community health education activities.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's covered monthly earnings when the incapacity began is paid after a three-day waiting period for up to 52 weeks; may be extended in some cases to 78 weeks.

Maternity benefit (social insurance): 100% of the insured's covered monthly earnings is paid for 42 days before and 42 days after the expected date of childbirth.

Nursing allowance: In-kind assistance is provided for up to six months after childbirth. A layette is also provided.

Workers' Medical Benefits

Medical benefits (social insurance): The health facilities of the Social Security Institute (IMSS) normally provide medical services directly to patients; IMSS reimburses the cost of services when it cannot provide them directly.

Benefits include general, maternity, dental, and specialist care; surgery; hospitalization or care in a convalescent home; medicine; laboratory services; and dental care. Benefits are paid for 52 weeks; may be extended an additional 52 weeks.

Medical benefits (social assistance): The IMSS-Oportunidades program provides medical services to needy persons without access to social security services, especially in rural and marginalized urban areas. Benefits are provided through rural hospitals and medical units and include reproductive health, gynecology, and chronic disease care; medical services for infants and youths; nutritional support and vaccinations.

Dependents' Medical Benefits

Medical benefits for dependents (social insurance): Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a wife, a dependent husband, a cohabiting partner who has lived with the insured for the five years immediately before the illness began or who has children with the insured (if neither is remarried), children younger than age 16 (age 25 if a student, no limit if disabled or chronically ill and unable to work), and dependent parents.

Medical benefits for dependents (social assistance): Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, administers the program through regional and local boards.

Mexican Social Security Institute operates its own hospitals, clinics, pharmacies, and other medical facilities and also contracts for the use of some facilities.

Secretariat of Social Development (<http://sedesol.gob.mx/>), through its office for the National Coordination of the Oportunidades Program, coordinates the administration of the IMSS-Oportunidades program.

Work Injury

Regulatory Framework

First law: 1943.

Current law: 1995 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

All private-sector employees, members of cooperatives, and certain members of the federal executive.

Voluntary coverage for public-sector employees who are not covered under other schemes, self-employed persons, household workers (social insurance medical benefits only), and employers.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 0.5% to 15% of payroll, according to the assessed degree of risk.

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's covered monthly earnings is paid from the first day of disability until certification of permanent disability (which should take place within 52 weeks).

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 70% of the insured's earnings before the disability began is paid.

Partial disability: For an assessed degree of disability of more than 50%, a percentage of the full pension is paid according to the assessed degree of disability. For an assessed degree of 26% to 50%, a percentage of the full pension is paid according to the assessed degree of disability or a lump sum of five years of pension is paid. For an assessed degree of 25% or less, a lump sum of five years of pension is paid.

Christmas bonus: A supplement of 15 days of pension is paid for an assessed degree of disability of more than 50%.

The degree of disability may be assessed and revised during the first two years; thereafter, a permanent pension is paid according to the assessed the degree of disability.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Workers' Medical Benefits

Benefits include preventive, general, surgical, and hospital care; medicine; rehabilitation; transport; appliances; and orthopedics.

Survivor Benefits

Survivor pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) or partner.

The pension ceases if the widow(er) or partner remarries or cohabits with a new partner, and a lump sum is paid.

Remarriage settlement: A lump sum of three years of pension is paid.

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 25 if a student, no limit if disabled); 30% for a full orphan. When eligibility ceases, a final lump-sum benefit of three months of the permanent disability pension the deceased received or was entitled to receive is paid to orphans.

Other eligible survivors: If there is no widow(er) or orphan, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible mother or father.

The amount paid may be recalculated if the number of eligible survivors changes.

Christmas bonus: A supplement of 15 days of pension is paid.

Funeral grant: A lump sum of two months of the legal minimum wage in Mexico City is paid.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Benefits are payable abroad according to international agreements. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of pension.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Administrative Organization

Mexican Social Security Institute (<http://www.imss.gob.mx>), managed by a general assembly, technical council, oversight commission, and director general, administers the program through regional and local boards.

Unemployment

Regulatory Framework

Labor law requires employers to pay dismissed employees a lump sum of three months plus 20 days of pay for each year of service, up to 12 months.

Unemployed persons with at least five years of contributions may withdraw an amount equal to 90 days of their average earnings in the last 250 weeks of contributions or 11% of the individual account balance, whichever is lower.

Unemployed persons with three to five years of contributions and at least 12 bimonthly contributions to the Social Security Institute may withdraw an amount equal to 30 days of their covered earnings used to calculate contributions, up to 10 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

One withdrawal is permitted every five years.

When the insured returns to work, the amount withdrawn during unemployment may be replaced and the number of contribution weeks restored.

Family Allowances

Regulatory Framework

First law: 1973.

Current laws: 1995 (social security), implemented in 1997; 2004 (social developments); and 2006 (social development).

Type of program: Social insurance and social assistance system.

Coverage

Day care center (social insurance): Insured mothers who are employed, widowers or divorced fathers who have not remarried and who have legal custody of children, and legal guardians.

Exclusions: Self-employed persons.

Marriage grant (mandatory individual account): Persons insured under the mandatory individual account scheme (see Old Age, Disability, and Survivors).

Oportunidades cash grant (social assistance): Residents of Mexico living in households with income below a legally defined threshold or in geographic areas covered by the program and with women of reproductive age or with children up to age 22.

Source of Funds

Insured person

Social insurance: None.

Mandatory individual account: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Mandatory individual account: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Employer

Social insurance: 1% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum earnings used to calculate contributions are 25 times the legal monthly minimum wage in Mexico City.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Mandatory individual account: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Government

Social insurance: None.

Mandatory individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Day care center (social insurance): The mother, widow(er), divorced father or guardian of the child is in covered employment.

Marriage grant (mandatory individual account): Not previously married and has at least 150 weeks of contributions to the old-age, disability, and survivors scheme.

Oportunidades cash grant (social assistance): Children must enroll in and regularly attend school. Families must register at designated health centers and attend scheduled health visits and community health education activities.

Family Allowance Benefits

Day care center (social insurance): Child day care facilities are provided for children aged 43 days to 4 years.

Marriage grant (mandatory individual account): A lump sum of 30 days of the legal daily minimum wage in Mexico City is financed by the individual account.

The legal daily minimum wage in Mexico City is 64.76 pesos.

Oportunidades cash grant (social assistance): The amount varies according to the composition of the household (number of children younger than age 9, number and grade of school-aged children, and number of older persons).

Administrative Organization

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, administers the day care program through contracted day care providers.

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, oversees the mandatory individual account scheme.

National Commission for the Retirement Savings System (<http://www.consar.gob.mx/>) supervises the pension fund management companies.

Individual pension fund management companies administer the individual accounts.

Secretariat of Social Development (<http://sedesol.gob.mx/>), through its office for the National Coordination of the Oportunidades Program, coordinates the administration of the Oportunidades cash grant.

Nicaragua

Exchange rate: US\$1.00 = 24.35 córdobas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (social security), implemented in 1957.

Current law: 1982 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees.

Voluntary coverage for self-employed persons, clergy, employers, and workers who were previously covered by the program.

Exclusions: Seasonal agricultural workers, and military and police personnel.

Source of Funds

Insured person: 4% of covered earnings. The voluntarily insured contribute 10% of declared earnings (old-age, disability, and survivor benefits and dependent supplements) or 18.25% of declared earnings (old-age, disability, and survivor benefits and dependent supplements; sickness and maternity benefits; and family allowances).

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from 2,566.89 córdobas (agricultural sector) to 5,799.15 córdobas (construction, financial, and insurance sectors).

The maximum monthly earnings used to calculate contributions are 37,518 córdobas (rising to 54,964 in 2014 and 72,410 in 2015).

The insured person's contribution also finances family allowances.

Self-employed person: 10% of declared earnings (old-age, disability, and survivor benefits and dependent supplements) or 18.25% of declared earnings (old-age, disability, and survivor benefits and dependent supplements, sickness and maternity benefits, and family allowances). Clergy contribute 7.60% of declared earnings for old-age, disability, and survivor benefits.

The minimum earnings used to calculate contributions are 4,645 córdobas.

The maximum earnings used to calculate contributions are 37,518 córdobas (rising to 54,964 in 2014 and 72,410 in 2015).

Employer: 7% of covered payroll (gradually rising to 10% in 2017).

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from 2,566.89 córdobas (agricultural sector) to 5,799.15 córdobas (construction, financial, and insurance sectors).

The maximum earnings used to calculate contributions are 37,518 córdobas (rising to 54,964 in 2014 and 72,410 in 2015).

The employer's contribution also finances family allowances.

Government: None; contributes as an employer.

The government's contribution also finances family allowances.

Qualifying Conditions

Old-age pension: Age 60 with at least 750 weeks of contributions. Those who joined the social insurance system after age 45 must have half the number of weeks from the date coverage began until the pensionable age, with at least 250 weeks of contributions.

Age 55 for miners and those in arduous work with at least 15 years of contributions. Age 55 for teachers with at least 1,500 weeks of contributions (men) or 750 weeks of contributions (women).

Reduced pension: Age 60 with at least 250 weeks but less than 750 weeks of contributions.

Deferred pension: The pension may be deferred until age 65.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Dependent's supplement: Paid for a wife or disabled husband, children younger than age 15 (age 21 if student, no limit if disabled), and dependent relatives older than age 60 or disabled.

A working pensioner may receive a pension and a salary but must pay contributions to the program. The salary must not exceed the amount of pension.

Old-age pensions are not payable abroad.

Disability pension: Assessed with at least a 67% loss of earning capacity (total disability) or a 50% to 66% loss of earning capacity (partial disability) with at least 150 weeks of contributions in the last six years or at least 250 total weeks of contributions.

Constant-attendance allowance: The insured requires the constant attendance of others to perform daily functions.

Dependent's supplement: Assessed with a total disability. The supplement is paid for a wife or disabled husband, children younger than age 15 (age 21 if student, no limit

if disabled), and dependent relatives older than age 60 or disabled.

The disability pension is replaced by the old-age pension at age 60. If the insured is ineligible for the old-age pension, a partial disability pension is increased to the value of the total disability benefit at age 60 if the beneficiary retires from all gainful employment.

The assessed loss of earning capacity is reviewed every three years.

Disability pensions are not payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow or a dependent, disabled widower, orphans younger than age 15 (age 21 if a student, no limit if disabled), and, if there are no other survivors, other dependent relatives older than age 60 or disabled.

The widow(er)'s pension ceases on remarriage or cohabitation and a lump sum is paid.

Survivor pensions are not payable abroad.

Funeral grant: The deceased had at least four weeks of contributions in the 26 weeks before death.

Old-Age Benefits

Old-age pension: With average earnings of more than twice the minimum wage, 40% of average earnings (37% in 2014) plus 1.365% (1.15% in 2014) for each additional 52-week period of contributions exceeding 150 weeks is paid. With earnings of up to twice the minimum wage, 45% of average earnings plus 1.591% for each additional 52-week period of contributions exceeding 150 weeks is paid.

Average earnings are the average of the insured's last 250 weeks of contributions or the 250 weeks before the last 250 weeks of earnings (whichever were greater) multiplied by 4.08.

For insured persons with 1,000 to 1,249 weeks of contributions, average earnings may be calculated based on the average of the insured's last 200 weeks of contributions multiplied by 4.33; with at least 1,250 weeks of contributions, the average of the last 150 weeks of contributions multiplied by 4.33.

The legal monthly minimum wage ranges from 2,566.89 córdobas (agricultural sector) to 5,799.15 córdobas (construction, financial, and insurance sectors).

Reduced pension: With 250 to 450 weeks of contributions, 1,200 córdobas is paid; with 451 to 600 weeks, 2,000 córdobas is paid; and with 601 to 749 weeks of contributions, 2,800 córdobas is paid.

Deferred pension: The pension is increased by 1% for each 50-week period of contributions after age 60, up to 5%.

The maximum monthly old-age pension is 80% of average earnings if the insured's average earnings are more than twice the minimum wage; 100% if the insured's average earnings are less than twice the minimum wage.

Constant-attendance allowance: 20% of the total disability pension is paid.

Dependent's supplement: 15% of the old-age pension is paid for a wife or disabled husband; 10% for each child younger than age 15 (age 21 if student, no limit if disabled); and 10% for dependent parents older than age 60 or disabled.

Schedule of payments: Benefits are paid monthly, with an additional payment made each Christmas.

Benefit adjustment: Benefits are adjusted periodically according to changes in wages, depending on national economic conditions.

Permanent Disability Benefits

Disability pension: For a total disability, with average earnings of more than twice the minimum wage, 40% of average earnings (37% in 2014) plus 1.365% (1.15% in 2014) for each additional 52-week period of contributions exceeding 150 weeks is paid. With earnings of up to twice the minimum wage, 45% of average earnings plus 1.591% for each additional 52-week period of contributions exceeding 150 weeks is paid.

Average earnings are the average of the insured's last 150 weeks of contributions multiplied by 4.33.

If the insured has a spouse and children, the total disability pension must not be less than 50% of the insured's average earnings.

The maximum partial disability pension must be greater than 33% but less than 50% (according to the degree of disability) of the minimum wage in the insured's occupation.

Constant-attendance allowance: 20% of the total disability pension is paid.

Dependent's supplement: 15% of the insured's old-age pension is paid for a wife or disabled husband; 10% for each child younger than age 15 (age 21 if a student, no limit if disabled); and 10% for dependent parents older than age 60 or disabled.

The legal monthly minimum wage ranges from 2,566.89 córdobas (agricultural sector) to 5,799.15 córdobas (construction, financial, and insurance sectors).

Schedule of payments: Benefits are paid monthly, with an additional payment made each Christmas.

Benefit adjustment: Benefits are adjusted periodically according to changes in wages, depending on national economic conditions.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid

to a widow aged 45 or older or disabled, or to a widower aged 60 or older or dependent and disabled. A pension is paid to a widow younger than age 45 for a limited period of two years or for as long as she is caring for a child receiving an orphan's pension.

Remarriage and cohabitation settlement: A lump sum of 12 months of pension is paid.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% for a full orphan.

The maximum survivor pension for a widow(er) with two or more children is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Dependent relatives' pension: If there are no other eligible survivors, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent relative older than age 60 or disabled.

Funeral grant: The cost of the funeral or 50% of the deceased's monthly wage is paid.

Benefit adjustment: Benefits are adjusted periodically for wage changes, depending on national economic conditions.

Administrative Organization

Nicaraguan Institute of Social Security (<http://www.inss.gob.ni>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956 (social security), implemented in 1957.

Current law: 1982 (social security).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: All persons receiving remuneration for work or services rendered.

Voluntary coverage for self-employed persons, ranchers, clergy, employers, and unpaid family members working for family owned companies.

Exclusions: Military and police personnel.

Medical benefits: Insured persons and their dependents (children up to age 12; wife of insured, maternity care) and old-age pensioners.

Source of Funds

Insured person: 2.25% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from 2,566.89 córdobas (agricultural sector) to 5,799.15 córdobas (construction, financial, and insurance sectors).

The maximum monthly earnings used to calculate contributions are 37,518 córdobas (rising to 54,964 in 2014 and 72,410 in 2015).

Self-employed person: 8.25% of covered earnings.

The minimum monthly earnings used to calculate contributions are 4,645 córdobas.

The maximum monthly earnings used to calculate contributions are 37,518 córdobas (rising to 54,964 in 2014 and 72,410 in 2015).

Employer: 6% of covered payroll.

Government: 0.25% of covered earnings.

Qualifying Conditions

Cash sickness benefits: Must have at least eight weeks of contributions in the last 22 weeks. Insured persons with at least eight weeks of contributions in the last 22 weeks who become unemployed are covered for 14 weeks after employment ceases.

No benefits are paid if the insured is caring for a sick family member.

Cash maternity benefits: Must have at least 16 weeks of contributions in the 39 weeks before the expected date of childbirth. Insured women with at least eight weeks of contributions in the last 22 weeks who become unemployed are covered for 14 weeks after employment ceases.

Medical benefits: Must have at least eight weeks of contributions in the last 22 weeks; no contribution requirement for an old-age pensioner.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average earnings in the last eight weeks is paid after a three-day waiting period (waived if hospitalized) for up to 52 weeks.

Maternity benefit: 60% of the insured's average earnings in the last eight weeks is paid for four weeks before and eight weeks after the expected date of childbirth.

Nursing allowance: Breastfeeding support is provided for the first six months of the child's life; where the child is not breastfed, formula is provided. Equivalent benefits may be provided in cash in certain circumstances.

Workers' Medical Benefits

Medical services, including medicine and hospitalization, are provided directly to patients, depending on available resources. Insured pregnant women receive maternity care.

There is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Old-age pensioners (contributory and noncontributory) receive medical care for certain illnesses and surgical treatment, according to the law.

Administrative Organization

Nicaraguan Institute of Social Security (<http://www.inss.gob.ni>) administers the program.

Medical care and cash benefits are delivered through public and private institutions.

Work Injury

Regulatory Framework

First law: 1945 (labor code).

Current law: 1982 (social security).

Type of program: Social insurance system.

Coverage

All gainfully employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.5% of covered payroll (plus 1.5% of covered payroll for war victims' pensions).

The maximum monthly earnings used to calculate contributions are 37,518 córdobas (rising to 54,964 in 2014 and 72,410 in 2015).

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

60% of earnings in the last eight weeks of contributions is paid from the day after the disability began until medical care ceases or the insured is certified with a permanent disability. (The employer pays the benefit for the first day of disability.)

Permanent Disability Benefits

Permanent disability pension: For a total disability, 40% of the insured's average earnings (45% if average earnings are less than twice the minimum wage) plus 1.365% (1.59% if average earnings are less than twice the minimum wage)

for each additional 50-week period of contributions exceeding 150 weeks is paid.

Average earnings are the average of the insured's last 150 weeks of contributions (or less if the insured does not have 150 weeks of contributions) multiplied by 4.08.

The minimum monthly pension (total disability) is 60% of the insured's earnings.

Constant-attendance allowance: 20% of the total disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Dependent's supplement (total disability): 15% of the permanent disability pension is paid for a wife or disabled husband; 10% for each child younger than age 15 (age 21 if student, no limit if disabled); and 10% for dependent relatives older than age 60 or disabled.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

Workers' Medical Benefits

Medical benefits are provided for work injuries and occupational diseases.

Survivor Benefits

Spouse's pension: At least 50% of the deceased's earnings used to calculate the permanent disability pension is paid to a widow or a dependent, disabled widower.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 15 (age 21 if a student, no limit if disabled); 50% for a full orphan.

Other dependent survivors: If there are no other eligible survivors, 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent survivor.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant: 50% of the deceased's average monthly salary is paid.

Administrative Organization

Nicaraguan Institute of Social Security (<http://www.inss.gob.ni>) administers the program.

Family Allowances

Regulatory Framework

First law: 1956 (social security), implemented in 1957.

Current law: 1982 (social security).

Type of program: Social insurance system.

Coverage

All gainfully employed persons.

Voluntary coverage for self-employed persons, workers who were previously covered by the program, clergy, employers, and unpaid family members working for family-owned companies.

Exclusions: Seasonal agricultural workers and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Family allowances (earnings tested): The child must be younger than age 15 (age 21 if a student).

Family Allowance Benefits

Family allowances (earnings tested): Monthly allowances vary according to family earnings and the age of the child.

Administrative Organization

Nicaraguan Institute of Social Security (<http://www.inss.gob.ni>) administers the program.

Panama

Exchange rate: US\$1.00 = 1.00 balboa

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1941.

Current law: 2005 (social insurance and individual accounts).

Type of program: Social insurance and individual account system.

Note: In January 2008, a system of individual accounts was introduced as a supplement to the social insurance system. The mixed system is mandatory for all new entrants to the labor force since 2008 and self-employed persons who were younger than age 35 on January 1, 2007.

Coverage

Social insurance: Public- and private-sector employees, including Panamanian citizens working abroad; casual, seasonal, and household workers; and self-employed persons.

Voluntary coverage for persons not subject to compulsory coverage.

Individual account: Public- and private-sector employees who entered the labor force for the first time since 2008 and have gross monthly earnings greater than 500 balboas, including citizens working abroad; casual, seasonal, and household workers; and self-employed persons who were younger than age 35 on January 1, 2007.

Exclusions: Workers with monthly earnings less than 500 balboas.

Source of Funds

Insured person

Social insurance: 9.25% of gross monthly earnings of 500 balboas or less. The voluntarily insured contribute 13.5% of gross monthly earnings of 500 balboas or less.

Individual account: 8.16% of gross monthly earnings above 500 balboas.

The insured's contribution to the individual account includes 1% of the earnings above 500 balboas for collective old-age and disability insurance and 0.0875% of the earnings above 500 balboas for the solidarity contribution.

The minimum earnings used to calculate contributions are 1.67 times the minimum monthly old-age pension.

There are no maximum earnings used to calculate contributions.

Self-employed person

Social insurance: 13.5% of gross declared monthly earnings of 500 balboas or less.

Individual account: 12.41% of gross monthly earnings above 500 balboas.

The self-employed person's contribution to the individual account includes 1% of the earnings above 500 balboas for collective old-age and disability insurance and 0.0875% of the earnings above 500 balboas for the solidarity contribution.

The minimum earnings used to calculate contributions are 1.67 times the minimum monthly old-age pension.

There are no maximum earnings used to calculate contributions.

Employer

Social insurance: 4.25% of gross monthly payroll if the employee has gross monthly earnings of 500 balboas or less.

Individual account: 4.25% of the payroll above 500 balboas if the employee has gross monthly earnings greater than 500 balboas.

The minimum earnings used to calculate contributions are 1.67 times the minimum monthly old-age pension.

There are no maximum earnings used to calculate contributions.

Government:

Social insurance: A deposit of 140 million balboas a year to a reserve fund.

Individual account: An annual subsidy of 20.5 million balboas and administrative fees through designated taxes.

Qualifying Conditions

Old-age pension (social insurance and individual account): Age 62 (men) or age 57 (women) with at least 20 years of contributions; with 10 to 15 years of contributions for seasonal agricultural and construction workers.

Employment must cease.

Early pension (social insurance): Age 60 (men) or age 55 (women) with at least 180 months of contributions.

Partial pension (social insurance): Age 62 (men) or age 57 (women) with 180 months to 239 months of contributions.

Early partial pension (social insurance): Age 60 (men) or age 55 (women) with 180 months to 239 months of contributions.

Deferred pension (social insurance): A deferred pension is possible.

Dependent's supplement: Age 62 (men) or age 57 (women) with dependent family members. The supplement is paid in addition to the pension.

The old-age pension is payable abroad.

Old-age settlement (social insurance and individual account): Age 62 (men) or age 57 (women) but does not meet the contribution requirements for an old-age pension.

Disability pension (social insurance and individual account): Must be assessed with at least a 66.7% loss of earning capacity. Up to age 30 with at least three years of contributions, including at least 18 months in the last three years; aged 31 to 40 with at least four years of contributions, including at least two years in the last four years; older than age 40 but younger than the normal retirement age with at least five years of contributions, including at least 30 months in the last five years; or at any age with at least 20 years of contributions.

The pension is paid for up to two years (may be extended) and the assessed degree of disability may be reviewed at any time at the request of the insured or the Social Insurance Fund.

The Medical Qualification Commission assesses the degree of disability.

The disability pension is payable abroad.

Disability grant (social insurance and individual account): Paid if the insured does not meet the contribution requirements for a full disability pension.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability pension or had at least three years of contributions, including at least 18 months in the last three years before the death.

Eligible survivors include a widow(er) and orphans younger than age 14 (age 18 if a student, no limit if disabled); if there are no other survivors, the parents.

The survivor pension is payable abroad.

Survivor grant (social insurance): The deceased did not qualify for an old-age or disability pension.

Funeral grant (social insurance): Paid if the deceased had six months of contributions during the 12 months before death.

Survivor pension (individual account): Eligible survivors include a widow(er) and orphans younger than age 18 (no limit if disabled); if there are no other survivors, the mother and father; if there is no other family member, the designated heir.

Old-Age Benefits

Old-age pension (social insurance): 60% of the insured's average earnings in the best 10 years of earnings plus 1.25% of earnings for each 12-month period of contributions exceeding 20 years is paid.

Early pension: A reduced pension is paid equal to the old-age pension multiplied by 0.9128 for one year before the

normal age of retirement or by 0.8342 for two years before the normal age of retirement.

Partial pension: 60% of the insured's average earnings in the best 10 years of earnings multiplied by the number of months of contributions divided by 20 years is paid.

Early partial pension: A reduced pension is paid equal to the partial pension multiplied by 0.9128 for one year before the normal age of retirement or by 0.8342 for two years before the normal age of retirement.

Deferred pension: 2% of earnings is paid for each year of contributions after the normal retirement age.

The minimum monthly pension is 235 balboas (2010).

The maximum monthly pension is 1,500 balboas (2,000 or 2,500 balboas under certain conditions).

Old-age settlement (social insurance): A lump sum of one month of the old-age pension is paid for each six-month period of contributions.

Dependent's supplement: 20 balboas a month is paid for a wife, female partner, or a husband with a disability; 10 balboas a month for each child younger than age 14 (age 18 if a student, no limit if disabled), up to 100 balboas.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to economic conditions; unless otherwise stated, the minimum pension will increase by 10 balboas a month every five years.

Old-age pension (individual account): The insured's contributions plus accrued interest divided by an actuarial value linked to life expectancy is paid in programmed withdrawals. If the pensioner lives beyond the estimated life expectancy and the individual account is depleted, collective insurance tops up the accumulated capital in the individual account to finance the old-age pension.

The maximum pension is 500 balboas a month.

Old-age settlement (individual account): A lump sum of the accumulated capital plus interest is paid.

Permanent Disability Benefits

Disability pension (social insurance): 60% of the insured's average earnings in the best 10 years of earnings plus 1.25% of earnings for each year of contributions exceeding 20 years.

The minimum monthly pension is 185 balboas (2010).

The maximum monthly pension is 1,500 balboas (2,000 balboas or 2,500 balboas under certain conditions).

Dependent's supplement: 20 balboas a month is paid for a wife, female partner, or a husband with a disability; 10 balboas a month for each child younger than age 14 (age 18 if a student, no limit if disabled), up to 100 balboas.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to economic conditions; unless otherwise stated,

Panama

the minimum pension will increase by 10 balboas a month every five years.

Disability pension (individual account): The insured's contributions plus accrued interest divided by an actuarial value linked to life expectancy is paid in programmed withdrawals.

If the combined social insurance plus individual account disability pension is less than what the insured would have been entitled to under the old social insurance system, collective insurance pays the difference.

The maximum pension is 500 balboas a month.

Disability grant (social insurance): A lump sum of one month of old-age pension is paid for each six-month period of contributions.

Disability grant (individual account): A lump sum of the accumulated capital plus interest is paid.

Survivor Benefits

Spouse's pension (social insurance): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

Orphan's pension (social insurance): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 14 (age 18 if a student, no limit if disabled); 50% for a full orphan.

Other dependents (social insurance): 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to the deceased's mother or aged father with a disability.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant (social insurance): A lump sum of one month of the old-age pension is paid for each six-month period of contributions.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to economic conditions; unless otherwise stated, the minimum pension will increase by 10 balboas a month every five years.

Funeral grant (social insurance): A lump sum of 300 balboas is paid.

Survivor pension (individual account): The accumulated capital plus interest is paid to eligible survivors in programmed withdrawals, according to rules set by the advisory board of the Social Insurance Fund.

Administrative Organization

Social Insurance Fund (<http://www.css.gob.pa>), managed by a director general with an advisory board, administers the social insurance and individual account programs.

Sickness and Maternity

Regulatory Framework

First law: 1941.

Current law: 2005 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, including household workers; and pensioners.

Voluntary coverage is available.

Source of Funds

Insured person: 0.5% of gross earnings; 8.75% for the voluntarily insured; pensioners pay a percentage of the monthly pension.

The minimum earnings used to calculate contributions are the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for pensioners.

There are no maximum earnings used to calculate contributions.

Self-employed person: 8.5% of declared earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for pensioners.

There are no maximum earnings used to calculate contributions.

Employer: 8% of gross payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for pensioners.

There are no maximum earnings used to calculate contributions.

Government: 10% of income received from the sale of rights to fiber optic business operations.

Qualifying Conditions

Cash sickness benefits: Must have at least six months of contributions in the last nine months before the sickness began.

Cash maternity benefits: Must have at least nine months of contributions in the year before the seventh month of pregnancy.

Medical benefits: Must be currently insured or a pensioner; if the insured becomes unemployed, coverage continues for three months after employment ceases (two years for insured persons with at least 20 years of contributions).

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's average earnings in the two months before the sickness began is paid for up to one year.

There are no minimum or maximum benefits.

Maternity benefit: 100% of the insured's average earnings in the last nine months is paid for up to six weeks before and eight weeks after the expected date of childbirth.

There is no provision for paid parental leave.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, laboratory and X-ray services, medicine, maternity care, dental care, dental prosthesis, and appliances.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the insured's wife or partner who lived with the insured for at least nine months; children younger than age 18 (age 25 if a student, no limit if disabled); and dependent parents.

Administrative Organization

Social Insurance Fund (<http://www.css.gob.pa>), managed by a director general with an advisory board, administers the program.

Social Insurance Fund operates its own hospitals and other medical facilities in larger cities.

Work Injury

Regulatory Framework

First law: 1916.

Current laws: 1970 (occupational risks).

Type of program: Employer-liability system, involving compulsory insurance with a public carrier.

Coverage

Public- and private-sector employees.

Exclusions: Self-employed persons and household workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through the payment of insurance premiums, which vary according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average earnings in the last two months before the disability began is paid for the first two months; thereafter, 60% is paid until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 60% of the insured's average earnings in the last 12 months before the disability began is paid.

The minimum monthly pension is 185 balboas (2010).

The maximum monthly pension is 1,500 balboas.

Partial disability: For an assessed degree of disability of at least 35%, a percentage of the full permanent disability pension is paid according to the assessed degree of disability.

For an assessed degree of disability of less than 35%, a lump sum of three years of the full permanent disability pension is paid.

The Medical Qualification Commission assesses the disability.

The permanent disability pension is paid for life when the insured reaches age 60 (men) or age 55 (women).

The pension is payable abroad.

Benefit adjustment: Unless otherwise stated, the minimum pension will increase by 10 balboas a month every five years.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, medicine, hospitalization, and appliances.

Survivor Benefits

Spouse's pension: 25% of the deceased's earnings (30% if the sole beneficiary or if disabled) is paid to the widow or female partner; 25% of the deceased's earnings (30% if the sole beneficiary) is paid to a disabled or aged widower.

Orphan's pension: 15% of the deceased's earnings is paid for one orphan younger than age 18 (no age limit if disabled); 25% for two orphans; 35% for three orphans; and 40% for four or more orphans. If there is no widow(er), 20% of the deceased's earnings is paid for one orphan; 15% each for two or more full orphans. If there is more than one eligible orphan, the pension is split equally among them.

Other dependent's pension: If there are no other survivors, 20% to 30% of the deceased's earnings is paid to the

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mother for up to 10 years; 10% to a father who is aged 60 or older or disabled. Brothers or sisters of the deceased who are younger than age 18 (no limit if disabled) receive the same amount as an orphan would have received.

All survivor benefits combined must not exceed 75% of the deceased's earnings.

The pension is payable abroad.

Funeral grant: A lump sum of 300 balboas is paid.

Administrative Organization

Social Insurance Fund (<http://www.css.gob.pa>), managed by a director general with an advisory board, administers the program.

Social Insurance Fund operates its own hospitals and other medical facilities in larger cities.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The 1995 Labor Code requires employers with more than five employees to set up a severance fund administered by a bank, private insurer, or investment companies. Contributions to the severance funds are compulsory for employers and voluntary for employees.

Paraguay

Exchange rate: US\$1.00 = 3,996 guaraníes.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1943.

Current laws: 1992 (unified pension scheme); 2005 (retirement); 2011 (reduced proportional pension); and 2013 (self-employed).

Type of program: Social insurance system.

Coverage

Employed persons, including employees of decentralized state entities and enterprises partially owned by the state, municipal workers, and apprentices.

Voluntary coverage for self-employed persons, household workers, and housewives.

Special systems for public-sector employees, teachers, police and military personnel, railroad employees, and bank employees.

Source of Funds

Insured person: 9% of gross earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,658,232 guaraníes.

There are no maximum earnings used to calculate contributions.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: 12.5% of the legal monthly minimum wage plus 0.5% for administrative fees.

The legal monthly minimum wage is 1,658,232 guaraníes.

The self-employed person's contributions also finance work injury benefits.

Employer: 14% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,658,232 guaraníes.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: 1.5% of gross earnings; contributes as an employer.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,658,232 guaraníes.

There are no maximum earnings used to calculate contributions.

Government contributions also finance sickness, maternity, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 60 with at least 1,250 weeks of contributions. Employment must cease.

Early pension: Age 55 with at least 1,500 weeks of contributions. Employment must cease.

Reduced proportional pension: Age 65 with at least 750 weeks of contributions. Employment must cease.

Disability pension: Must be assessed with at least a 30% loss of earning capacity and have at least 150 weeks of contributions if younger than age 55; 150 weeks to 250 weeks if aged 55 to 59; or 250 weeks to 400 weeks if aged 60 to 65.

A medical commission of three Social Security Institute doctors assesses the degree of disability. The degree of disability is reviewed at least once every five years.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death or had at least 750 weeks of contributions.

Eligible survivors include a widow(er) or a partner who lived with the deceased for at least five years (two years if they had children); a child younger than age 18 (no limit if disabled); and dependent parents if there are no other eligible survivors.

Survivor grant: The deceased had less than 750 weeks of contributions.

Funeral grant: Paid to the person who pays for the funeral if there are no eligible survivors.

Old-Age Benefits

Old-age pension: 100% of the insured's average earnings is paid.

Early pension: The monthly pension is 80% of the insured's average earnings plus 4% of average earnings for each year the insured is older than age 55, up to age 59.

Reduced proportional pension: 60% of the insured's average earnings in the last 36 months is paid.

Average earnings for employed persons are based on earnings in the last 36 months (excluding the last month) before retirement; last 120 months for self-employed persons.

The minimum monthly old-age pension is 33% of the legal monthly minimum wage.

Paraguay

The legal monthly minimum wage is 1,658,232 guaraníes.

The maximum monthly old-age pension is 300 times the minimum daily wage.

The legal daily minimum wage is 63,778 guaraníes.

The pension is paid monthly plus a December bonus of one month of pension.

Old-age benefits are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living, depending on available funds.

Permanent Disability Benefits

Disability pension: 50% of the insured's average earnings in the last 36 months before the disability began plus 1.5% of average earnings for each 50-week period of contributions exceeding 150 weeks, up to 100%, is paid.

The minimum monthly disability pension is 33% of the legal monthly minimum wage.

The legal monthly minimum wage is 1,658,232 guaraníes.

The maximum disability pension is 300 times the minimum daily wage.

The legal daily minimum wage is 63,778 guaraníes.

The pension is paid monthly plus a December bonus of one month of pension.

Disability benefits are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living, depending on the availability of funds.

Survivor Benefits

Survivor pension: 60% of the old-age or disability pension the deceased received or was entitled to receive is split equally among a widow(er) or partner older than age 40 and children younger than age 18.

A lump sum of three times the annual old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or partner younger than age 40.

Remarriage and cohabitation settlement: A lump sum of twice the annual old-age or disability pension the deceased received or was entitled to receive is paid.

The pension is paid monthly plus a December bonus of one month of pension.

Other eligible survivors: If there is no eligible widow(er), partner, or child, the pension is paid to the deceased's parents.

Survivor grant: A lump sum of one month of the legal monthly minimum wage is paid for each year of contributions.

The legal monthly minimum wage is 1,658,232 guaraníes.

Survivor benefits are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Funeral grant: A lump sum of 75 times the legal daily minimum wage is paid.

The legal daily minimum wage is 63,778 guaraníes.

Administrative Organization

Social Insurance Institute (<http://www.ips.gov.py>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1943.

Current laws: 1992 (unified pension scheme); and 1996 (medical benefits).

Type of program: Social insurance system.

Coverage

Employed persons, including employees of decentralized state entities and enterprises partially owned by the state, and teachers.

Exclusions: Self-employed persons, public-sector employees, police and military personnel, railroad employees and bank employees.

Special systems for household workers, pensioners, and war veterans.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors. (Pensioners contribute 6% of pensions.)

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness and maternity benefits: At least six weeks of contributions in the last four months. (Insured women cannot receive cash maternity benefits and cash sickness benefits at the same time.)

Medical benefits: Must be currently insured. The number of contributions required depends on the procedure or service.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average earnings in the four months immediately before the incapacity began is paid from the day after the incapacity began for up to 26 weeks; may be extended an additional 24 weeks in special cases. The benefit is reduced by half during periods of hospitalization if there are no dependents.

Maternity benefit: 50% of the insured's average earnings in the four months immediately before the maternity leave is paid for three weeks before and six weeks after the expected date of childbirth.

Benefits in kind: Milk vouchers are provided for up to eight months if the mother is unable to nurse the child.

Workers' Medical Benefits

The Social Insurance Institute provides medical services directly to patients. Benefits include general and specialist care, hospitalization, laboratory services, medicine, prostheses, dental care, and maternity care.

Benefits are paid for 26 weeks for any one illness; may be extended to up to 52 weeks in special cases.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the wife of the insured or pensioner (or a partner who has lived with him for at least two years before the sickness began); unemployed husband; unmarried children younger than age 18 (no limit if disabled); and the insured's dependent parents older than age 60.

Administrative Organization

Social Insurance Institute (<http://www.ips.gov.py>) administers the program.

Social Insurance Institute operates its own clinics and hospitals.

Work Injury

Regulatory Framework

First laws: 1927 and 1943.

Current law: 1992 (unified pension scheme) and 2013 (self-employed).

Type of program: Social insurance system.

Coverage

Employed persons, including employees of decentralized state entities and enterprises partially owned by the state, municipal workers, and apprentices.

Voluntary coverage for self-employed persons, household workers, and housewives.

Special systems for public-sector employees, teachers, police and military personnel, railroad employees, and bank employees.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average earnings in the last four months or the total contribution period, if shorter, is paid from the day after the disability began for up to 52 weeks.

A medical commission of three Social Security Institute doctors assess the degree of disability. The degree of disability is reviewed at least once every five years.

Permanent Disability Benefits

Permanent disability pension: 30% to 100% of the insured's average earnings in the last 36 months before the disability began is paid, according to the number of contributions and the assessed degree of disability.

Partial disability: For an assessed degree of disability of more than 30%, 60% of lost earnings is paid, according to a schedule in law. If the value of the partial disability pension is less than 30% of the total disability pension, a lump sum of five years of pension is paid.

A medical commission of three Social Security Institute doctors assesses the degree of disability. The degree of disability is reviewed at least once every five years.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, and prostheses.

Survivor Benefits

Spouse's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) or partner aged 40 or older.

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If the widow(er) or partner remarries or cohabits, the benefit ceases and a lump sum of twice the annual pension the deceased received or was entitled to receive is paid.

A lump sum of three times the annual pension the deceased received or was entitled to receive is paid to widow(er) or partner younger than age 40.

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each child younger than age 16 (no limit if disabled).

Other eligible survivors: If there is no eligible widow(er), partner, or child, the pension is paid to the deceased's parents.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Survivor benefits are payable abroad under bilateral or multilateral agreement.

Survivor grant: If the deceased had less than 750 weeks of contributions at the time of death, a lump sum of one month of the legal monthly minimum wage for each year of contributions is paid.

The legal monthly minimum wage is 1,658,232 guaraníes.

Survivor benefits are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Funeral grant: A lump sum of 75 times the legal daily minimum wage is paid.

The legal daily minimum wage is 63,788 guaraníes.

Administrative Organization

Social Insurance Institute (<http://www.ips.gov.py>) administers the program.

Social Insurance Institute operates its own clinics and hospitals.

Family Allowances

Regulatory Framework

No statutory benefits are provided.

The 1993 labor code requires employers to provide specified maternity benefits and family allowance benefits based on the number of children.

Peru

Exchange rate: US\$1.00 = 2.59 nuevos soles

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1936 (wage earners) and 1962 (salaried employees).

Current laws: 1973 (unified social security), 1992 (individual account), 2002 (early retirement), 2007 (early retirement for the unemployed), 2009 (early retirement in the private sector), and 2012 (individual account).

Type of program: Social insurance and individual account system.

Note: When public- and private-sector employees enter the workforce, they may choose between the individual account system (SPP) and the public social insurance system (SNP). Insured persons who do not make a choice become SPP members. SNP members may switch to the SPP but may not switch back.

Coverage

Social insurance (SNP): Wage earners and salaried employees in the public and private sectors, employees of worker-owned and cooperative enterprises, teachers, artists, household workers, seamen, journalists, tannery workers, and certain self-employed workers.

Voluntary coverage for housewives.

Special systems for fishermen and military and police personnel.

Individual account (SPP): Public- and private-sector employees.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Social insurance (SNP): 13% of gross earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 750 nuevos soles.

There are no maximum earnings used to calculate contributions.

Individual account (SPP): 10% of gross earnings plus an average of 1.25% of gross earnings for administrative fees and 1.23% of covered earnings for disability and survivor (life) insurance.

There are no maximum earnings used to calculate contributions for old-age benefits or administrative fees.

The maximum monthly earnings used to calculate contributions for disability and survivor benefits are 8,267.43 nuevos soles.

Self-employed person

Social insurance (SNP): 13% of gross declared earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 750 nuevos soles.

There are no maximum earnings used to calculate contributions.

Individual account (SPP): 10% of gross earnings plus an average of 1.25% of gross earnings for administrative fees and 0.96% of covered earnings for disability and survivor insurance.

There are no maximum earnings used to calculate contributions for old-age benefits or administrative fees.

The maximum monthly earnings used to calculate contributions for disability and survivor benefits are 8,267.43 nuevos soles.

Employer

Social insurance (SNP): None.

Individual account (SPP): None.

Government

Social insurance (SNP): The cost of the minimum pension; special subsidies as needed.

Individual account (SPP): Finances the value of accrued rights under the SNP.

Qualifying Conditions

Social insurance (SNP)

Old-age pension: Age 65 with at least 20 years of contributions.

Early pension: Age 55 with at least 30 years of contributions (men) or age 50 with at least 25 years of contributions (women); age 55 (men) or age 50 (women) with at least 20 years of contributions in the event of a collective lay-off from employment.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability pension: Assessed with a loss of at least 66.7% of earning capacity with at least 36 months of contributions, including at least 18 months in the last 36 months; at least 12 months of contributions in the last 36 months with a total of at least three but less than 15 years of contributions; or at least 15 years of contributions. Must have been employed when the disability began.

Constant-attendance supplement: The insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension (SNP) at the time of death.

Eligible survivors include a widow, a dependent widower older than age 60 or with a disability, children younger than age 18 (age 21 if a student, no limit if disabled), a father older than age 60 or with a disability, and a mother older than age 55 or with a disability.

Constant-attendance supplement: The insured requires the constant attendance of others to perform daily functions.

Funeral grant: The deceased had at least three months of contributions immediately before death or a total of four months of contributions in the six months before death; in the 12 months before death for agricultural workers.

Individual account (SPP)

Old-age pension: Age 65; at any age if the individual account is sufficient to provide a benefit to replace at least 40% of the insured's average indexed earnings in the last 120 months.

Guaranteed minimum pension: Age 65 and born no later than December 31, 1945, with at least 20 years of contributions paid on earnings equal to or greater than the minimum wage. Paid if the individual account balance is insufficient to finance the minimum pension set by law.

The legal monthly minimum wage is 750 nuevos soles.

The minimum monthly pension is 415 nuevos soles.

Disability pension: Assessed with at least a 50% loss of earning capacity and does not receive an old-age pension.

A medical committee of the Superintendent of Banks and AFPs assesses the degree of disability.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension (SPP) at the time of death.

Eligible survivors include a widow or partner, children younger than age 18 (no limit if disabled), and dependent parents older than age 60.

Old-Age Benefits

Social insurance (SNP)

Old-age pension: 30% to 45% of the insured's average earnings in the last 60 months, according to the insured's age on June 14, 2002 (30% if younger than age 31, 35% if aged 31 to 39, 40% if aged 40 to 49, or 45% if older than age 49), plus 2% for each additional year of contributions exceeding 20, up to 100%, is paid to persons born after December 31, 1946.

50% of the reference salary plus 4% for each additional year of contributions exceeding 20 years is paid to men

born after December 18, 1932, and women born after December 18, 1937, but not later than December 31, 1946.

The reference salary for persons with 20 to 24 years of contributions is the insured's average earnings in the last five years; with 25 to 30 years, average earnings in the last four years; with more than 30 years, average earnings in the last three years.

50% of the reference salary plus 2% (men) or 2.5% (women) for each additional year of contributions exceeding 15 or 13 years, respectively, is paid to men born up to December 18, 1932, and women born up to December 18, 1937.

The reference salary is the insured's average earnings in the last 12 months.

Early pension: The pension is reduced by 4% for each year that the pension is taken before the normal pensionable age.

Dependent's supplement: 2% to 10% of earnings is paid for a spouse and 2% to 5% is paid for each child.

The minimum monthly pension is 415 nuevos soles.

The maximum monthly pension is 857.36 nuevos soles.

Constant-attendance supplement: A monthly amount equal to the minimum wage is paid.

The legal monthly minimum wage is 750 nuevos soles.

Pensioners may continue in paid employment and receive both the salary and the pension if their total monthly income does not exceed 1,725 nuevos soles.

Benefit adjustment: Benefits are adjusted periodically according to budget resources.

Individual account (SPP)

Old-age pension: The insured has four different options: periodic withdrawals, a personal annuity, a joint survivor life annuity, or a deferred annuity combined with temporary periodic withdrawals. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

Guaranteed minimum pension: The difference between the individual account balance and the minimum pension set by law is paid.

The minimum monthly pension is 415 nuevos soles.

Permanent Disability Benefits

Social insurance (SNP)

Disability pension: 50% of the reference salary plus 1% for each year of contributions exceeding three years is paid. For a contribution period from one and three years, 16.7% of average earnings is paid for each year of contributions.

The reference salary is the insured's average earnings in the last 12 months; for voluntarily insured self-employed persons, the reference salary is the insured's average earnings in the last 60 months.

The minimum monthly pension is 415 nuevos soles.

Dependent's supplement: 2% to 10% of earnings is paid for a spouse and 2% to 5% is paid for each child. The amount is reduced if earnings plus pension income exceed the insured's former average earnings.

Constant-attendance supplement: A monthly amount is paid equal to the minimum wage.

The legal monthly minimum wage is 750 nuevos soles.

Benefit adjustment: Benefits are adjusted periodically according to budget resources.

Individual account (SPP)

Disability pension: The pension is calculated based on the insured's average monthly earnings and the assessed degree of disability.

Guaranteed minimum disability pension: Disability insurance pays the difference if the individual account balance is insufficient to finance the permanent disability pension.

Survivor Benefits

Social insurance (SNP)

Spouse's pension: 50% of the old-age or disability pension (SNP) the deceased received or was entitled to receive is paid to a widow or a dependent widower older than age 60 with a disability.

The pension ceases if the widow(er) remarries or if a widower with a disability is assessed as capable of work.

The legal monthly minimum pension is 415 nuevos soles.

Orphan's pension: 50% of the old-age or disability (SNP) pension the deceased received or was entitled to receive is paid to orphans younger than age 18 (age 21 if a student, no limit if disabled).

The legal monthly minimum pension is 415 nuevos soles.

Other eligible survivors: If there is no eligible widow(er) or orphan, 20% of the old-age or disability pension (SNP) the deceased received or was entitled to receive is paid to each dependent parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension (SNP) the deceased received or was entitled to receive or 857.36 nuevos soles a month (whichever is less).

Constant-attendance supplement: An amount equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 750 nuevos soles.

Funeral grant: A lump sum of up to six times the legal monthly minimum wage is paid.

The legal monthly minimum wage is 750 nuevos soles.

Benefit adjustment: Benefits are adjusted periodically according to budget resources.

Individual account (SPP)

Survivor pension: The pension is calculated based on the deceased's average monthly earnings, according to a schedule in law.

Guaranteed minimum survivor pension: Life insurance pays the difference if the deceased's individual account balance is insufficient to finance the survivor pension.

Funeral grant: Life insurance pays up to 2,500 nuevos soles.

Administrative Organization

Social insurance (SNP)

Comptroller General of the Republic (<http://www.contraloria.gob.pe>) provides general supervision.

Office of Social Security Normalization (<http://www.onp.gob.pe/inicio.do>) administers the program and some special schemes.

National Superintendent of Tax Administration (<http://www.sunat.gob.pe>) collects contributions.

Individual account (SPP)

Superintendent of Banks, Insurance, and AFPs (<http://www.sbs.gob.pe>) is responsible for licensing and supervising pension fund administrators (AFPs) and insurance companies.

AFPs administer the individual accounts and contract with insurance companies for disability and survivor (life) insurance.

Sickness and Maternity

Regulatory Framework

First laws: 1936 (wage earners) and 1948 (salaried employees).

Current laws: 1997 (healthcare modernization); 1999 (health insurance EsSalud); 1999 (fishermen and dock workers); 2001 (agricultural workers); 2002 (integrated health system); 2003 (social security health insurance administration); 2003 (household workers); 2004 (maternity benefits); 2006 (pensioners); 2009 (universal health insurance); 2011 (maternity benefits).

Type of program: Social insurance and private insurance system.

Note: Insured persons and their dependents can opt out of the social security health insurance program (EsSalud) and receive health care from a private health care provider (EPS) if it offers more generous benefits than a minimum health care plan established by law.

Coverage

EsSalud: Public- and private-sector employees; employees of worker-owned and cooperative enterprises; professional artists; household workers; agricultural workers; dock

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workers and fishermen; and spouses, partners and children of insured persons.

Pensioners are covered for medical benefits and the funeral grant only.

Exclusions: Employees whose employers provide health services directly.

Voluntary coverage for self-employed persons, including housewives.

EPS: All persons opting out of EsSalud and their dependents.

Source of Funds

Insured person: None; pensioners contribute 4% of the pension.

Self-employed person: A flat-rate contribution of 64 nuevos soles a month, plus an additional flat-rate contribution for each dependent.

Employer: 9% of payroll. (Employers providing health services directly to their employees or who use services provided under contract by a private health care provider (EPS) receive a 25% credit toward the cost of contributions.)

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 750 nuevos soles.

Government: None; contributes as an employer.

Qualifying Conditions

Sickness cash benefits: Must have at least three months of consecutive contributions or at least four months of contributions in the six months before the incapacity began. There is no qualifying period for accidents. Dock workers previously under the dock workers' scheme must have at least two months of consecutive contributions before the incapacity began.

Maternity care and cash benefits: Must have at least three months of consecutive contributions or at least four months of contributions in the six months prior to becoming pregnant. Agricultural and dock workers must have at least three consecutive months of contributions or at least four months of contributions in the 12 months prior to becoming pregnant and must have contributed during the month in which the child is born.

Sickness and Maternity Benefits

Sickness benefit: 100% of the insured's average daily earnings in the last four months is paid after a 1-day waiting period for up to 11 months and 10 days. (The employer pays the full salary for the first day.)

Maternity benefit: 100% of earnings is paid, up to a maximum. The benefit is paid for 45 days before and 45 days

after the expected date of childbirth; may be extended for up to 30 additional days for multiple births.

Nursing allowance: A lump sum of 820 nuevos soles.

Funeral grant: A lump sum of up to 2,070 nuevos soles is paid.

Workers' Medical Benefits

Benefits include general, specialist, maternity, and dental care; hospitalization; laboratory services; appliances; medicine; rehabilitation; health education; preventive care; and immunization.

Benefits are provided for up to 12 months; may be extended in certain cases.

Employees have the option of receiving medical benefits from EsSalud or from an EPS provider. To opt for an EPS provider, 51% of the company's employees must agree to the change.

Medical benefits provided by an EPS provider require a copayment of 2% to 10% of monthly income.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the insured's spouse or partner and children younger than age 17 (no limit if disabled).

Administrative Organization

Comptroller General of the Republic (<http://www.contraloria.gob.pe>) provides general supervision.

Social Security Health Insurance (EsSalud) (<http://www.essalud.gob.pe>) administers the program.

National Superintendent of Health Insurance (SUNASA) (<http://app3.sunasa.gob.pe/index.aspx>) authorizes and supervises private health providers (EPS).

Work Injury

Regulatory Framework

First laws: 1911 (work injury) and 1935 (occupational diseases).

Current laws: 1997 (health), 1998 (work injury), 2009 (health insurance), and 2011 (workplace health and safety).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and employees of worker-owned and cooperative enterprises working in high-risk activities listed by the government.

Source of Funds

Insured person: None.

Self-employed person: A flat-rate contribution of 11 to 34 nuevos soles.

Employer: 0.63% to 1.84% of half of the tax reference unit, according to the employer's assessed degree of risk and reported accident rate.

The tax reference unit is 3,700 nuevos soles.

The maximum earnings used to calculate contributions are six times the legal monthly minimum wage.

The legal monthly minimum wage is 750 nuevos soles.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered.

Temporary Disability Benefits

100% of the insured's covered earnings is paid after a 20-day waiting period for up to 11 months and 10 days. (The employer pays the insured's full earnings for the first 20 days.)

The maximum duration of benefit is 18 months in a 36-month period.

The maximum earnings used to calculate benefits are six times the legal monthly minimum wage.

The legal monthly minimum wage is 750 nuevos soles.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability greater than 65%, 50% of the insured's average earnings is paid.

Constant attendance supplement: 100% of the insured's average earnings plus a lump sum of 415 nuevos soles to 903 nuevos soles is paid if the insured requires constant attendance to perform daily functions.

Partial disability: For an assessed degree of disability of 40% to 65%, a reduced pension is paid according to the assessed degree of disability. For less than 40%, a lump sum of two years of pension is paid.

Workers' Medical Benefits

Benefits include necessary medical, surgical, rehabilitation, and hospital care and appliances until full recovery or certification of permanent disability.

Survivor Benefits

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow or a dependent widower aged 60 or older (at any age if disabled).

The pension ceases if the widow(er) remarries or if a widower with a disability is assessed as capable of work.

The legal monthly minimum pension is 415 nuevos soles.

Orphan's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid to orphans younger than age 18 (age 21 if a student, no limit if disabled).

The legal monthly minimum pension is 415 nuevos soles.

Other eligible survivors: If there is no eligible widow(er) or orphan, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive or 857.36 nuevos soles a month (whichever is less).

Funeral grant: A lump sum of up to six times the minimum wage is paid.

The legal monthly minimum wage is 750 nuevos soles.

Administrative Organization

Comptroller General of the Republic (<http://www.contraloria.gob.pe>) provides general supervision.

Office of Social Security Normalization (<http://www.onp.gob.pe>) administers the program.

Unemployment

Regulatory Framework

No statutory benefits are provided.

At the end of a contract, the labor code requires private-sector employers to provide a severance payment of 1.5 times the insured's last monthly salary for each year of employment, up to 12 times the insured's last monthly salary.

Saint Kitts and Nevis

Exchange rate: US\$1.00 = 2.70 East
Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968 (provident fund).

Current laws: 1977 (social security), implemented in 1978, and 1998 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons, including apprentices.

Voluntary coverage for those who cease compulsory coverage but have at least two years of contributions.

Exclusions: Unpaid family labor.

Special system for civil servants.

Social assistance: Elderly or disabled residents of Saint Kitts and Nevis.

Source of Funds

Insured person

Social insurance: 5% of weekly or monthly covered earnings (including voluntarily insured persons).

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The insured person's contributions, except if voluntarily insured, also finance cash sickness and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: 10% of monthly earnings, according to earnings categories ranging from EC\$200 to EC\$1,500 a week.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The employer's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Government

Social insurance: Contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 62 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Old-age grant (social insurance): Age 62 with at least 50 weeks of paid or credited contributions but does not meet the contribution requirements for the old-age pension.

Old-age benefits are payable abroad under certain conditions.

Old-age social assistance (means tested): Older than age 62, not in gainful employment, and does not meet the contribution requirements for the old-age pension or old-age grant.

Social assistance benefits are not payable abroad.

Disability pension (social insurance): Aged 16 to 61, assessed with a disability that has lasted for at least 26 weeks and is likely to remain permanent, and has at least 150 weeks of paid contributions.

The Social Security Medical Board assesses the degree of disability at least every three years or at any period according to the advice of a medical practitioner.

Disability benefits are payable abroad under certain conditions.

Disability social assistance (means tested): Aged 16 to 61, assessed with a disability that has lasted for at least 26 weeks and is likely to remain permanent, is unable to work, has no secure source of income or other support, and has less than 150 weeks of paid contributions.

The Social Security Medical Board assesses the degree of disability at least every three years or at any period according to the advice of a medical practitioner.

Social assistance benefits are not payable abroad.

Survivor pension (social insurance): The deceased had at least 150 weeks of paid contributions or received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) who was married to or cohabited with the deceased for at least three years, orphans younger than age 16 (age 18 if a full-time student, no limit if disabled), and dependent parents.

The widow(er)'s pension ceases on remarriage or cohabitation.

Survivor benefits are payable abroad under certain conditions.

Survivor grant (social insurance): The deceased had at least 50 weeks of paid or credited contributions but did not meet the contribution requirements for an old-age or disability pension.

Eligible survivors include a widow(er) aged 45 or older who was married to or cohabited with the insured for at least three years and orphans younger than age 16 (age 18 if a full-time student, no limit if disabled).

Survivor benefits are payable abroad under specific conditions.

Funeral grant: The deceased had at least 26 weeks of paid contributions.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 30% of the insured's average annual earnings plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to 799, and 1% for each 50-week period of contributions exceeding 799; the sum is divided by 52.

Average annual earnings are based on earnings in the best three years of the last 15 years of contributions.

The minimum monthly pension is EC\$400.

The maximum monthly pension is 60% of the insured's monthly earnings or EC\$3,900, whichever is less.

Old-age grant (social insurance): A lump sum of six times the insured's average weekly earnings for each 50-week period of paid or credited contributions, up to 499, is paid.

The insured person's contributions are refunded with less than 50 weeks of contributions.

Old-age social assistance (means tested): EC\$250 a month is paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 30% of the insured's average annual earnings plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to 799, and 1% for each 50-week period of contributions exceeding 799; the sum is divided by 52.

Average annual earnings are based on earnings in the best three years of the last 15 years of contributions.

The benefit is paid after the 26 weeks of sickness benefit have been exhausted or after the disability has lasted for at least 26 weeks.

The minimum monthly pension is EC\$400.

The maximum monthly pension is 60% of the insured's monthly earnings or EC\$3,900, whichever is less.

Disability social assistance (means tested): EC\$250 a month is paid.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

A limited pension is paid for a year if the widow(er) is younger than age 45 or was married to or cohabited with the deceased for less than three years.

The minimum monthly widow(er)'s pension is EC\$200.

Orphan's pension: 16.7% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan. If the orphan has a disability, 33.3% of the maximum family survivor pension is paid.

The minimum monthly orphan's pension is EC\$96.

Dependent parent's pension: Up to 16.7% of the maximum family survivor pension is paid.

The minimum annual dependent parent's pension is EC\$1,152.

The maximum family survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant: A lump sum of six times the deceased's average weekly earnings for each 50-week period of paid or credited contributions is paid.

The deceased's contributions are refunded if the deceased had less than 50 weeks of contributions.

Funeral grant: A lump sum of up to EC\$2,500 is paid for the funeral of the insured or his or her spouse; up to EC\$1,600 for a dependent child. The grant is paid to the person who pays for the funeral.

Administrative Organization

Social insurance: Ministry of Foreign Affairs, National Security, Labour, Immigration, and Social Security provides general supervision.

Social Security Board (<http://www.socialsecurity.kn>) administers the program.

Social assistance: Social Development Assistance Board administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1977 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons.

Voluntary coverage is not available.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Must be younger than age 62, be employed the day before the incapacity began, and have at least 26 weeks of paid contributions including eight in the 13 weeks before the incapacity began.

Cash maternity benefit: Must have at least 39 weeks of paid contributions, including 20 weeks in the 39 weeks preceding the six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Maternity grant: Paid to an insured woman or the wife of an insured man with at least 39 weeks of paid contributions, including 20 weeks in the 39 weeks preceding the six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is 65% of the insured's average weekly covered earnings divided by six and is paid retroactively from the first day if the incapacity lasts for four or more days. The benefit is paid for up to 26 weeks.

Maternity benefit: The daily benefit is 65% of the insured's average weekly covered earnings divided by six and is paid for 13 weeks, beginning up to six weeks before the expected date of childbirth.

Maternity grant: A lump sum of EC\$450 is paid for each birth.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided at public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is provided at public hospitals and health centers.

Administrative Organization

Ministry of Foreign Affairs, National Security, Labour, Immigration, and Social Security provides general supervision.

Social Security Board (<http://www.socialsecurity.kn>) administers the program.

Work Injury

Regulatory Framework

First law: 1955 (workmen's compensation).

Current law: 1985 (social security), implemented in 1986.

Type of program: Social insurance system.

Coverage

Employed persons regardless of age.

Voluntary coverage is not available.

Exclusions: Unpaid family labor and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of covered payroll.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average weekly covered earnings is paid retroactively from the first day if the disability lasts for four or more days. The benefit is paid for up to 26 weeks.

Permanent Disability Benefits

Permanent disability benefit: For a total disability (100%), 75% of the insured's average weekly covered earnings is paid.

The Social Security Medical Board periodically assesses and reviews the degree of disability.

Constant-attendance supplement: Paid if the insured has a total disability and requires the constant attendance of others to perform daily functions. The supplement should meet the reasonable cost of care.

Partial disability: For an assessed degree of disability of at least 20%, a percentage of the full pension is paid according

to the assessed degree of disability. For an assessed degree of disability of less than 20%, a lump sum is paid.

Workers' Medical Benefits

Benefits include the reimbursement of reasonable expenses for medical, surgical, dental, hospital, and nursing care; medicine; appliances; and transportation.

Survivor Benefits

Spouse's pension: 50% of the permanent total disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: Up to 16.7% of 75% of the deceased's average weekly earnings is paid to each child younger than age 16 (age 18 if a full-time student, no limit if disabled).

Dependent parent's pension: Up to 16.7% of the maximum family survivor pension is paid to each parent.

The maximum family survivor pension is 100% of the permanent total disability pension the deceased received or was entitled to receive.

Funeral grant: If the insured's death was the result of a work-related injury, a lump sum of EC\$4,000 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Foreign Affairs, National Security, Labour, Immigration, and Social Security provides general supervision.

Social Security Board (<http://www.socialsecurity.kn>) administers the program.

Saint Lucia

Exchange rate: US\$1.00 = 2.70 East Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current laws: 2000 (national insurance corporation) and 2003 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, and apprentices.

Voluntary coverage is available for old-age benefits.

Special system for civil servants employed prior to February 1, 2003.

Source of Funds

Insured person: 5% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$60,000.

The insured's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: Contributions vary according to wage categories.

The minimum monthly earnings used to calculate contributions are EC\$50.

The maximum annual earnings used to calculate contributions are EC\$60,000.

The self-employed person's contributions also finance sickness and maternity benefits.

Employer: 5% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$60,000.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 64 (gradually rising to age 65 by 2015) with at least 180 months of contributions. Employment must cease.

Early pension: Age 60 with at least 180 months of contributions. Employment must cease.

The pension may be deferred until age 65.

Old-age grant: Age 64 (gradually rising to age 65 by 2015) with less than 180 months of contributions.

All old-age benefits are payable abroad, subject to conditions.

Disability pension: Younger than the normal pensionable age and has at least 60 months of contributions, including at least 36 consecutive months before the disability began, or at least 180 months of contributions. The insured must be assessed with a permanent incapacity for work of at least 30% that is not the result of a work injury and must not receive a cash sickness benefit.

A registered medical doctor assesses the degree of disability at least every two years.

Disability grant: Assessed with a permanent incapacity for work of less than 30% that is not the result of a work injury, is not receiving a cash sickness benefit, and does not meet the contribution requirements for a disability pension.

A registered medical doctor assesses the degree of disability.

All disability benefits are payable abroad, subject to conditions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) married to the insured for at least three years, or a common-law spouse; children younger than age 16 (age 18 if a full-time student, no limit if disabled); and aged, dependent parents or grandparents if there are no other survivors.

If the spouse, parent, or grandparent is of pensionable age, the benefit is paid for life. If the spouse is younger than the pensionable age, a benefit is paid for a year or until the youngest child reaches age 16 (age 18 if a full-time student). If a survivor has a disability, the benefit is paid for the duration of the disability. The widow(er)'s pension ceases on remarriage or cohabitation.

Survivor grant: The deceased did not meet the contribution requirements for an old-age or disability pension at the time of death.

Funeral grant: The deceased met the contribution requirements for an old-age or disability pension, had at least six months of contributions in the 12 months before death, or had paid contributions in the amount of the benefit (up to EC\$1,750). Paid to the person who pays for the funeral on

the death of the deceased or his or her spouse or dependent child.

All survivor benefits are payable abroad, subject to conditions.

Old-Age Benefits

Old-age pension: 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

For annual earnings up to EC\$36,000, average covered earnings are based on the insured's earnings in the best five years. For annual earnings above EC\$36,000, average covered earnings are the maximum annual earnings used to calculate benefits.

The maximum annual earnings used to calculate benefits are EC\$60,000.

The minimum monthly pension is EC\$300.

The maximum monthly pension is 60% of average covered earnings.

Early pension: The pension is reduced by 0.5% for each month the pension is claimed before the normal pensionable age.

Old-age grant: A lump sum is paid of 100% of the balance of the provident fund plus accrued interest and 0.67% of yearly average covered earnings for each month of contributions after March 1979.

Permanent Disability Benefits

Disability pension: With at least 60 months but less than 180 months of contributions, 35% of the insured's average covered earnings is paid. With at least 180 months of contributions, 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

Average covered earnings are based on the insured's earnings in the best five years, up to a maximum.

The minimum monthly pension is EC\$300.

The maximum pension is 60% of the insured's average covered earnings.

Disability grant: A lump sum is paid of 100% of the balance of the provident fund plus accrued interest and 0.67% of yearly average covered earnings for each month of contributions after March 1979.

Survivor Benefits

Spouse's pension: If there are no other survivors, 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er); 50% if there are other dependent survivors.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive (50%

of the old-age or disability pension each insured parent was entitled to receive for a full orphan) is paid to a dependent child younger than age 16 (age 18 if a full-time student).

If there are no other survivors, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to an aged, dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant: A lump sum is paid that is at least equal to the value of the old-age grant or disability grant that would have been paid to the deceased.

Funeral grant: The cost of the funeral is paid, up to EC\$1,750 for an insured person, EC\$1,500 for a spouse, and EC\$150 to EC\$1,500 for a dependent child, depending on the child's age.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>), under the supervision of the National Insurance Board, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1978 (national insurance).

Current laws: 1992 (hospital fees regulations), 2000 (national insurance corporation), and 2003 (national insurance).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, self-employed persons, and apprentices.

Special system for civil servants employed prior to February 1, 2003.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: Must have been employed on the day before the incapacity began and have at least six months of contributions, including at least two of the four months immediately before the incapacity began. The incapacity must not be the result of a work injury.

Cash maternity benefits: Must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth.

Maternity grant: Must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth. The grant may be paid to the mother or an insured cohabitating partner who has lived with the mother for a continuous period of at least five years.

Sickness and Maternity Benefits

Sickness benefit: 65% of the insured's average earnings in the best two of the last four months is paid after a three-day waiting period for up to 26 weeks.

Maternity benefit: 65% of the insured's average earnings in the best seven of the last 10 months is paid for up to three months, beginning the month before the expected month of childbirth.

Maternity grant: A lump sum of EC\$600 is paid.

Workers' Medical Benefits

The National Insurance Corporation provides hospitalization and medical treatment at approved hospitals for insured persons who meet the requirements for a cash sickness benefit.

The Ministry of Health, Wellness, Human Services and Gender Affairs provides hospitalization and medical treatment for pensioners with annual income of less than EC\$6,000.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Minister of Finance (<http://www.finance.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>), under the supervision of the National Insurance Board, administers the program.

Work Injury

Regulatory Framework

First law: 1964 (employer liability).

Current law: 2000 (national insurance corporation) and 2003 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Special system for civil servants employed prior to February 1, 2003.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

65% of the insured's average covered earnings in the month of the injury or the insured's average covered earnings in the best two of the last four months of contributions is paid for up to 12 months or until certification of permanent disability or full recovery (whichever is earlier).

Permanent Disability Benefits

Permanent disability pension: For a total disability of at least 30% and with at least 60 months but less than 180 months of contributions, 35% of the insured's average covered earnings is paid; with at least 180 months of contributions, 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

Average covered earnings are based on the insured's earnings in the best five years, up to a maximum.

The minimum permanent disability pension for a total disability of at least 30% is 65% of covered earnings in the month the accident occurred or occupational disease began.

For an assessed degree of disability less than 30%, a lump sum of 60 months of the permanent disability pension the deceased was entitled to receive is paid.

An appointed medical board assesses the disability every six months.

Pensions are payable abroad, subject to conditions.

Workers' Medical Benefits

All medical expenses, including surgical, dental, and hospital treatment and medicine, are paid, up to EC\$20,000 per work injury or occupational disease.

Survivor Benefits

Spouse's pension: If there are no other survivors, 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) of pensionable age or with an incapacity for work, including a common-law spouse; 50% if there are other dependent survivors.

Orphan's pension: 50% of the deceased's pension (50% of the old-age or disability pension each insured parent was entitled to receive for a full orphan) is paid to a dependent child younger than age 16 (age 18 if a full-time student).

If there are no other survivors, 50% of the deceased's pension is paid to an aged, dependent parent or grandparent.

If the spouse, parent, or grandparent is of pensionable age, the benefit is paid for life. If the spouse is younger than the pensionable age, a benefit is paid for a year or until the youngest child reaches age 16 (age 18 if a full-time student). If a survivor has a disability, the benefit is paid for the duration of the disability. The widow(er)'s pension ceases on remarriage or cohabitation.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Funeral grant: The cost of the funeral is paid, up to EC\$1,750.

Administrative Organization

Minister of Finance (<http://www.finance.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>), under the supervision of the National Insurance Board, administers the program.

St. Vincent and the Grenadines

Exchange rate: US\$1.00 = 2.70 East Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current law: 1986 (social insurance), implemented in 1987.

Type of program: Social insurance system.

Note: The Family Services Division of the Ministry of Social Development administers social assistance cash benefits for needy persons, including needy elderly persons, persons with disabilities, and orphans.

Coverage

Employed and self-employed persons.

Voluntary coverage for citizens of St. Vincent and the Grenadines who are no longer in covered employment or live abroad.

Source of Funds

Insured person: 3.5% of covered earnings; certain government workers contribute 3.29% of covered earnings; voluntarily insured persons contribute 6.84% of declared income.

The minimum weekly earnings used to calculate contributions are EC\$15.

The maximum weekly earnings used to calculate contributions are EC\$1,000 (EC\$4,333 a month).

The insured person's contributions also finance sickness and maternity benefits.

Self-employed person: 7.5% of declared income, according to eight income categories.

The self-employed person's contributions also finance sickness and maternity benefits.

Employer: 4.5% of monthly payroll.

The minimum weekly earnings used to calculate contributions are EC\$15.

The maximum weekly earnings used to calculate contributions are EC\$1,000 (EC\$4,333 a month).

The employer's contributions also finance sickness and maternity benefits.

Government: 4.25% or 4.5% of monthly payroll for government workers, depending on the category of work.

Government contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Reduced pension: If the insured was aged 37 or older on January 5, 1987, the pension is paid at age 60 with at least 150 weeks of paid contributions, plus an additional 50 weeks of paid or credited contributions for each year the insured was younger than age 50 on January 5, 1987. (The reduced pension no longer applies to insured persons who reached age 60 after 2010.)

Old-age grant: Age 60 with at least 50 weeks of paid contributions but does not meet the contribution requirements for the old-age pension.

Disability pension: Younger than age 60, assessed with a disability, and has at least 150 weeks of paid contributions.

Disability grant: Younger than age 60, assessed with a disability, and has at least 50 weeks but less than 150 weeks of paid contributions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or grant at the time of death.

Eligible survivors include a widow(er) who was married to or lived with the deceased for at least three years, children younger than age 16 (age 18 if a student, no limit if disabled), and dependent parents aged 60 or older.

The widow(er)'s pension ceases on remarriage or cohabitation.

Survivor grant: The deceased did not meet the contribution requirements for an old-age or disability pension but received or was entitled to receive an old-age or disability grant.

Eligible survivors include a widow(er) who was married to or lived with the deceased for at least three years, children younger than age 16 (age 18 if a student, no limit if disabled), and dependent parents aged 60 or older.

Funeral grant: The insured had at least 26 weeks of paid contributions. Paid when the insured, the insured's spouse, or the insured's dependent children younger than age 16 (age 18 if a full-time student, no limit if disabled) dies.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average annual earnings with at least 500 weeks of contributions, calculated as the sum of 16% of average annual earnings plus 1% of average annual earnings for each 25-week period of contributions exceeding 150 weeks, up to

500 weeks, plus 0.5% of average annual earnings for each 25-week period of contributions exceeding 500 weeks.

Average annual earnings are based on the insured's earnings in the best three of the last 15 years before the year in which the insured reached age 60. The annual amount is then divided by 52 to determine the weekly pension.

The minimum weekly pension is EC\$70.

The maximum pension is 60% of the insured's average annual earnings.

Reduced pension: Calculated in the same way as the old-age pension.

Old-age grant: A lump sum of six times the insured's average weekly covered earnings is paid for each 50-week period of contributions.

Permanent Disability Benefits

Disability pension: 30% of the insured's average annual earnings with at least 150 weeks of contributions plus 0.5% of average annual earnings for each 25-week period of contributions exceeding 500 weeks is paid.

Average annual earnings are based on the insured's earnings in the best three of the last 15 years. The annual amount is then divided by 52 to determine the weekly pension.

The minimum weekly pension is EC\$70.

The maximum pension is 60% of average earnings.

Benefit adjustment: Benefits are adjusted for inflation every three years, subject to an actuarial review.

Disability grant: A lump sum of six times the insured's average weekly covered earnings is paid for each 50-week period of contributions.

Survivor Benefits

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive at the time of death is paid to the widow(er).

A limited pension is paid for a year to a widow younger than age 50 with no dependent children or to widow(er) younger than age 50 and disabled.

The widow(er)'s pension ceases on remarriage or cohabitation.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent child younger than age 16 (age 18 if a full-time student, no limit if disabled); 50% to a full orphan.

Dependent parent's pension: If there are no other survivors, up to 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant: A lump sum of 75% of the old-age or disability grant the deceased received or was entitled to receive is paid to a widow(er); 25% to an orphan (50% to a full orphan); if there are no other eligible survivors, 50% is paid to each dependent parent.

All survivor grants combined must not exceed 100% of the old-age or disability grant the deceased received or was entitled to receive.

Funeral grant: EC\$4,330 is paid to the person who pays for all or part of the insured's funeral. A reduced grant is paid for the funeral of a spouse or child.

Administrative Organization

National Insurance Board (<http://www.nissvg.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1986 (social insurance), implemented in 1987.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed and self-employed persons.

Special systems for certain categories of civil servants.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: Must be currently employed with at least 26 weeks of paid contributions, including at least eight weeks of paid or credited contributions in the 13-week period immediately before the incapacity began.

Cash maternity benefits: Must have at least 30 weeks of paid or credited contributions, including at least 20 weeks in the 30-week period immediately preceding the week six

weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Maternity grant: The insured woman or the insured husband or partner of an uninsured woman must have at least 20 weeks of paid contributions in the 30 weeks immediately before the week of childbirth.

Sickness and Maternity Benefits

Sickness benefit: 65% of the insured's average earnings in the 13 weeks before the incapacity began is paid for up to 26 weeks after a three-day waiting period. No benefits are paid if the insured person is receiving a full salary from his or her employer.

Maternity benefit: 65% of the insured's average earnings in the last 30 weeks of employment is paid for 13 weeks, from up to six weeks before the expected date of childbirth.

Maternity grant: EC\$630 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

National Insurance Board (<http://www.nissvg.org>) administers the program.

Work Injury

Regulatory Framework

First law: 1939.

Current law: 1997 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons and voluntary contributors.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.5% of payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: The insured must be employed. Benefits are paid for work injuries or prescribed occupational diseases.

Temporary Disability Benefits

70% of average weekly covered earnings is paid after a three-day waiting period for up to 52 weeks.

Average weekly covered earnings are based on the insured's earnings in the last 13 weeks or the total number of weeks of employment before the disability began (whichever is lower).

Permanent Disability Benefits

Permanent disability pension: 70% of average weekly covered earnings multiplied by the assessed degree of disability is paid. The assessed degree of disability must be greater than 30% and the insured must have exhausted entitlement to the temporary disability benefit.

Average weekly covered earnings are based on the insured's earnings in the 13 weeks before the disability began.

Constant-attendance allowance: 50% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

If the assessed degree of disability is 30% or less, a lump sum of 365 times the insured's average weekly covered earnings multiplied by the assessed degree of disability is paid. The insured must have exhausted entitlement to a temporary disability benefit.

Workers' Medical Benefits

Benefits include medical, surgical, and dental treatment; hospitalization; skilled nursing services; medicine; prosthetics; and transportation costs.

Survivor Benefits

Spouse's pension: 75% of the permanent disability pension the deceased received or was entitled to receive at the time of death is paid to a widow(er) who was married to or lived with the deceased for at least three years.

A limited pension is paid for a year to a widow younger than age 50 with no dependent children or to a widow(er) younger than age 60 and disabled.

The widow(er)'s pension ceases on remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent child younger than age 16 (age 18 if a full-time student, no limit if disabled); 50% to a full orphan.

Dependent parent's pension: If there are no other survivors, up to 50% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant: EC\$4,330 is paid to the person who pays for all or part of the insured's funeral. A reduced grant is paid for the funeral of a spouse or child.

Administrative Organization

National Insurance Board (<http://www.nissvg.org>) administers the program.

Trinidad and Tobago

Exchange rate: US\$1.00 = 6.38 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1939 (social assistance) and 1971 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including agricultural and household workers, paid apprentices, and public-sector employees.

Voluntary coverage for the old-age pension, survivor pension, and funeral grant for persons younger than age 60 who cease to work in covered employment.

Exclusions: Self-employed persons, persons who earn less than TT\$150 a week or TT\$650 a month, and persons employed by international organizations who are granted exemptions.

Social assistance: Needy persons with little or no means of support.

Source of Funds

Insured person

Social insurance: 3.471% of covered weekly or monthly earnings (March 2013) or 33.3% of the overall contribution rate, according to 16 wage classes. The voluntarily insured contribute 10.8% of covered earnings (January 2010).

The minimum weekly earnings used to calculate contributions are TT\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

The overall contribution rate is 11.7% (rising to 12% in March 2014) of covered weekly or monthly earnings or payroll, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 6.942% of covered weekly or monthly payroll or 66.6% of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is 11.7% (rising to 12% in March 2014) of covered weekly or monthly earnings or payroll, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 750 weeks of paid or credited contributions.

Employment must cease unless the benefit is claimed at age 65 or older.

Old-age settlement (social insurance): Age 60 with less than 750 weeks of paid or credited contributions.

Employment must cease unless the benefit is claimed at age 65 or older.

Old-age benefits are payable abroad under reciprocal agreements.

Means-tested old-age pension (social assistance):

Aged 65 or older with at least 20 years of residence in Trinidad and Tobago and monthly income up to TT\$2,800.

The social assistance pension is not payable abroad.

Disability pension (social insurance): Aged 60 or younger, assessed with an incapacity for work, and has at least 150 weeks of contributions, including 50 weeks in the three years immediately before the disability began; 250 weeks in the seven years immediately before the disability began; or 750 weeks of contributions immediately before the disability began.

Disability benefits are payable abroad under reciprocal agreements.

Means-tested disability pension (social assistance):

Must have a medically certified permanent disability with monthly income up to TT\$1,000.

The social assistance disability pension is not payable abroad.

Survivor pension (social insurance): The deceased had at least 50 weeks of contributions or was a National Insurance Board of Trinidad and Tobago pensioner.

Remarriage settlement: A lump sum is paid.

Eligible survivors include a widow(er), unmarried children up to age 19, and dependent parents.

The pension ceases for the widow(er) and the children on remarriage of the widow(er).

Survivor benefits are payable abroad under reciprocal agreements.

Funeral grant (social insurance): The deceased had at least 25 weeks of contributions or less than 25 weeks of contributions but died as a result of an occupational injury.

Old-Age Benefits

Old-age pension (social insurance): 30% to 48% of the insured's average weekly earnings is paid according to 16 wage classes plus 0.56% to 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on the insured's career average earnings, according to 16 wage classes.

The minimum old-age pension is TT\$3,000 a month.

Old-age settlement (social insurance): A lump sum of three times the total insured person and employer contributions is paid.

The minimum old-age settlement is TT\$3,000.

Means-tested old-age pension (social assistance): Up to TT\$3,000 a month is paid.

Permanent Disability Benefits

Disability pension (social insurance): 30% to 48% of the insured's average weekly earnings is paid according to 16 wage classes plus 0.56% to 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on the insured's career average earnings, according to 16 wage classes.

There is no minimum disability pension.

The disability pension is replaced by the old-age pension at age 60.

Means-tested disability pension (social assistance): TT\$1,300 a month is paid.

Survivor Benefits

Spouse's pension (social insurance): 60% of the disability pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum spouse's pension is TT\$600 a month.

Remarriage settlement: A lump sum of 52 weeks of benefit is paid.

Orphan's pension (social insurance): 30% of the disability pension the deceased received or was entitled to receive is paid to each orphan aged 16 or younger (age 19 if a full-time student); 60% for a full orphan.

The minimum orphan's pension is TT\$600 a month; TT\$1200 for a full orphan.

Dependent parent's pension (social insurance): 30% of the deceased's pension is paid to one dependent parent or is split equally between two dependent parents.

The minimum dependent parent's pension is TT\$300 a month for one parent; TT\$600 a month for two parents.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant (social insurance): TT\$7,500 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Finance and the Economy (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board of Trinidad and Tobago (NIBTT) (<http://www.nibtt.net>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance).

Type of program: Social insurance and social assistance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$150 a week or TT\$650 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.234% of covered weekly or monthly earnings or 33.3% of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and

survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

Self-employed person: Not applicable.

Employer: 0.468% of covered weekly or monthly earnings or 66.6% of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Aged 16 to 65 with at least 10 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: Aged 16 or older with at least 10 weeks of contributions in the 13 weeks before the last six weeks prior to the expected date of childbirth; or receiving sickness benefits in the 13 weeks before the last six weeks prior to the expected date of childbirth. The pregnancy must last at least 26 weeks or result in a live birth.

Maternity grant: The insured qualifies for the maternity benefit. The grant is also paid for each birth in the case of multiple births and may be paid based on the father's contributions if the mother's are insufficient.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average weekly earnings before the incapacity began, according to 16 wage classes, is paid after a three-day waiting period for up to 52 weeks.

Average earnings are based on earnings in the 10 best weeks of contributions in the 13 weeks before the incapacity began.

Maternity benefit: 60% of the insured's average weekly earnings in the 13 weeks before the last six weeks prior to the expected date of childbirth, according to 16 wage classes, is paid for up to 13 weeks.

Average earnings are based on earnings in the 10 best weeks of contributions in the 13 weeks before the expected date of childbirth.

Maternity grant: A lump sum of TT\$3,750 is paid.

Workers' Medical Benefits

Benefits are provided for work-related medical conditions only.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Administrative Organization

Ministry of Finance and the Economy (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board of Trinidad and Tobago (<http://www.nibtt.net>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), provides general supervision of the social assistance program.

Work Injury

Regulatory Framework

First and current laws: 1960 (workmen's compensation); and 1976 (social insurance).

Type of program: Social insurance system and employer-liability system.

Note: Employers are required to either provide lump-sum work injury benefits directly to or pay insurance premiums for all employed persons. Survivor benefits are paid to dependents who were totally dependent on the insured.

Coverage

Employed persons, including agricultural and household workers, paid and unpaid apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$150 a week or TT\$650 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.195% of covered weekly or monthly earnings or 33.3% of the overall contribution rate, according to 16 wage classes.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

Self-employed person: Not applicable.

Employer: 0.39% of covered weekly or monthly payroll or 66.6% of the overall contribution rate, according to 16 wage classes. The employer pays the employer and employee contribution for unpaid apprentices and for insured persons aged 65 or older.

The overall contribution rate is the combined employee and employer contributions rates for old age, disability and survivors benefits; sickness and maternity benefits; and work injury benefits.

The minimum weekly earnings used to calculate contributions are TT\$150.

The maximum weekly earnings used to calculate contributions are TT\$2,308.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Incapacity for work must be the result of a work injury or occupational disease.

Temporary Disability Benefits

66.6% of the insured's average weekly earnings, according to 16 wage classes, is paid for up to 52 weeks. There is no waiting period.

Average weekly earnings are based on the insured's career average earnings, according to 16 wage classes.

Benefits are not payable abroad.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of at least 20%, the pension is a percentage of the temporary disability benefit, according to the assessed degree of disability.

The benefit is paid after the temporary disability benefit ceases.

The insured's doctor assesses the degree of disability.

There is no minimum disability pension.

Partial disability pension: If the insured has an assessed degree of disability of less than 20%, a lump sum of the assessed degree of disability multiplied by the period of disability (up to 365 weeks) multiplied by half the average weekly earnings is paid. A lump sum is paid for an assessed disability of 1% to 3%.

The benefit is paid after the temporary disability benefit ceases.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

Benefits are not payable abroad.

Workers' Medical Benefits

Benefits include medical expenses, including doctor and specialist fees, hospital expenses, medicine, operations, physiotherapy, appliances, and transportation costs.

Medical costs are reimbursed, up to TT\$28,125 for each injury.

Survivor Benefits

Spouse's pension: 60% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to a widow(er).

The minimum survivor pension is TT\$600 a month.

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 52 weeks of benefit is paid.

Orphan's pension: 30% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to each unmarried orphan aged 19 or younger (no limit if disabled before age 19 and incapable of work).

The minimum orphan's pension is TT\$600 a month; TT\$1,200 for a full orphan if both parents died as a result of a work injury or occupational disease.

Dependent parent's pension: 30% of the work injury benefit the deceased received or was entitled to receive in the week before death is paid to a dependent parent.

The minimum dependent parent's pension is TT\$300 a month for each parent; TT\$600 if only one living parent.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Funeral grant: A lump sum of TT\$7,500 is paid.

Administrative Organization

Ministry of Finance and the Economy (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board of Trinidad and Tobago (<http://www.nibtt.net>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Trinidad and Tobago

Judiciary of the Republic of Trinidad and Tobago (<http://www.ttlawcourts.org>) adjudicates work injury claims under the employer liability system.

Family Allowances

Regulatory Framework

First and current law: 1939 (social assistance).

Type of program: Social assistance system.

Coverage

Individuals and families assessed as needy.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (means tested): Paid to needy individuals and families with little or no means of support.

Public assistance: Paid to families where the adult is unable to earn an income due to ill health, or for children if the father (or both parents) is deceased, hospitalized, incarcerated, disabled, or whose whereabouts is unknown. Also paid to low-income single parent or guardians caring for a disabled child.

Burial assistance: Paid to families to help pay for the cost of a burial.

Clothing grant: Paid to needy individuals or victims of a disaster to help purchase clothing, including school uniforms and shoes for children. The grant is paid for up to four persons in each household.

Dietary grant: Paid to help purchase prescribed foodstuffs for persons diagnosed with certain conditions, such as diabetes or heart disease.

Disability assistance: Paid to persons aged 18 to 65 with a disability certified by a doctor. The person must have been a resident of Trinidad and Tobago for the last three years and have annual income less than TT\$12,000.

Education grant: Paid to families to help meet the cost of school fees, school transportation, and other essentials. The grant is paid for up to four children in each household, based on family circumstances.

Free bus pass: Provided to social assistance beneficiaries and citizens older than age 65.

House rent assistance: Paid to persons unable to pay housing rental payments.

Medical equipment grant: Paid to help purchase necessary medical aids, such as wheelchairs, eyeglasses, and hearing aids.

Home help grant: Paid to help finance short-term at-home care.

School textbook grant: Paid to help purchase necessary textbooks and writing material for school. The grant is paid for up to four children in each household.

Special child grant: Paid to parents of children up to age 18 with a mental or physical disability. The grant is paid for up to four children in each household.

Family Allowance Benefits

Family allowances (means tested)

Public assistance: Up to TT\$1,450 is paid.

Burial assistance: A lump sum of TT\$7,000 is paid.

Clothing grant: Up to TT\$500 per person is paid for up to four persons in each household.

Dietary grant: Up to TT\$600 a month is paid.

Disability assistance: TT\$1,300 a month is paid.

Education grant: Up to TT\$500 a month for each child is paid for up to four children in each household.

Free bus pass: Free travel on public transport.

House rent assistance: Up to TT\$7,500 is paid directly to the beneficiary's landlord over a three-month period.

Medical equipment grant: Up to TT\$7,500 is paid. The purchase of any particular item may only be approved once in each two-year period.

Home help grant: TT\$1,800 a month is paid to the caregiver for up to three months.

School textbook grant: A lump sum of TT\$500 per child is paid for up to four children in each household.

Special child grant: TT\$800 a month is paid to parents for up to four children in each household.

Administrative Organization

Ministry of the People and Social Development, Social Welfare Division (<http://www2.mpsd.gov.tt/content/social-welfare-division-0>), administers the social assistance program.

United States of America

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1935 (social security).

Type of program: Social insurance system.

Coverage

Gainfully employed persons, including self-employed persons with at least \$400 in annual net income and household employees with at least \$1,800 (adjusted for past increases in average wages) in annual gross income.

Voluntary coverage for employees of state and local governments hired before July 1, 1991, and the clergy.

Special systems for railroad employees, federal employees hired before January 1, 1984, and many employees of state and local governments.

Source of Funds

Insured person: 6.2% of covered earnings.

The maximum annual earnings used to calculate contributions are \$113,700 (\$117,000 in 2014). The maximum earnings used to calculate contributions are automatically adjusted to past increases in average wages.

Self-employed person: 12.4% of covered earnings.

The maximum annual earnings used to calculate contributions are \$113,700 (\$117,000 in 2014). The maximum earnings used to calculate contributions are automatically adjusted to past increases in average wages.

Employer: 6.2% of covered payroll.

The maximum annual earnings used to calculate contributions are \$113,700 (\$117,000 in 2014). The maximum earnings used to calculate contributions are automatically adjusted to past increases in average wages.

Government: A portion of the revenue from earmarked taxes on social security benefits (paid for by higher income social security beneficiaries) is dedicated to the Trust Fund. The total cost of means-tested supplemental income benefits.

Qualifying Conditions

Old-age pension: Age 66 (rising to age 67 by 2027) with at least 40 quarters of coverage.

Quarters of coverage are based on the insured's annual earnings. The minimum amount of earnings to receive one

quarter of coverage is \$1,160 (\$1,200 in 2014). This amount is adjusted annually to reflect past increases in average wages.

Early pension: A reduced pension is paid from age 62.

Deferred pension: The pension may be deferred up to age 70.

Earnings test: From age 62 up to full retirement age, employment may continue and a reduced benefit is paid. From full retirement age, there is no penalty for continuing to work. This test also applies to dependents.

Spouse's benefit: The insured receives or is entitled to receive an old-age pension. The spouse must be aged 62 or older and have been married to the insured for at least one year before he or she applied for benefits; any age if caring for a child younger than age 16 (no limit if the child receives disability benefits). Generally, a divorced spouse must have been married to the insured for at least 10 years and be currently unmarried. A spouse or divorced spouse is not eligible if he or she receives or is entitled to receive a higher social security benefit based on his or her own earnings record.

Children's benefit: The insured must receive or be entitled to receive an old-age pension. The child must be unmarried and younger than age 18 (age 19 if a full-time elementary or secondary school student, no limit if disabled before age 22).

Pensions may be payable abroad to citizens, and to non-citizens under reciprocal agreement. However, noncitizen dependents who were first eligible after 1984 generally must meet a residency requirement unless an exception applies.

Old-age supplemental income benefit (means tested):

Age 65 with low income and limited resources. The means test is based on earned and unearned income, including benefits.

Disability pension: Assessed as incapable of substantial gainful activity as the result of a physical or mental impairment that is expected to last at least a year or result in death. The insured must meet the recent work and duration of work requirements.

For the recent work requirement, if the disability began before age 24, the insured must have worked at least 1.5 years (six quarters of coverage) during the 3-year period before the disability began; if the disability began from age 24 to 30, must have two quarters of coverage for each year from age 21 to the quarter the disability began; if the disability began at age 31 or older, must have worked during five of the 10 years before the disability began.

For the duration of work requirement, the number of years of work required ranges from 1.5 years (six quarters) before age 28 to 10 years (40 quarters) at age 60.

The qualifying conditions for young and blind persons are less strict.

Earnings test: From age 62 up to full retirement age, employment may continue and a reduced benefit is paid. From full retirement age, there is no penalty for continuing to work. This test also applies to dependents.

Spouse's benefit: The insured receives or is entitled to receive a disability pension. The spouse must be aged 62 or older and have been married to the insured for at least one year before he or she applied for benefits; any age if caring for a child younger than age 16 (no limit if the child receives disability benefits). Generally, a divorced spouse must have been married to the insured for at least 10 years and be currently unmarried. A spouse or divorced spouse is not eligible if he or she receives or is entitled to receive a higher social security benefit based on his or her earnings record.

Children's benefit: The insured receives or is entitled to receive a disability pension. The child must be unmarried and younger than age 18 (age 19 if a full-time elementary or secondary school student, no limit if disabled before age 22).

Pensions may be payable abroad to citizens, and to non-citizens under reciprocal agreement. However, noncitizen dependents who were first eligible after 1984 generally must meet a residency requirement unless an exception applies.

Disability supplemental income benefit (means tested):

Paid to persons younger than age 65 who are blind or disabled with low income and limited resources. The means test is based on earned and unearned income, including benefits. Certain impairment-related work expenses are deductible from income.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death or had a quarter of coverage for each year since age 21 up to the year before the year of death; 1.5 years of coverage (six quarters) in the three years before the time of death for widow(er)s caring for dependent children.

Eligible survivors include a widow(er) aged 60 or older and married to the insured for at least one year before he or she applied for benefits (at least 10 years and did not remarry before age 60 for a divorced widow(er)); a widow(er) at any age if caring for a child younger than age 16 or disabled and receiving social security benefits; a disabled widow(er) aged 50 or older with a disability that started before or within seven years of the insured's death; an unmarried child younger than age 18 (age 19 if a full-time elementary or secondary student, no limit if disabled before age 22); and a dependent parent aged 62 or older, not remarried since the insured's death, and at least 50% dependent on the deceased at time of death.

Earnings test: Up to full retirement age, survivors may continue working and receive a reduced benefit. From full retirement age, there is no penalty for continuing to work.

Pensions may be payable abroad to citizens, and to non-citizens under reciprocal agreement. However, noncitizen dependents who were first eligible after 1984 generally must meet a residency requirement unless an exception applies.

Death benefit: Paid to the surviving widow(er) living with the insured when he or she died. If they were living apart, paid if the surviving widow(er) was receiving benefits on the insured's record or became eligible upon the insured's death during the month he or she died. If there is no eligible widow(er), the surviving children are eligible if they were receiving benefits on the insured's record or became eligible upon the insured's death during the month he or she died.

Old-Age Benefits

Old-age pension: The pension is based on the average of the insured's 35 highest years of lifetime earnings. The earnings are adjusted for increases in average wages prior to age 60.

Early pension: The pension is reduced for each month the insured is below the full retirement age.

Earnings' test: Benefits are reduced by \$1 for every \$2 of earnings for annual earnings above \$15,120 (\$15,480 in 2014) until the year the insured reaches the full retirement age. Benefits are reduced by \$1 for every \$3 of earnings above \$40,080 (\$41,400 in 2014) in the year the insured reaches the full retirement age. Beginning the month the insured reaches the full retirement age, there is no earnings test.

The maximum monthly pension for workers retiring in 2013 at the full retirement age is \$2,533 (\$2,642 in 2014).

Deferred pension: An increment is provided for each month the insured defers retirement beyond the full retirement age, up to age 70. The increment amount depends on the year the insured person reached age 62. In 2013, the annual increment is 8%.

Spouse's benefit: 50% of the insured's old-age pension is paid if the worker's spouse has reached the full retirement age or is caring for a child younger than age 16 or receiving disability benefits. A reduced benefit is paid from age 62.

Children's benefit: Up to 50% of the insured's old-age pension is paid.

The maximum family pension ranges from 100% to 180% of the insured's old-age pension. A divorced spouse's benefit is not counted against the total maximum family benefit.

Benefit adjustment: Benefits are adjusted automatically according to changes in the cost of living.

Old-age supplemental income benefit (means tested):

The maximum monthly benefit is \$710 for an individual (\$721 in 2014); \$1,066 for a couple (\$1,082 in 2014).

Benefit adjustment: Benefits are adjusted automatically according to changes in the cost of living.

Permanent Disability Benefits

Disability pension: The pension is based on the insured's average covered earnings (adjusted for increases in average wages) from age 21 up to the onset of disability, excluding up to five years of the lowest earnings.

There is no minimum pension for insured persons whose disability began after 1981.

Spouse's benefit: 50% of the insured's disability pension is paid if the worker's spouse or eligible divorced spouse has reached the full retirement age. A reduced benefit is paid from age 62.

Children's benefit: Up to 50% of the insured's disability pension is paid.

The maximum family benefit ranges from 100% to 150% of the insured's disability pension. A divorced spouse's benefit is not counted against the total maximum family benefit. Benefit adjustment: Benefits are adjusted automatically according to changes in the cost of living.

Disability supplemental income benefit (means tested):

The maximum monthly benefit is \$710 for an individual (\$721 in 2014); \$1,066 for a couple (\$1,082 in 2014).

Benefit adjustment: Benefits are adjusted automatically according to changes in the cost of living.

Survivor Benefits

Spouse's pension: 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or divorced widow(er) at the full retirement age; 75% to a widow(er) or divorced widow(er) at any age caring for a child younger than age 16 (no limit if disabled before age 22); 71.5% to 99% to a widow(er) or divorced widow(er) aged 60 to the full retirement age; 71.5% to a disabled widow(er) aged 50 to 59.

Earnings' test: Benefits are reduced by \$1 for every \$2 of earnings for annual earnings above \$15,120 (\$15,480 in 2014) until the year the insured reaches the full retirement age. Benefits are reduced by \$1 for every \$3 of earnings above \$40,080 (\$41,400 in 2014) in the year the insured reaches the full retirement age. The pension ceases if the widow(er) remarries before age 60.

Orphan's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to each child.

Dependent parent's pension: 82.5% of the old-age or disability pension the deceased received or was entitled to receive is paid to one parent at age 62; 75% to each parent with two eligible parents.

Benefit adjustment: Benefits are adjusted automatically according to changes in the cost of living.

The maximum survivor pension ranges from 100% to 180% of the old-age pension (or 100% to 150% of the disability pension) the insured received or was entitled to receive. A

surviving divorced spouse's benefit is not counted against the total maximum family benefit.

Death benefit: A lump sum of \$255 is paid.

Administrative Organization

Social Security Administration (<http://www.ssa.gov>), an independent agency within the executive branch of government, administers the program through regional program centers, district offices, and branch offices.

Treasury Department (<http://www.treasury.gov>) supervises the collection of Social Security taxes through the Internal Revenue Service and supervises the payment of benefits and the management of funds.

Supplemental Security Income (SSI) program (<http://www.ssa.gov/ssi>), administered by the Social Security Administration, provides means-tested benefits.

Sickness and Maternity

Regulatory Framework

First and current laws: 1965 (health insurance for older persons); 1972 (health insurance for the disabled); 2003 (prescriptions drugs), implemented in 2006; and 2010 (Affordable Care Act).

Type of program: Social insurance system. Medical benefits only.

Note: Under the Family and Medical Leave Act of 1993, eligible employees of covered employers may take paid, job-protected leave for specified family and medical reasons. Covered employers include all public state, local, and federal agencies, including local education agencies, and most private-sector employers with 50 or more employees.

The Affordable Care Act requires most US citizens and legal residents to have qualifying health care coverage and access to certain free preventive services. The Affordable Care Act creates health insurance marketplaces, which will offer individuals without employer-provided health insurance a choice of plans that meet certain benefit and cost standards; small businesses will be able to purchase coverage through separate marketplaces. Persons with incomes from 100% to 400% of the federal poverty level are eligible for premium tax credits. Persons with incomes between 100% to 250% of the federal poverty level will also be eligible to enroll in plans with lower cost-sharing.

The Affordable Care Act also sets standards for most private insurance plans such as requiring dependent coverage for children up to age 26, eliminating exclusions for pre-existing conditions, prohibiting annual and life-time limits on the dollar value of coverage, and prohibiting companies from rescinding coverage (except in the case of fraud). Provisions are being implemented in stages since the law was enacted. The marketplaces opened on October 1, 2013, with coverage becoming effective as early as January 1, 2014.

Coverage

Cash sickness and maternity benefits: There is no national program. Cash benefits may be provided at the state level. Cash benefits for workers in industry and commerce are available in five states (Rhode Island, California, New Jersey, New York, and Hawaii) and Puerto Rico; agricultural workers are covered to varying degrees in three states (California, Hawaii, and New Jersey) and Puerto Rico. Contribution rates and benefits vary by jurisdiction. Special federal system for railroad employees.

Medical benefits

Hospitalization and other medical services (Medicare Parts A and B): Age 65; younger than age 65 with a disability, including end-stage renal disease or ALS (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease).

Medicare Advantage (Medicare Part C): Same as Medicare Parts A and B, except that persons with end-stage renal disease are excluded. Beneficiaries may choose a Medicare Advantage health plan instead of Medicare Parts A, B, and usually D. These plans include health maintenance organizations, preferred provider organizations, and other types of plans that are run by private insurance companies approved by and under contract with the Centers for Medicare and Medicaid Services.

Prescription drugs (Medicare Part D): Voluntary coverage for persons entitled to Medicare Parts A, B, or C. Separate means-tested federal and state systems for workers with significant health care needs.

Source of Funds

Insured person

Medicare Part A: 1.45% of gross earnings up to \$200,000 a year plus 0.9% of annual earnings above \$200,000.

There are no maximum earnings used to calculate contributions for hospitalization.

Medicare Part B: Pensioners pay \$104.90 a month for annual earnings up to \$85,000 (single person) or \$170,000 (married couple). Premiums for annual earnings over \$85,000 (single person) or \$170,000 (married couple) range from \$146.90 to \$335.70 a month, according to income level. (There is a late enrollment penalty of 10% of the premium for each full 12-month period that an individual was eligible but did not enroll.) Low-income persons may be eligible for premium or cost-sharing subsidies.

Medicare Part C: The monthly premium varies according to the plan.

Medicare Part D: Pensioners pay a monthly premium that varies according to the plan they choose. Persons with income above \$85,000 a year (single person) or \$170,000 a year (married couple) pay an additional amount directly to the government that ranges from \$11.60 to \$66.60 a month,

according to income level. Low-income persons may be eligible for premium or cost-sharing subsidies.

Self-employed person

Medicare Part A: 2.9% of declared earnings plus 0.9% of annual earnings above \$200,000.

There are no maximum earnings used to calculate contributions for hospitalization.

Medicare Part B: Pensioners pay \$104.90 a month for annual earnings up to \$85,000 (single person) or \$170,000 (married couple). Premiums for annual earnings over \$85,000 (single person) or \$170,000 (married couple) range from \$146.90 to \$335.70, according to income level. (There is a late enrollment penalty of 10% of the premium for each full 12-month period that an individual was eligible but did not enroll.) Low-income persons may be eligible for premium or cost-sharing subsidies.

Medicare Part C: The monthly premium varies according to the plan.

Medicare Part D: Pensioners pay a monthly premium that varies according to the plan they choose. Persons with income above \$85,000 a year (single person) or \$170,000 a year (married couple) pay an additional amount directly to the government that ranges from \$11.60 to \$66.60 a month, (\$12.10 to 69.30 for 2014) according to income level. Low-income persons may be eligible for premium or cost-sharing subsidies.

Employer

Medicare Part A: 1.45% of gross payroll.

There are no maximum earnings used to calculate contributions for hospitalization.

Medicare Part B: None.

Medicare Part C: 1.45% of gross payroll (hospitalization only).

There are no maximum earnings used to calculate contributions for hospitalization.

Medicare Part D: None.

Government

Medicare Part A: The total cost for certain noninsured elderly persons.

Medicare Part B: A portion of the revenue from earmarked taxes on social security benefits; and subsidies.

Medicare Part C: Annual payments to participating companies.

Medicare Part D: Subsidies from general revenues, as needed. State governments pay a portion of the cost for certain workers also covered under certain state assistance programs.

Qualifying Conditions

Medical benefits

Medicare Parts A and B: Age 65 and receives or is entitled to receive an old-age pension or has at least 10 years of contributions; younger than age 65 with a disability and receiving a disability pension for at least two years (no waiting period for persons with end-stage renal disease or ALS).

Eligible dependents: Under certain conditions, the insured's spouse, divorced spouse, or widow(er) may be eligible.

Medicare Part C: Same as for Parts A and B. Persons with end-stage renal disease who are new to Medicare usually are excluded.

Medicare Part D: Must be entitled to Medicare Parts A, B, or C.

Sickness and Maternity Benefits

Sickness benefit: There is no national program. Cash benefits may be provided at the state level.

Maternity benefit: There is no national program. Cash benefits may be provided at the state level.

Workers' Medical Benefits

Medical benefits

Medicare Part A: Inpatient care is provided for stays of up to 90 days: the beneficiary is responsible for a deductible of \$1,184 (\$1,216 in 2014) for up to 60 days; \$296 a day (\$304 in 2014) for the 61st to the 90th day; and \$592 a day (\$608 in 2014) for more than 90 days (coverage is available for up to 60 lifetime reserve days). Posthospital skilled nursing facility care for an additional 100 days (the patient pays \$148 a day (\$152 in 2014) for the 21st to the 100th day), laboratory and X-ray services for inpatients, and posthospital home health services.

Medicare Part B: Most preventive care services are free. 80% of medically necessary charges above \$147 a year is paid for physician's services, outpatient diagnostic and physical therapy, laboratory services, appliances, and transportation.

Medicare Part C: Benefits are at least the same as for Parts A and B and usually include a prescription drug component. Co-payments, deductibles, and annual out-of-pocket maximums vary according to the plan.

Medicare Part D: The maximum allowable deductible is \$325 a year (\$310 in 2014); some plans do not have a deductible. The plan and the insured share the cost of prescription drugs, up to a combined limit of \$2,970 (\$2,850 in 2014). The insured pays a higher percentage of the combined total cost of prescription drugs between \$2,970 (\$2,850 in 2014, gradually rising to \$3,860 by 2020) and \$4,750 (\$4,550 in 2014, gradually falling to \$3,860 by

2020). For the rest of the year, the insured has a minimum co-pay that varies according to the type of drug.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Medical benefits: Department of Health and Human Services provides general supervision.

Centers for Medicare and Medicaid Services (CMS) (<http://www.cms.hhs.gov>) administer the program in cooperation with the Public Health Service, the Social Security Administration, and state health departments.

Private carriers and public agencies, under contract as intermediary administrative agents, determine and make payments to service providers or to patients.

Carriers either pay medical service providers directly or partially reimburse the insured.

CMS contracts with individual companies that provide prescription drugs directly to the insured.

Work Injury

Regulatory Framework

First laws: 1908 (Federal employees) and 1911 (nine state laws).

Current laws: Most laws were enacted before 1920; 1969 (pneumoconiosis).

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability system: Most public- and private-sector employees. (All states, Puerto Rico, District of Columbia, Guam, and U.S. Virgin Islands).

Exclusions: Household workers, agricultural employees, some small businesses, casual labor, and self-employed persons.

Pneumoconiosis benefits: Miners.

Source of Funds

Insured person: Nominal contributions in a few states.

Self-employed person: Not applicable.

Employer

Work injury benefits: The total cost (most states) or most of the cost is financed through either insurance premiums varying with the assessed degree of risk or self-insurance. (The average cost in 2011 was 1.27% of payroll.)

United States

Pneumoconiosis benefits: The total cost for insured persons who entered the workforce after 1973.

Government

Work injury benefits: None; contributes as an employer.

Pneumoconiosis benefits: The total cost for insured persons who entered the workforce before 1974.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, except for exposure to occupational disease.

Pneumoconiosis benefits: Must be totally disabled by black lung disease caused by working in the coal mining industry and have worked for at least one year.

Temporary Disability Benefits

In most states, 66.6% of earnings is paid after a three- to seven-day waiting period. Benefits are paid retroactively if the disability lasts for a specified period, from five days to six weeks.

Dependent's supplement: Paid in about 20% of all states, in some instances as a lump sum.

The maximum weekly benefit varies by state.

Benefit adjustment: About 80% of all states increase benefits automatically according to increases in state wages.

Permanent Disability Benefits

Permanent disability pension: 66.6% of earnings is paid for a total disability for the duration of the disability (in most states).

Partial disability: A reduced pension is paid according to the assessed loss of earning capacity, or at the full rate for fewer weeks for certain injuries.

Constant-attendance supplement: Paid in some states if the insured requires the constant attendance of others to perform daily functions. The supplement is paid for life or for the duration of the disability (80% of all states); or for 104 to 500 weeks (in some states).

Dependent's supplement: Paid for life or the duration of the disability (in 80% of all states); or for 104 to 500 weeks (in some states).

Pneumoconiosis pension: \$625 a month is paid by the insured's last employer. The benefit is increased according to the number of dependents, up to \$1,251 per month with three dependents.

Workers' Medical Benefits

Medical benefits: All states provide medical care for as long as required.

Pneumoconiosis benefits: Medical coverage for treatment of the miner's pneumoconiosis and directly related conditions.

Survivor Benefits

Survivor pension: 35% to 70% of the deceased's earnings is paid to a widow(er); 60% to 80% with dependent children.

Other eligible survivors (in some states) include dependent parents, brothers, and sisters.

Funeral grant: A lump sum is paid. The amount varies by state.

Survivor pension (pneumoconiosis): \$625 a month is paid. The benefit is increased according to the number of dependents, up to \$1,251 per month with three dependents.

Administrative Organization

Work injury: State workers' compensation agencies administer the program in about 50% of all states, state Departments of Labor administer the program in about 37.5% of all states, and courts administer the program in three states.

Employers must insure with the state fund in four states; with the state fund or a private carrier in 19 states; or with a private carrier in the remainder. In all but two states, certain employers may choose to self-insure.

Pneumoconiosis benefits: Department of Labor (<http://www.dol.gov/owcp>), through its Office of Workers' Compensation Program, administers the program and pays benefits.

In some cases, if the employer or insurer is out of business and unable to pay benefits to the miner or his or her eligible dependents, the Department of Labor may accept liability for paying benefits.

Unemployment

Regulatory Framework

First and Current Federal law: 1935 (Social Security Act).

First and Current State laws: All states, Puerto Rico, Virgin Islands, and District of Columbia have separate laws creating their own programs. State laws were first enacted between 1932 and 1937.

Type of program: Social insurance system.

Coverage

Public- and private-sector workers, military personnel, most agricultural employees, and household workers.

Exclusions: Some agricultural employees, employees of religious organizations, casual employees, family labor, and self-employed persons.

Special federal system for railroad employees.

Source of Funds

Insured person: None, except in Alaska, New Jersey, and Pennsylvania.

Self-employed person: Not applicable.

Employer

Federal program: 0.6% of the first \$7,000 of an employee's earnings in covered employment per year. (The full amount is 6.0%. However, there is a 5.4% credit if states meet all federal requirements.)

State programs: The standard rate is 5.4% of the first \$7,000 to \$38,800 (varies according to the state) of an employee's earnings in covered employment per year. Actual rates vary from zero to 10% or more. (Employers with a history of higher unemployment costs generally pay higher rates.)

Government: Federal tax revenue finances federal and state administrative costs.

Qualifying Conditions

Unemployment benefits: Most states require minimum earnings in the base period equal to a specified multiple of the weekly benefit amount or high-quarter wages, or a specified total amount of wages in the base period. A few states require a specified number of weeks of employment (for example, from 16 to 20 weeks). One state requires a certain number of hours of work.

Must be registered with the employment service, capable of and available for work, and actively seeking work. Will generally be disqualified for voluntarily leaving a job without good cause, being discharged from employment for misconduct, or refusing an offer of suitable work. May be disqualified for participating in a labor dispute.

Unemployment Benefits

Unemployment benefit: About 50% of the insured's earnings is paid after a one-week waiting period, for up to 26 weeks in most states. The states pay for benefits.

The maximum unemployment benefit is usually about 50% of the state's average weekly wage.

Dependent's supplement: About 25% of states provide from \$1 to \$147 a week for each child and sometimes for other dependents.

Federal law provides for up to 20 additional weeks of benefits in states with high levels of unemployment.

Unemployment assistance: Paid in some states to unemployed workers with insufficient periods of covered employment who have exhausted benefit rights under the federal and state assistance programs and who are participating in training programs. The states pay for benefits.

Administrative Organization

Department of Labor (<http://oui.doleta.gov/unemploy>) administers the program nationally through its Employment and Training Administration and Office of Unemployment Insurance.

State workforce agencies are responsible for the administration of individual state unemployment programs.

Family Allowances

Regulatory Framework

A federal and state system of aid (cash payments, social services, and job training) provides temporary assistance to needy families, and a system of refundable federal tax credits operates for low-income families with eligible children and for some unmarried persons.

Uruguay

Exchange rate: US\$1.00 = 18.78 new pesos

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1829 to 1934 (various laws for specified groups of workers) and 1967 (national social security institutions).

Current laws: 1995 (social insurance and individual accounts), implemented in 1996; 2009 (flexibility of social security).

Type of program: Social insurance, individual account, and social assistance system.

Note: The mixed social insurance and individual account system is mandatory for employed and self-employed persons born after April 1, 1956, with monthly earnings greater than 31,618 pesos and voluntary for those with monthly earnings of 31,618 pesos or less. All others are covered by the social insurance system only.

Coverage

Social insurance only: Employed and self-employed persons, including rural and household workers.

Special systems for bank employees, notaries, university graduates, and military and police force personnel.

Social insurance and individual account: Employed and self-employed persons with monthly earnings greater than 31,618 pesos.

Voluntary coverage for employed and self-employed persons with monthly earnings of 31,618 pesos or less.

Special systems for bank employees, notaries, university graduates, and military and police force personnel.

Social assistance: Needy elderly or disabled persons.

Source of Funds

Insured person

Social insurance only: 15% of gross monthly earnings of 31,618 pesos or less.

Social insurance and individual account: 15% of the first 31,618 pesos of gross monthly earnings to social insurance; 15% of gross monthly earnings above 31,618 pesos to the individual account. For the voluntarily insured, 7.5% of the first 31,618 pesos of gross monthly earnings to social insurance; 7.5% of gross monthly earnings above 36,618 pesos to the individual account.

The insured's contribution to the individual account includes an average 1.398% of covered earnings for

disability and survivor insurance and an average of 1.755% of covered earnings for administrative fees.

The maximum monthly earnings used to calculate contributions are 94,854 pesos.

Earnings used to calculate contributions are adjusted according to changes in the average wage index.

Social assistance: None.

Self-employed person

Social insurance only: 15% of gross monthly earnings of 31,618 pesos or less.

Social insurance and individual account: 15% of the first 31,618 pesos of gross monthly earnings to social insurance; 15% of gross monthly earnings above 31,618 pesos to the individual account. For the voluntarily insured, 7.5% of the first 31,618 pesos of gross monthly earnings to social insurance; 7.5% of gross monthly earnings above 31,618 pesos to the individual account.

The insured's contribution to the individual account includes an average of 1.398% of covered earnings for disability and survivor insurance and an average of 1.755% of covered earnings for administrative fees.

The maximum monthly earnings used to calculate contributions are 94,854 pesos.

Earnings used to calculate contributions are adjusted according to changes in the average wage index.

Social assistance: None.

Employer

Social insurance only: 7.5% of covered payroll.

Social insurance and individual account: None.

Social assistance: None.

Government

Social insurance only: Finances pension deficits; the total cost of noncontributory benefits; contributes as an employer.

Social insurance and individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 60 with at least 30 years of contributions. Women are credited with one year of contributions for each biological or adopted child, up to five years. Additional years of contributions are credited to workers in hazardous occupations.

Deferred pension: The pension may be deferred if the insured has at least 35 years of contributions.

Old-age pension (individual account): Age 60 with at least 30 years of contributions; age 65 with no contribution requirement.

Advanced-age pension (social insurance and individual account): Age 70 with at least 15 years of contributions. Age requirements are reduced according to the number of years worked, from age 69 with at least 17 years of contributions to age 65 with at least 25 years of contributions. Employment must cease.

Noncontributory means-tested old-age pension (social assistance): Age 70, assessed as needy, and a resident of Uruguay for at least 15 years.

Disability pension

Permanent disability pension (social insurance and individual account): Assessed with at least a 66% degree of disability and incapable of any work. There is no minimum qualifying period for a disability resulting from an accident. Otherwise, workers aged 26 or older must have at least two years (six months if younger than age 26) of covered employment before the disability began. Coverage is extended two years after employment ceases if the insured has at least 10 years of contributions.

Special allowances: Paid to low-income persons according to assessed need.

Partial disability benefit (social insurance and individual account): Assessed with a 50% to 66% degree of disability and incapable of work in the current job. There is no minimum qualifying period for a disability resulting from an accident. Otherwise, workers aged 26 or older must have at least two years (six months if younger than age 26) of covered employment before the disability began. The benefit is temporary and subject to reassessment of the incapacity for work.

District medical commissions of the Social Security Bank assess the degree of incapacity for work.

Noncontributory means-tested disability pension (social assistance): Assessed as needy with a total and permanent disability and a resident of Uruguay for at least 15 years.

Survivor pension

Survivor pension (social insurance and individual account): The deceased was working; received or was entitled to receive an old-age or disability pension, or sickness, maternity, work injury, or unemployment benefits; or died in the 12-month period after the unemployment benefit ceased. Coverage is extended for up to 12 months after employment ceases; no limit with at least 10 years of contributions.

Eligible survivors include a widow(er) or partner (same sex or opposite sex), divorced spouse (same sex or opposite sex), unmarried orphans up to age 21 (no limit if disabled), and dependent, disabled parents. A widow(er) must have average monthly earnings of no more than 94,854 pesos (2013) in the 12 months before the insured's death.

Noncontributory means-tested survivor pension (social assistance): The deceased received or was entitled to receive a noncontributory means-tested old-age or disability pension.

Funeral grant: Paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension

Old-age pension (social insurance): 45% of the insured's monthly average earnings in the last 10 years or 45% of 105% of the insured's monthly average earnings in the best 20 years of earnings (whichever is lower) is paid. The pension is increased by 1% for each year of work from 30 to 35 years; 0.5% for each year of work exceeding 35 years, up to 2.5%; and 2% for each year of work after age 60 if the contribution conditions were not met, up to age 70 or until contribution requirements are met.

Deferred pension: The pension is increased by 3% for each year of work after age 60 with at least 35 years of work, up to 30%; 2% if the insured has less than 35 years of work, up to age 70 or until contribution requirements are met.

The minimum monthly pension is 6,170 pesos.

The maximum monthly pension is 26,085 pesos (social insurance and individual account) or 38,574 pesos (social insurance only).

The pension is payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to changes in the average wage index.

Advanced-age pension (social insurance): 50% of the insured's monthly average earnings in the last 10 years plus 1% for each year of work exceeding the respective minimum years of service (from 15 to 25 minimum years), up to 14%, is paid.

The pension is payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to changes in the average wage index.

Old-age pension (individual account): The insured must purchase an annuity from an insurance company.

The pension is payable abroad under bilateral or multilateral agreement only.

Advanced-age pension (individual account): The insured must purchase an annuity from an insurance company.

The pension is payable abroad under bilateral or multilateral agreement only.

Noncontributory means-tested old-age pension (social assistance): 6,170 pesos a month is paid.

Benefit adjustment: Benefits are adjusted according to changes in the average wage index.

Permanent Disability Benefits

Disability pension

Permanent disability pension (social insurance): 65% of the insured's average indexed earnings in the 20 years before the disability began or the total number of years worked (whichever is less) is paid.

Special allowances: A lump sum of 1,552 pesos is paid for transportation costs and 3,375 pesos for rehabilitation costs.

Partial disability benefit (social insurance): 65% of the insured's average indexed earnings in the 20 years before the disability began or the total number of years worked (whichever is less) is paid for up to three years.

The minimum monthly benefit is 6,170 pesos.

Benefits are payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to changes in the average wage index.

Permanent disability pension (individual account): 45% of the insured's average indexed earnings in the 10 years before the disability began is paid. The individual account balance is transferred to an insurance company, which pays the pension.

Partial disability benefit (individual account): 45% of the insured's average indexed earnings in the 10 years before the disability began is paid by disability insurance for up to three years.

Noncontributory means-tested disability pension (social assistance): 6,170 pesos a month is paid.

Benefit adjustment: Benefits are adjusted according to changes in the average wage index.

Survivor Benefits

Survivor pension

Survivor pension (social insurance and individual account): 66% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid, according to the number of survivors.

100% of the old-age or disability pension the deceased received or was entitled to receive is split among the widow(er), divorced spouses, and partners (same sex or opposite sex) with at least five years of cohabitation with the insured if there are no other eligible survivors; 70% if there are eligible orphans; 60% if there are other eligible survivors but no eligible orphans. The remainder is split equally among other eligible survivors. If there is no widow(er) or a divorced spouse, 100% of the pension is split equally among other eligible survivors.

The pension ceases if the widow(er) or divorced spouse remarries.

For the survivors of a member of an individual account scheme, the accumulated capital in the individual account (contributions plus accrued interest) is transferred to an insurance company, which pays the pension.

Survivor pensions are payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to changes in the average wage index.

Noncontributory means-tested survivor pension (social assistance): 6,170 pesos a month is paid.

Funeral grant: The cost of the funeral is paid, up to 14,685 pesos.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gub.uy>) provides general supervision.

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers the social insurance program.

Central Bank of Uruguay (<http://www.bcu.gub.uy>) oversees pension fund management companies and insurance companies.

Pension fund management companies manage the individual accounts.

Sickness and Maternity

Regulatory Framework

First laws: 1958 (maternity benefits) and 1960 (sickness benefits for construction workers).

Current laws: 1975 (sickness), 1980 (maternity), 1981 (maternity), 1995 (pensioners), 1999 (maternity), 2007 (national health fund), 2008 (national integrated health system), 2011 (incorporation schedule); and 2012 (benefit calculation).

Type of program: Social insurance system.

Coverage

Cash sickness benefits: Employed persons.

Cash maternity benefits: Benefits are provided under Family Allowances.

Medical benefits: Employed persons in the private sector and their children younger than age 18 (no limit if disabled), self-employed persons, persons receiving unemployment benefits, employers with up to three employees, and pensioners.

Exclusions: Workers with less than 13 days a month of covered work with earnings less than 3,248 pesos a month.

Special systems for military and police force personnel, and bank employees.

Source of Funds

Insured person

Cash sickness benefits: See source of funds for Old Age, Disability, and Survivors.

Medical benefits: 3% to 8% of gross earnings. Small business owners with up to one employee contribute 1,374 pesos (for an employee without children) or 1,591 pesos (with children).

Self-employed person

Cash sickness benefits: See source of funds for Old Age, Disability, and Survivors.

Medical benefits: 1,374 pesos (for an employee without children) or 1,591 (with children).

Employer

Cash sickness benefits: See source of funds for Old Age, Disability, and Survivors.

Medical benefits: 5% of payroll, plus additional premiums.

Government

Cash sickness benefits: See source of funds for Old Age, Disability, and Survivors.

Medical benefits: Any deficit; the total cost of public health services for all residents of Uruguay.

Qualifying Conditions

Cash sickness benefits: The insured must have at least three months of contributions or 75 days of contributions in the last 12 months.

Cash maternity benefits: See Family Allowances.

Medical benefits: Residents of Uruguay.

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's earnings is paid after a three-day waiting period (no waiting period for hospitalization) for up to a year; may be extended for an additional year.

The maximum monthly benefit is 16,994.73 pesos.

Maternity benefit: See Family Allowances.

Workers' Medical Benefits

Medical services are available through mutual health institutions. Medical services include medical assistance, surgery, and pharmaceutical products.

Mutual health institutions provide grants for eyeglasses, contact lenses, prostheses, orthopedic appliances, wheelchairs, and psychiatric hospitalization.

Maternity care is provided for insured women under Family Allowances.

The Ministry of Public Health provides free public health care to all residents through public hospitals and clinics.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

The Ministry of Public Health provides free public health care to all residents through public hospitals and clinics.

Administrative Organization

Ministry of Public Health (<http://www.msp.gub.uy>) implements the Integrated National Health System.

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers cash benefits.

National Health Board (JUNASA) supervises and administers the health insurance program through mutual health institutions.

Collective medical assistance and mutual health institutions provide medical benefits.

Work Injury

Regulatory Framework

First law: 1914.

Current law: 1989 (work injury).

Type of program: Compulsory insurance with a public carrier.

Coverage

Private-sector employees, including agricultural workers; certain public-sector workers; and apprentices.

Exclusions: Self-employed persons, professional athletes, and actors.

Special system for military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost, which varies with the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered.

Temporary Disability Benefits

Temporary disability benefit: 66% of earnings before the disability began is paid. (For casual workers, the benefit is equal to the insured's total adjusted earnings in the last six months divided by 150.) The daily benefit is paid retroactively after a four-day waiting period for the duration of the disability.

For an occupational disease, 100% of earnings before the disease was diagnosed is paid. There is no waiting period.

An additional benefit of 3.607% of earnings is paid under sickness benefits.

The Social Insurance Bank assesses the degree of loss of earnings.

Benefit adjustment: Benefits are adjusted according to the average wage index.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 20%, the monthly pension is the monthly loss of earnings.

Constant-attendance supplement: 115% of earnings before the disability began is paid if the insured needs the constant attendance of others to perform daily functions.

For an assessed degree of disability of 10% to 19%, a lump sum of 36 times the monthly loss of earnings is paid; for an assessed degree of disability less than 10%, a benefit is paid only if the assessed disability is the result of repeated accidents.

The Social Insurance Bank assesses the degree of loss of earnings.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Workers' Medical Benefits

The National Insurance Bank provides medical services. Benefits include medical, surgical, and dental care; hospitalization; medicine; and appliances.

There is no limit to duration.

Survivor Benefits

Survivor pension: 75% of the deceased's earnings is paid to a widow(er), divorced spouse, or partner (same sex or opposite sex) with dependents. The widow(er) must have been married to the deceased for a year; a partner must have cohabited with the deceased for at least five years. If the only eligible survivors are the divorced spouse or dependent parents of the deceased, the benefit is 50% of the deceased's earnings.

Orphan's pension: If there are no other eligible survivors, 66% of the deceased's earnings is paid.

For survivors of a member of an individual account scheme, the individual account balance is transferred to an insurance company, which pays the pension.

Benefit adjustment: Benefits are adjusted according to the average wage index.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers benefits.

National Insurance Bank (<http://www.bse.com.uy/bse/>) provides medical services.

Unemployment

Regulatory Framework

First law: 1934.

Current laws: 1981 (industry and commerce); 2001 (rural workers); 2002 (contracts); 2006 (household workers); and 2012 (benefits calculation).

Type of program: Social assistance system.

Coverage

Private-sector employees in industry and commerce, rural workers, professional athletes, and household workers.

Special system for bank employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: The total cost.

Qualifying Conditions

Unemployment benefits: Must have at least six months of work in the 12-month period before unemployment; workers paid at irregular intervals must have at least six months of work and have earned at least 15,588 pesos in the 6-month period before unemployment began.

Rural workers paid monthly must have at least 12 months of work in the 24-month period before unemployment; rural workers paid at irregular intervals must have earned at least 31,176 pesos in the 24-month period before unemployment began.

Household workers must be registered; household workers paid monthly must have at least six months of work in the 12-month period before unemployment; household workers paid at irregular intervals must have at least 12 months in the 24-month period before unemployment began; workers paid daily or weekly must have at least 150 days in the

12 months or 250 days in the 24 months of work before unemployment began.

Benefits are paid for up to 12 months (up to two years for workers aged 58 or older with at least 28 years of contributions).

Unemployment must not be the result of dismissal for disciplinary reasons.

Partial unemployment benefit: Paid to workers paid daily or at irregular intervals if working time is reduced by 25% or more relative to the legal or usual working time.

Dependent's supplement: Paid if the unemployed person is married, has children younger than age 21 (any age if disabled), or has disabled dependents.

There is a 12-month waiting period before a new claim for unemployment benefits can be made.

Unemployment Benefits

For full unemployment, 50% of the insured's average earnings in the six months before unemployment is paid to workers paid monthly or at irregular intervals; a monthly benefit of 12 days of earnings before unemployment for workers who are paid daily.

Partial unemployment benefit: The monthly benefit is 12 days of the insured's earnings before partial unemployment, minus the value of current monthly earnings.

Dependent's supplement: 20% of the benefit is paid.

The minimum monthly unemployment benefit is 2,832 pesos.

The maximum monthly unemployment benefit is 31,163 pesos.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gub.uy>) provides general supervision.

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers the unemployment insurance program.

Family Allowances

Regulatory Framework

First law: 1943.

Current laws: 1995 (social security), 2002 (multiple pregnancies), 2008 (equity in family allowances), and 2012 (benefit calculation).

Type of program: Social assistance system.

Coverage

Needy private-sector employees, household workers, persons receiving unemployment benefits, newspaper vendors, small rural products vendors, and pensioners.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The child must be younger than age 14 (age 18 if a student, no limit if disabled). The benefit is paid from the day the pregnancy is confirmed.

Parents or guardians may earn up to 28,330 pesos and still receive family allowances. For parents with three or more children, the earnings limit is increased by 2,833 pesos for each additional dependent child.

Cash maternity benefit: Paid for the birth of a child.

Multiple birth allowance: Paid to a pregnant woman expecting more than two children from the day the pregnancy is confirmed.

Special paid leave: Paid to a salaried worker who adopts a child.

Low-income family allowance (means tested, social assistance): Paid from the birth of the child until age 14 if in primary school, age 16 if the child could not finish primary school for justified reasons, or age 18 if in higher education (no limit if disabled).

Family Allowance Benefits

Family allowances: 451 pesos is paid for each child for covered families with income up to 16,995 pesos; 225 pesos with income from 16,995 pesos to 28,330 pesos (higher for families with three or more children). The allowance is doubled for children with disabilities.

For a multiple birth, the allowance is paid at three times the standard rate until the children reach age 5, at twice the standard rate until age 12, and at the standard rate until age 18.

The benefit is paid every two months.

Cash maternity benefit: 100% of average earnings in the last six months is paid on the expected date of childbirth for the 12 weeks including six weeks before and six weeks after the expected date of childbirth (gradually rising to a total of 14 weeks by 2016).

Employers are required to provide three days of paid paternity leave (gradually rising to 13 days by 2016).

Multiple birth allowance: The allowance is paid at three times the family allowance standard rate until the children

Uruguay

reach age 5, at twice the standard rate until age 12, and at the standard rate until age 18. The benefit is paid every two months.

Special paid leave: Private-sector workers receive benefits equal to six months of the cash maternity benefit.

Low-income family allowance (means tested, social assistance): 1,010 pesos is paid for a child in primary school and 1,443 pesos for a child in secondary school or with a disability.

In-kind benefits include pediatric care for children up to age 6, dental care for children up to age 9, and medical specialist care and transportation for children up to age 14. Free medical examinations and medicine for children.

The benefit is paid monthly.

Benefit adjustment: Benefits are adjusted according to the consumer price index and an adjustable reference unit set by decree.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers benefits.

Ministry of Social Development (<http://www.mides.gub.uy>) supervises and administers social assistance benefits.

Collective medical assistance and mutual health institutions contracted by the Social Insurance Bank provide medical benefits.

Venezuela

Exchange rate: US\$1.00 = 6.30 new bolivares

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1940.

Current law: 2011 (social assistance), 2012 (social security), and 2012 (social insurance).

Type of program: Social insurance system.

Coverage

Social insurance: Public- and private-sector employees; members of cooperatives; and household, seasonal, and casual workers.

Voluntary coverage for self-employed persons and unemployed pregnant women.

Special system for military personnel.

Social assistance: Residents of Venezuela.

Source of Funds

Insured person

Social insurance: 4% of monthly covered earnings for private-sector workers; 2% for public-sector workers.

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

The insured's contributions also finance sickness and maternity benefits and the marriage grant (see Family Allowances).

Social assistance: None.

Self-employed person

Social insurance: 13% of declared income.

Social assistance: None.

Employer

Social insurance: From 9% to 11% of covered payroll for private-sector workers; 4% of covered payroll for public-sector workers.

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

The employer's contributions also finance sickness and maternity benefits and the marriage grant (see Family Allowances).

Social assistance: None.

Government

Social insurance: At least 1.5% of total covered earnings for administrative costs.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 60 (men) or age 55 (women) with at least 750 weeks of contributions (250 weeks in the last 10 years for the voluntarily insured); if less than 750 weeks of contributions, the insured may continue to contribute until reaching 750 weeks. The pensionable age is lower for those in unhealthy and arduous work.

Retirement is not necessary.

The pension is payable abroad.

Subsidized pension (social insurance): Age 60 (men) or age 55 (women) with less than 700 weeks of contributions and total household income at least equal to the legal monthly minimum wage; unable to make additional contributions to be eligible for the old-age pension.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

Old-age grant (social insurance): Older than age 60 (men) or age 55 (women) with less than 750 weeks of contributions.

Gran Misión En Amor Mayor pension (social assistance): Age 60 (men) or age 55 (women). Must live in households with income below the legal monthly minimum wage and have resided in Venezuela for the last 10 years.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

Disability pension

Disability pension: Assessed with a permanent or prolonged loss of more than 66.7% of working capacity with at least 250 weeks of contributions (reduced by 20 weeks of contributions for each year the insured is younger than age 35), including at least 100 weeks in the last three years before the disability began. There is no qualifying period for a disability caused by an accident.

Partial disability pension: Assessed with a 25% to 66.6% degree of disability.

Constant-attendance supplement: The insured requires the constant attendance of others to perform daily functions.

Disability grant: Assessed with a permanent or prolonged loss of more than 66.7% of working capacity with at least

100 weeks of contributions in the last four years before the disability began, but does not meet the contribution requirements for a disability pension.

Survivor pension

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or was a pensioner at the time of death. There is no qualifying period if the death is caused by an accident.

Eligible survivors include a widow older than age 45; a partner who cohabited with the deceased for at least two years and is older than age 45; a widow or partner with dependent children; a dependent widower aged 60 or older or with a disability; and unmarried children younger than age 14 (age 18 if a student, no limit if disabled). A widow or partner younger than age 45 is eligible for limited benefits. If there are no other survivors, siblings younger than age 14 and dependent parents are eligible.

Survivor grant: The deceased did not meet the contribution requirements for an old-age or disability pension but had at least 100 weeks of contributions in the last four years.

Old-Age Benefits

Old-age pension (social insurance): A basic amount of 3,000 bolivares a month plus 30% of the insured's reference salary and 1% of earnings for each 50-week period of contributions exceeding 750 weeks is paid.

The reference salary is 20% of covered earnings in the last five years or 10% in the last 10 years, whichever is greater. The minimum pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

Deferred pension: An additional 5% of the pension is paid for each year the pension is deferred after the pensionable age.

Subsidized pension (social insurance): A monthly benefit equal to the legal monthly minimum wage is paid. (203.40 pesos a month is deducted from the pension until the insured reaches the number of weeks of contributions required for an old-age pension.)

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

Old-age grant (social insurance): A lump sum of 10% of the insured's total covered earnings is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in prices and wages.

Gran Misión En Amor Mayor pension (social assistance): A monthly pension equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

Permanent Disability Benefits

Disability pension: A basic amount of 3,000 bolivares a month plus 30% of the insured's reference salary and 1% of earnings for each 50-week period of contributions exceeding 750 weeks is paid.

The reference salary is 20% of covered earnings in the last five years or 10% in the last 10 years, whichever is greater.

The minimum pension is 40% of the insured's reference salary.

Constant-attendance supplement: Up to 50% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of 25% to 66.6%, a percentage of the total disability pension is paid according to the assessed degree of disability.

Disability grant: A lump sum of 10% of the deceased's total covered earnings is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in prices and wages.

Survivor Benefits

Spouse's pension: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er) or partner. (A widow or female partner younger than age 45 receives a lump sum of two years of the survivor pension.)

The minimum spouse's pension is the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 14 (age 18 if a student, no limit if disabled); 40% for one full orphan; and 20% each for two full orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Other eligible survivors: If there is no eligible widow(er), partner, or orphan, 10% of the deceased's total covered earnings may be paid to eligible siblings and parents.

The amount paid is recalculated if the number of eligible survivors changes.

Benefit adjustment: Pensions are adjusted periodically according to changes in prices and wages.

Survivor grant: A lump sum of 10% of the deceased's total covered earnings is paid.

Funeral grant: A lump sum of 5,000 bolivares is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in prices and wages.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.minpptrass.gob.ve>) provides general supervision.

Social Insurance Institute (<http://www.ivss.gov.ve>), managed by a tripartite board and director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1940.

Current law: 1998 (health care), 2007 (protection of children and adolescents), 2007 (family, maternity, and paternity protection), 2012 (social insurance), 2012 (labor law), and 2012 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees; members of cooperatives; household, seasonal, and casual workers; persons receiving old-age, disability, or survivor benefits; and certain dependents.

Exclusions: Self-employed persons and nonworking women.

Voluntary insurance is possible.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness, maternity, and paternity benefits: Must be currently insured.

Medical benefits: Must be currently insured.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of average daily earnings is paid after a three-day waiting period for up to 52 weeks; may be extended under certain conditions. The benefit is reduced by 50% if the insured is hospitalized.

Maternity benefit: 100% of earnings is paid for up to six weeks before and 20 weeks after the date of childbirth (may be extended under certain conditions) or for 26 weeks from the date of placement for the adoption of a child younger than age 3.

Paternity benefit: 100% of earnings is paid for 14 days immediately following the date of childbirth or the date of placement for the adoption of a child younger than age 3.

Workers' Medical Benefits

The Social Security Institute's medical facilities normally provide free medical services directly to patients for up to 52 weeks; may be extended for another 52 weeks for convalescent care. Benefits include general and specialist care, hospitalization, laboratory services, medicine, dental care, maternity care, appliances, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents (and survivors) are the same as those for the insured. Pensioners' dependents receive medical benefits for a maximum of 26 weeks.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.minpptrass.gob.ve>) provides general supervision.

Social Insurance Institute (<http://www.ivss.gov.ve>) managed by a tripartite board and director general, administers the program.

Work Injury

Regulatory Framework

First law: 1923.

Current law: 1991 (social insurance), 2005 (prevention and working conditions), and 2012 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees; members of cooperatives; and household and custodial workers.

Exclusions: Members of the military and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.75% to 10% of covered payroll, according to the assessed degree of risk.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's earnings is paid after a three-day waiting period until the insured is rehabilitated, recovered, or certified with a permanent disability.

Constant-attendance supplement: Up to 50% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Permanent Disability Benefits

Permanent disability pension: 100% of the insured's last covered earnings is paid. If the insured person has an assessed degree of disability of at least 67%, is unable to continue in the same job, and is subsequently rehabilitated and reinserted into the workforce, the pension will be reduced based on the percentage of the reassessed degree of disability.

Constant-attendance supplement: Up to 50% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of greater than 25% but less than 67%, a percentage of the full pension is paid according to the assessed degree of disability. For an assessed degree of disability of 5% to 25%, a lump sum of three times the insured's last covered earnings multiplied by the percentage of disability is paid.

Schedule of payments: Fourteen payments a year.

Workers' Medical Benefits

Medical benefits: Benefits include free general, specialist, and dental care; hospitalization; medicine; laboratory services; appliances; and rehabilitation services.

Survivor Benefits

Spouse's pension: 60% of the deceased's last covered earnings is paid to a widow(er) or partner.

Orphan's pension: If there is an eligible widow(er) or partner, 20% of the deceased's last covered earnings is paid to each orphan younger than age 18 (age 25 is a student, any age if disabled or financially dependent on the deceased), up to 40%. If there is no eligible widow(er) or partner, 60% of the deceased's last covered earnings is divided equally among eligible orphans.

Other eligible survivors: 20% of the deceased's last covered earnings may be paid to each dependent family member, up to 60%.

Schedule of payments: Fourteen payments a year.

Funeral grant: A lump sum of 5,000 bolivares is paid.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.minpprtrass.gob.ve>) provides general supervision.

National Institute for Prevention, Health, and Security at Work (<http://www.inpsasel.gob.ve>) manages and administers the program.

Unemployment

Regulatory Framework

First law: 1940.

Current law: 2005 (unemployment) and 2012 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, members of cooperatives, household and custodial workers, self-employed persons, and apprentices.

Source of Funds

Insured: 0.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 10 ten times the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

The insured's contributions also finance health insurance for unemployed persons.

Self-employed person: 2.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are the minimum urban wage.

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

The self-employed person's contributions also finance health insurance for unemployed persons.

Employer: 2% of payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,702.73 bolivares a month (September 2013).

The employer's contributions also finance health insurance for unemployed persons.

Government: Contributes as necessary; may subsidize up to 50% of contributions for low-income insured persons.

Qualifying Conditions

Unemployment benefits: Must have at least 12 months of contributions in the 24 months before unemployment began and must be available for training or suitable employment. Self-employed persons must have involuntarily lost their income.

Unemployment Benefits

60% of the insured's average monthly earnings in the last 12 months is paid for up to five months.

Workers' Medical Benefits

Unemployed insured persons and their dependents are covered for medical benefits for up to 52 weeks; may be extended for another 52 weeks. Benefits include general and specialist care, hospitalization, laboratory services, medicine, dental care, maternity care, appliances, and transportation.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.minpptrass.gob.ve>) provides general supervision.

Employment services administer training and guidance.

Social Insurance Institute (<http://www.ivss.gov.ve>), managed by a tripartite board and director general, administers the program.

Family Allowances

Regulatory Framework

Marriage grant: A lump sum of 7,000 bolivares is paid with at least 100 weeks of contributions in the three years before marriage. (The grant is provided under Old Age, Disability, and Survivors.)