

Social Security Programs Throughout the World: The Americas, 2009



Benefits America!

Social Security Administration
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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 6-month intervals over a 2-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). Founded in 1927, the ISSA is a nonprofit organization bringing together institutions and administrative bodies from countries throughout the world. The ISSA deals with all forms of compulsory social protection that, by legislation or national practice, are an integral part of a country's social security system.

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 Worldwide Database and a myriad of other types of data that must be drawn together to update this report. Members of the ISSA's Social Security Observatory analyzed the information and revised the publication to reflect detailed changes to each social security program. *Social Security Programs Throughout the World* is based on information available to the ISSA and SSA with regard to legislation in effect in July 2009, or the last date for which information has been received.

Barbara Kritzer managed the preparation of this report with assistance from John Jankowski. Staff of the Division of Information Resources edited the report and prepared the print and Web versions for publication.

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

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Manuel de la Puente
Associate Commissioner
for Research, Evaluation, and Statistics

March 2010

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/progdsc/ssptw/2008-2009/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 6-month intervals over a 2-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 2009 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 from the ISSA's Developments and Trends Annual Survey. 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 Organisation for Economic Co-operation and Development, 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 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.)

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

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

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, below.)

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 members of the armed forces, 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, domestics, 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 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 5 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 5 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 rearing, 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 3 to 5 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, usually 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. A widower usually 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. Moreover, in most instances, 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 link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. Occasionally, 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, a fixed percentage of wages, up to a ceiling, is contributed by employees and employers directly to a separate program that administers 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 1 month to 6 months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last 6 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 2 to 7 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 2 to 3 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.

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 6 weeks before the expected date of childbirth and end 6 to 8 weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to 6 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 medicines, 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 medicines.

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 1 to 3 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 equal to several years' 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 equal to 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. Noninsured 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 6 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 3 and 7 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 8 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	b	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	X
Ecuador	X	X	X	X	X	b
El Salvador	X	X	X	X	b	b
Grenada	X	X	b	X	b	b
Guatemala	X	X	X	X	b	b
Guyana	X	X	b	X	b	b
Haiti	X	b	b	X	b	b
Honduras	X	X	X	X	b	b
Jamaica	X	d	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	e	e	X	X	X
Venezuela	X	X	X	X	X	e

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. Maternity benefits only.
- e. Coverage is 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
Brazil		X	X				
British Virgin Islands		X					
Canada		X		X ^c			
Chile		X ^d	X				X ^e
Colombia		X					X ^e
Costa Rica		X	X				X
Cuba		X	X				
Dominica		X					
Dominican Republic		X ^d	X				X
Ecuador		X	X ^f				
El Salvador		X ^d					X ^e
Grenada		X					
Guatemala		X					
Guyana		X					
Haiti		X					
Honduras		X					
Jamaica	X ^g	X ^g					
Mexico		X ^d					X ^e
Nicaragua		X	X				
Panama		X					X
Paraguay		X					
Peru		X					X ^e
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 ^g	X ^g					

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 universal pension is increased by an income-tested supplement.
- d. The earnings-related social insurance system is closed to new entrants and is being phased out.
- e. The government provides a guaranteed minimum pension.
- f. The means-tested pension has not been implemented.
- g. The pension formula contains a flat-rate component and an earnings-related element.

Table 3.
Demographic and other statistics related to social security, 2009

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	0.086	6.6	50.2	72.8	74.9	60	60	c	c	18,691
Argentina	40.7	10.7	55.2	72.5	80.0	65	60	c	c	13,238
Bahamas	0.346	7.0	46.8	72.3	78.1	65	65	60	60	20,253
Barbados	0.257	10.4	38.2	75.4	80.5	65.5	65.5	60	60	17,956
Belize	0.313	4.1	63.0	75.5	79.5	65	65	60	60	6,734
Bermuda	0.068	14.2	48.2	77.2	83.7	65	65	c	c	69,900
Bolivia	10.0	4.8	68.2	65.0	69.4	65	65	c	c	4,206
Brazil	195.4	6.9	47.9	69.9	77.2	65 ^d	60 ^d	c	c	9,567
British Virgin Islands	0.024	5.8	34.4	76.0	78.6	65	65	c	c	38,500
Canada	33.9	14.1	43.8	79.2	83.6	65	65	c	c	35,812
Chile	17.1	9.2	46.0	76.2	82.3	65	60	c	c	13,880
Colombia	46.3	5.6	52.4	70.4	77.7	60	55	c	c	8,587
Costa Rica	4.6	6.5	46.6	77.1	82.0	62	60	c	c	10,842
Cuba	11.2	12.3	42.1	77.2	81.3	60	55	c	c	6,876
Dominica	0.073	10.2	51.9	72.6	78.6	60	60	c	c	7,893
Dominican Republic	10.2	6.1	59.3	70.4	76.2	60	60	55	55	6,706
Ecuador	13.8	6.7	59.5	72.9	78.9	60	60	c	c	7,449
El Salvador	6.2	7.3	63.5	67.5	77.0	60	55	c	c	5,804
Grenada	0.104	6.9	52.9	74.5	77.7	60	60	c	c	7,344
Guatemala	14.4	4.4	85.0	67.9	75.0	60	60	c	c	4,562
Guyana	0.761	6.2	54.6	66.2	71.9	60	60	c	c	2,782
Haiti	10.2	4.4	67.5	60.3	64.0	55	55	c	c	1,155
Honduras	7.6	4.3	69.8	70.7	75.6	65	60	c	c	3,796
Jamaica	2.7	7.7	58.0	69.7	76.0	65	60	c	c	6,079
Mexico	110.6	6.6	52.7	74.9	79.7	65	65	60	60	14,104
Nicaragua	5.8	4.6	64.2	71.5	77.8	60	60	c	c	2,570
Panama	3.5	6.7	55.4	73.8	79.1	62	57	60	55	11,391
Paraguay	6.5	5.2	63.2	70.7	74.9	60	60	55	55	4,433
Peru	29.5	6.0	56.0	71.6	76.9	60	60	55	50	7,836
Saint Kitts and Nevis	0.040	7.9	51.9	70.3	76.2	62	62	c	c	14,481
Saint Lucia	0.174	6.8	48.7	72.8	76.7	63	63	60	60	9,786

(Continued)

Table 3.
Demographic and other statistics related to social security, 2009—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	70.4	74.7	60	60	c	c	7,691
Trinidad and Tobago	1.3	6.9	37.9	66.9	73.9	60	60	c	c	23,507
United States	317.6	13.0	49.7	77.7	82.1	66	66	62	62	45,592
Uruguay	3.4	13.9	57.2	73.7	80.7	60	60	c	c	11,216
Venezuela	29.0	5.6	54.1	71.8	77.7	60	55	c	c	12,156

SOURCES: United Nations Population Division, Department of Economic and Social Affairs. *World Population Prospects: The 2008 Revision Population Database*, available at <http://esa.un.org/unpp> (2008); *Human Development Report 2009*, prepared for the United Nations Development Programme (Gordonville VA: Palgrave Macmillan, 2009); U.S. Central Intelligence Agency. *The World Factbook, 2009* (Washington D.C.: Central Intelligence Agency, 2009).

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, 2009 (in percent)

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Antigua and Barbuda	3 ^b	5 ^b	8 ^b	3	5	8 ^c
Argentina	11	10.17	21.17	17	22.7 ^d	39.7 ^c
Bahamas	1.7 ^b	7.1 ^b	8.8 ^b	1.7	7.1 ^d	8.8 ^c
Barbados	5.93 ^b	5.93 ^b	11.86 ^b	6.68	6.68	13.36 ^c
Belize	e	e	e	e	e	e
Bermuda	5 ^f	5 ^f	10 ^f	5 ^f	5 ^{d,f}	10 ^{c,f}
Bolivia	10 ^g	0	10 ^g	10	10 ^h	20 ^c
Brazil	8 ^b	20 ^b	28 ^b	8	21	29 ^{c,i}
British Virgin Islands	3.25	3.25	6.5	4	4.5	8.5 ^c
Canada	4.95	4.95	9.9	6.68	8.37 ^{d,j}	15.05 ^{c,j,k}
Chile	10	0 ^g	10 ^g	17.6	3.35	20.95 ^{c,k}
Colombia	3.875	11.625	15.5	7.875	36.773	44.648 ^c
Costa Rica	3.67	8.17	11.84	9.17	17.42 ^d	26.59 ^k
Cuba	0	14 ^b	14 ^b	0	14	14
Dominica	4 ^b	6.75 ^b	10.75 ^b	4	6.75 ^d	10.75 ^c
Dominican Republic	2.87	7.10	9.97	5.73	13.77 ^d	19.5 ^c
Ecuador	6.64	3.10	9.74	8.64	10.36	19
El Salvador	6.25	4.05 ^g	10.3 ^g	9.25	11.55	20.8 ^c
Grenada	4 ^b	5 ^b	9 ^b	4	5	9 ^c
Guatemala	1.83	3.67	5.5	4.83	8.67	13.5
Guyana	5.2 ^b	7.8 ^b	13 ^b	5.2	7.8	13 ^c
Haiti	6	6	12	6	8	14
Honduras	1	2	3	3.5	7	10.5 ^c
Jamaica	2.5 ^b	2.5 ^b	5 ^b	2.5	2.5	5 ^{c,k}
Mexico	1.12	5.15	6.27	1.37	6.85 ^{d,l}	8.22 ^c
Nicaragua	4 ^b	6 ^b	10 ^b	6.5	15	21.5 ^c
Panama	7.5	3.5	11	8.0	11.75 ^d	19.75
Paraguay	9 ^b	14 ^b	23 ^b	9	14	23
Peru	10 ^g	0	10 ^g	10	9.63	19.63 ^c
Saint Kitts and Nevis	5 ^b	5 ^b	10 ^b	5	6	11 ^c
Saint Lucia	5 ^b	5 ^b	10 ^b	5	5	10 ^c

(Continued)

Table 4.
Contribution rates for social security programs, 2009 (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 ^c
Trinidad and Tobago	3.2	6.4	9.6	3.605	7.21	10.815 ^{c,k}
United States	6.2	6.2	12.4	7.65	8.45 ^d	16.1 ^{c,k,m}
Uruguay	15 ^g	7.5 ^g	22.5 ^g	18	12.5 ^d	30.5 ^{c,i,k}
Venezuela	4	11	15	4.5	13.75	18.25 ^c

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.
- b. Also includes the contribution rates for other programs.
- c. Contributions are subject to a ceiling on some benefits.
- 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. Contributions finance old-age benefits only. Additional contributions are required for survivor and disability benefits.
- h. Employers pay the total cost of family allowances.
- i. Government pays the total cost of unemployment benefits.
- j. Contributions may be higher in some provinces.
- k. Government pays the total cost of family allowances.
- l. Plus flat-rate contributions for medical benefits.
- m. Contributions may be higher or lower in some states.

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 equals 2.70 East Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1972 (social insurance); 1973 (old age), with 2005 amendment; 1977 (disability); and 1993 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons aged 16 to 59.

Exclusions: A married woman working for her husband; certain family members working for a family business; casual workers with weekly earnings less than EC\$7.50 and who have worked for less than 8 weeks; and employed persons with any earnings based on commissions, fees, or profit sharing.

Social assistance: Persons aged 65 or older in 1993; 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: 3% of covered monthly earnings (private sector) or 2% of covered monthly earnings (public sector).

The minimum weekly earnings for contribution calculation purposes are EC\$7.50; EC\$32.50 a month.

The maximum annual earnings for contribution calculation purposes are EC\$54,000.

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

Social assistance: None.

Self-employed person

Social insurance: 8% of covered monthly earnings.

The minimum monthly earnings for contribution calculation purposes are EC\$450.

The maximum annual earnings for contribution calculation purposes are EC\$54,000.

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

Social assistance: None.

Employer

Social insurance: 5% of covered monthly payroll.

The minimum earnings for contribution calculation purposes are EC\$7.50 a week; EC\$32.50 a month.

The maximum annual earnings for contribution calculation purposes are EC\$54,000.

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

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

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

Partial pension: A reduced pension is paid at age 60 with 350 to 499 weeks of contributions.

Transitional pension: A reduced pension is paid at age 60 with at least 156 weeks of contributions starting before 1975.

Old-age settlement: Aged 60 or older and does not satisfy the qualifying conditions for the old-age pension, but has 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: Aged 77 or older; aged 60 or older if blind or disabled.

Disability pension: The insured must be assessed with a disability, be younger than age 60, and have at least 156 weeks of contributions.

The degree of disability is assessed by the insured's doctor and a second assessment is made by the Social Security Board doctor.

Disability settlement: The insured does not satisfy the qualifying conditions for the disability pension, but is assessed with a disability, is younger than age 60, and has at least 52 weeks of contributions.

The degree of disability is assessed by the insured's doctor and a second assessment is made by the Social Security Board doctor.

Disability benefits are payable abroad.

Survivor pension: Paid if the deceased was eligible for or received a disability pension or an old-age pension at the time of death.

Eligible survivors are a widow; a dependent, disabled widower; and children younger than age 16 (age 18 if a student).

Survivor settlement: Paid if the deceased was eligible for or received the old-age grant or the disability grant at the time of death.

Eligible survivors are a widow aged 50 or older who was married or living with the deceased for at least 3 years; a dependent, disabled widower who was married or living with the deceased for at least 3 years; and 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 was eligible for or received sickness benefits, maternity benefits, an old-age pension, or a disability pension at the time of death.

Old-Age Benefits

Old-age pension: The full pension is 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50%.

Average earnings are based on the best 5 years of earnings in the last 10 years of work; if the number of years worked is less than 5 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.

Transitional pension: The pension is 25% of average earnings in the best 5 years of the last 10 years of work.

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 is paid (whichever is greater).

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: The pension is 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50%.

Average earnings are based on the best 5 years of earnings in the last 10 years of work; if the insured has less than 5 years of work, 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 is paid (whichever is greater).

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

Survivor Benefits

Survivor pension: An eligible widow(er) receives 50% of the pension the deceased received or would have been entitled to receive. A limited pension is paid for a year if the widow is younger than age 50 and employed at the time of the insured's death.

The minimum survivor pension is EC\$350.00 a month.

Orphan's pension: 25% of the pension the deceased received or would have been entitled to receive is paid to an orphan younger than age 16 (age 18 if a student); 40% for a full orphan.

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

Survivor settlement: The grant must not exceed the value of the old-age settlement or disability settlement the deceased received or would have been entitled 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 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), and 1973 (maternity).

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

Coverage

Private-sector employees and self-employed persons aged 16 to 59.

Exclusions: A married woman working for her husband; certain family members working for a family business; casual workers with weekly earnings less than EC\$7.50 and having worked for less than 8 weeks; and employed persons with any earnings based on commissions, fees, or profit sharing.

Source of Funds

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

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

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

Government: None.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 26 weeks of contributions; must have worked at least 8 weeks in the 3 calendar months before the incapacity began; and 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: The insured must have at least 26 weeks of contributions in the year before the expected date of childbirth.

Maternity grant: The grant is 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.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of the insured's average weekly earnings and is paid after a 3-day waiting period for up to 26 weeks; may be extended for an additional 13 weeks.

Average weekly earnings are based on earnings in the 3 calendar months before the incapacity began.

Maternity benefit: The benefit is 60% of the insured's average weekly earnings and is paid for up to 13 weeks beginning not earlier than 6 weeks before the expected date of childbirth or later than the expected week of childbirth.

Average weekly earnings are based on earnings in the 52 weeks before the last 6 weeks prior to the expected week of childbirth.

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

Workers' Medical Benefits

Medical benefits: No statutory benefits are provided.

Medical services are provided by the Medical Benefits Scheme, Ministry of Health, and through public health facilities.

Necessary medical treatment is permitted abroad.

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided.

Medical services are provided by the Medical Benefits Scheme, Ministry of Health, and through public health facilities.

Necessary medical treatment is permitted abroad.

Administrative Organization

Ministry of Finance provides general supervision.

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

Argentina

Exchange rate: US\$1.00 equals 3.79 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1904 to 1958 (various laws on special categories), 1944 (commerce), 1946 (industry), and 1954 (rural workers).

Current laws: 1998 (small contributors), implemented in 1999, with 2004 amendment; 1999 (household workers), implemented in 2000; 2004 (early retirement), implemented in 2005; 2008 (pensions), implemented in 2009; 2008 (benefit adjustment), implemented in 2009; and 13 national social assistance laws from 1952 to 1994.

Type of program: Social insurance and social assistance system.

Note: Between 1994 and 2008, insured persons could choose between the social insurance or individual accounts systems. As of January 2009, the individual accounts system no longer exists. All insured persons enrolled in this system at the end 2008 were transferred to the social insurance system. Balances in individual accounts were credited to the social insurance system.

Coverage

Social insurance: Employed and self-employed persons aged 18 and older; household workers; and casual workers with declared earnings no greater than 12,000 pesos in the previous year.

Voluntary coverage for cooperative members, trade union officials, clergy, persons insured under professional provincial systems, and housewives.

Exclusions: Armed forces, security forces, and police force personnel; and technical workers hired abroad who work in Argentina for less than 2 years and are insured in another country.

Special systems for armed forces, security forces, and police force personnel; civil servants of some provinces and municipalities; and certain other groups including teachers, foreign ministry employees, investigators, and judicial authorities.

Social assistance: Needy elderly and persons with disabilities.

Source of Funds

Insured person

Social insurance: 11% of covered earnings. The contribution also finances disability and survivor benefits.

Household workers must contribute between 20 pesos and 81 pesos a month, according to the number of hours worked.

The minimum monthly earnings for contributions purposes are 268 pesos.

The maximum monthly earnings for contributions purposes are 8,711 pesos.

Contributions are paid monthly. Additionally, contributions are paid on the annual 13th month of salary, which is paid in two halves in the months of June and December.

Social assistance: None.

Self-employed person

Social insurance: Contributions vary according to activity and gross earnings.

Small contributors, including persons who sell goods, rent goods, provide services, or who are members of workers' cooperatives or certain enterprises specified by law with less than three workers, pay a monthly amount between 114 pesos and 648 pesos (according to annual declared earnings). The contribution includes value-added taxes and income taxes, and also finances sickness benefits.

Contributions are paid monthly except for casual workers who contribute 5% of declared earnings.

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). Additional contributions are made on behalf of workers in hazardous or unhealthy occupations.

The minimum monthly earnings for contributions purposes are 268 pesos.

There are no maximum earnings for contributions purposes.

Employers of household workers contribute a monthly lump sum between 20 pesos and 81 pesos, according to the number of hours worked.

Contributions are paid monthly. Additionally, contributions are paid on the annual 13th month of salary, which is paid in two halves in the months of June and December.

Social assistance: None.

Government

Social insurance: Contributes through general revenue, investment income, and certain earmarked taxes for the cost of social insurance pensions; and contributes to the

cost of some disability and survivor pensions paid under the former the individual accounts system.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

Basic old-age pension (social insurance): Age 65 (men) or age 60 (women) with at least 30 years of contributions and service, up to 45 years. (To meet the contribution qualifying condition, the insured may substitute 2 years of age after the retirement age for 1 year of contributions.)

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

Compensatory pension (social insurance): Age 65 (men) or age 60 (women) with at least 30 years of contributions and service. The benefit is paid only if the insured has credited contributions to the social insurance system before June 1994.

Additional pension (social insurance): Age 65 (men) or age 60 (women) with at least 30 years of contributions and service. The additional pension is paid if the insured has credited contributions to the social insurance system since June 1994.

Advanced-age old-age pension (social insurance): Aged 70 or older (men and women) with at least 10 years of service with contributions paid while employed or self-employed, including at least 5 of the last 8 years before leaving employment. A self-employed person must have been insured for at least 5 years.

Noncontributory old-age pension (social assistance): Needy persons aged 70 or older residing in Argentina.

Disability pension

Disability pension (social insurance): Paid for the loss of at least 66% of earning capacity. The insured must be younger than the normal retirement age, have paid contributions on a regular or nonregular basis, and not be receiving early retirement benefits.

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

Nonregular contributors must meet 50% of the minimum contribution qualifying condition for the basic old-age pension, have paid 12 months of contributions in the 60 months before the disability began, or have paid 18 months of contributions in the 36 months before the disability began.

District medical commissions assess the degree of disability. Three years after the initial assessment, the commission can certify permanent disability, extend the disability

certification for 2 years, or determine that the person no longer has a disability.

Advanced-age disability pension (social insurance): The insured must be assessed with a loss of at least 66% of earning capacity and be aged 65 or older (men and women).

Noncontributory disability pension (social assistance): Paid to needy, disabled persons residing in Argentina.

Survivor pension

Survivor pension (social insurance): The deceased was a pensioner or had paid contributions on a regular or non-regular basis.

Regular contributors must have met the minimum contribution qualifying condition for the basic old-age pension or have paid at least 30 months of contributions in the last 36 months before death.

Nonregular contributors must meet 50% of the minimum contribution qualifying condition for the basic old-age pension, have paid at least 12 months of contributions in the last 60 months before death, or have paid at least 18 months of contributions in the last 36 months before death.

Eligible survivors include a widow(er) or partner who lived with the deceased for at least 5 years (2 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.

Old-Age Benefits

Old-age pension

Basic old-age pension: The monthly pension is 326 pesos.

Compensatory pension: The monthly 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) with contributions paid before July 1994.

Additional pension: The monthly 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) with contributions paid after July 1994.

Advanced-age old-age pension: The monthly pension is 70% of the basic old-age pension, plus the compensatory pension, and the additional pension.

The minimum monthly advanced-age old-age pension is 770 pesos.

The combined minimum monthly old-age pension (the sum of all contributory pensions) is 770 pesos.

The maximum monthly old-age pension (the sum of the basic and social insurance pensions) is 5,646 pesos.

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): The monthly pension is 539 pesos (70% of the minimum pension of 770 pesos). Additional benefits may be paid for dependents under Family Allowances, below.

Social assistance pensions are not payable abroad.

Schedule of payments: The noncontributory 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 when the minimum pension is adjusted.

Permanent Disability Benefits

Disability pension

Disability pension: The pension is 70% of the insured's average salary (regular contributor) or 50% of the insured's average salary (nonregular contributor) in the 5 years before the disability began.

The minimum monthly disability pension is 770 pesos.

The maximum monthly disability pension is 5,646 pesos.

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: The monthly pension is 70% of the basic old-age pension, plus the insured's compensatory old-age pension and the additional old-age pension.

The minimum monthly advanced-age disability pension is 770 pesos.

The maximum monthly advanced-age disability pension is 5,646 pesos.

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):

The monthly pension is 539 pesos (70% of the minimum pension of 770 pesos). Additional benefits may be paid for dependents under Family Allowances, below.

The noncontributory disability pension is not payable abroad.

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

Survivor Benefits

Survivor pension

Survivor pension: A widow(er) or partner without dependents receives 70% of the reference payment or the pension the deceased received; a widow(er) or partner with children receives 50%.

The reference payment is 70% of the deceased's average earnings (regular contributor) or 50% of the deceased's average earnings (nonregular contributor) in the 5 years before death.

The minimum monthly survivor pension is 770 pesos.

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

Orphan's pension: Each eligible child receives 20% of the deceased's pension or reference payment. In the absence of an eligible widow(er) or partner, the survivor pension is also split equally among the surviving children.

The reference payment is 70% of the deceased's average salary (regular contributor) or 50% of the deceased's average salary (nonregular contributor) during the 5 years before death.

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

All survivor benefits combined must not exceed 100% of the reference payment or the deceased's pension.

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 1,000 pesos is paid to survivors.

Administrative Organization

Secretariat for Social Security (<http://www.seguridadsocial.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: 1996 (family allowances); 1988 (health institutions), implemented in 1989; 1988 (health insurance), implemented in 1989; and 2000 (health institutions deregulation), implemented in 2001.

Type of program: Social insurance (medical benefits), employer-liability (cash sickness benefits), and employment-related (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 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 who are members of workers' cooperatives or certain enterprises specified by law with less than three workers.

Voluntary coverage for other persons.

Exclusions: Military police personnel, provincial and municipal public-sector employees, and beneficiaries of noncontributory or social assistance benefits.

Source of Funds

Insured person

Cash sickness benefits: None.

Cash maternity benefits: None.

Medical benefits: 6% 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 for contribution calculation purposes are 268 pesos.

The maximum monthly earnings for contribution calculation purposes are 8,711 pesos.

Self-employed person

Cash sickness benefits: None.

Cash maternity benefits: Not applicable.

Medical benefits: Small contributors and household workers pay a monthly lump sum of 46.75 pesos plus 39 pesos for each additional family member covered.

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

Employer

Cash sickness benefits: The total cost.

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

Medical benefits: The average contribution is 7.2% of gross payroll (including 1.5% or 1.62% of gross payroll for retired persons who return to work, according to the type of enterprise).

The minimum monthly earnings for contribution calculation purposes are 268 pesos.

There are no maximum earnings for contribution calculation purposes.

Government

Cash sickness benefits: None.

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

Medical benefits: Provides subsidies for persons who would not otherwise qualify.

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 3 months of continuous employment before the expected date of childbirth; temporary workers must be in employment immediately before the start of the maternity leave period.

Medical benefits: The insured must be currently employed or a pensioner. Coverage may be extended for 3 months if the insured has more than 3 months of continuous service.

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

Other dependents are eligible only with the payment of additional contributions.

Sickness and Maternity Benefits

Sickness benefit: Under employment law, employers are required to provide 100% of salary for up to 3 months to employees with less than 5 years of service; up to 6 months with at least 5 years of service. The maximum duration of cash benefits is doubled for workers with dependents.

Maternity benefit: The benefit is 3 months of average gross earnings before the maternity leave period and is paid for 45 days before and 45 days after the expected date of childbirth; the benefit is extended for 6 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.

Workers' Medical Benefits

Benefits include medical, hospital, dental, and palliative care; rehabilitation; prostheses; and transportation. Benefits are defined by a schedule in law issued by the Ministry of Health and Environment.

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.

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

Cost sharing: 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; for hospitalization; and for the treatment of tumors.

Dependents' Medical Benefits

Benefits include medical, hospital, dental, and palliative care; rehabilitation; prostheses; and transportation. Benefits are defined by a schedule in law issued by the Ministry of Health and Environment.

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

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

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

Cost sharing: 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; for hospitalization; and for the treatment of tumors.

Administrative Organization

Ministry of Health (<http://www.msal.gov.ar>) provides general supervision.

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

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

Work Injury

Regulatory Framework

First law: 1915.

Current law: 1995 (work injury), implemented in 1996.

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

Private- and public-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 met through 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 average earnings in the 12 months before the disability began and is paid from the day after the disability began. The employer pays the benefit for the first 10 days, with the remaining period covered by the work injury insurer (ART). The benefit is paid until recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are 268 pesos.

The maximum monthly earnings for benefit calculation purposes are 8,711 pesos.

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 an assessed loss of earning capacity of at least 66%, the provisional benefit is 70% of the insured's average earnings in the 12 months before the disability began. The provisional benefit is paid for up to 36 months (extended for 24 months if there is uncertainty about the final degree of loss of earning capacity).

The minimum monthly earnings for benefit calculation purposes are 268 pesos.

The maximum monthly earnings for benefit calculation purposes are 8,711 pesos.

When the disability is assessed as definitive, a monthly disability benefit of 70% of average earnings for regular contributors or 50% of average earnings for nonregular contributors in the 5 years before the disability began is paid, plus an annuity based on 53 times the insured's average earnings in the 12 months before the disability began multiplied by a coefficient (65 divided by the insured's age when the disability began), plus a lump sum of 100,000 is paid. The annuity may be paid as a lump sum and must be at least 180,000 pesos.

Constant-attendance allowance: If the insured has a severe, permanent, total disability and requires the constant attendance of others to perform daily functions, an additional monthly benefit equal to the minimum monthly earnings for benefit calculation purposes is paid.

The minimum monthly earnings for benefit calculation purposes are 268 pesos.

The maximum monthly earnings for benefit calculation purposes are 8,711 pesos.

Permanent partial disability benefit: For an assessed loss of earning capacity from 50% to 66%, the provisional benefit is the insured's average earnings in the 12 months before the disability began multiplied by the assessed loss of earning capacity. The provisional partial permanent disability benefit is paid for up to 36 months; the period may be reduced if the final degree of loss of earning capacity is determined.

When the partial disability is assessed as definitive with an assessed loss of earning capacity from 50% to 66%, the benefit is the insured's average earnings in the 12 months before the disability began multiplied by the degree of loss of earning capacity, plus a lump-sum benefit of 80,000 pesos. The benefit must be at least 180,000 pesos multiplied by the degree of loss of earning capacity.

When the partial disability is assessed as definitive with an assessed loss of earning capacity that is less than 50%, a lump-sum benefit is paid equal to 53 times the insured's average earnings in the 12 months before the disability

began multiplied by the assessed loss of earnings capacity and a coefficient (65 divided by the insured's age when the disability began). The benefit must be at least 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: Survivors receive an annuity based on 53 times the deceased's average earnings in the last 12 months multiplied by a coefficient (65 divided by the insured's age when the disability began or at the time of death), plus a lump-sum benefit of 120,000 pesos. The annuity may be paid as a lump sum and must be at least 180,000 pesos.

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: In order of priority, parents or relatives who were dependent on the deceased receive a pension.

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

Secretariat for Social Security (<http://www.seguridadsocial.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

Argentina

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 teachers in private institutions.

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 for contributions purposes are 268 pesos.

There are no maximum earnings for contributions purposes.

Government: Finances any deficit.

Qualifying Conditions

Unemployment benefits: The insured must have at least 6 months of contributions in the 3 years before unemployment; 90 days in the 12 months before unemployment for temporary workers.

Extended unemployment benefit: The benefit may be extended for up to 6 months if the unemployed person is at least age 45 (men and women) and has children who are eligible for family allowances.

Single-payment benefit: The benefit is paid to an unemployed person who intends to set up a business. The unemployed person must present 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

The monthly benefit is 50% of the insured's best wage in the 6 months before unemployment. The benefit is paid for 4 months if the insured has 12 to 23 months of contributions; for 8 months with 24 to 35 months; for 12 months with 36 months or more.

The minimum monthly unemployment benefit is 250 pesos.

The maximum monthly unemployment benefit is 400 pesos.

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

Lump-sum benefit: The remainder of the benefit may be paid as a lump sum after the first monthly payment has been made, providing at least 3 monthly payments remain before entitlement ceases. The benefit is twice the total amount of the remaining monthly payments.

Unemployment beneficiaries may receive family allowances.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.trabajo.gob.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.renatre.org.ar>) administers the agricultural social insurance program.

Family Allowances

Regulatory Framework

First law: 1957.

Current law: 1996 (family allowances), implemented in 1996.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector employees and beneficiaries of the work injury or unemployment programs with monthly income between 100 and 4,800 pesos, depending on the region. (Public-sector employees also receive Family benefits paid directly by their employer.)

Exclusions: Self-employed persons and household workers.

Social assistance: Persons who receive benefits under the social insurance, individual account, or other social assistance programs.

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 for contribution calculation purposes are 268 pesos.

There are no maximum earnings for contribution calculation purposes.

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

Government: The cost of benefits paid under the social assistance program.

Qualifying Conditions

Family allowances:

Child benefit (means-tested): A monthly benefit is paid to an employed person, a pensioner, or a work injury (ART) beneficiary for every unmarried child younger than age 18. The benefit is paid to one of the parents or to the guardian.

Disabled child benefit (not means-tested): A monthly benefit is paid to an employed person, a pensioner, or a work injury (ART) beneficiary for each disabled child of any age. The benefit is paid to one of the parents or to the guardian.

Prenatal grant (means-tested): A monthly benefit is paid to an employed person with current, continuous employment for at least 3 months or to a work injury (ART) beneficiary from the time of conception to the expected date of child-birth or end of the pregnancy.

School allowance (means-tested): An annual benefit is paid to an employed person, a pensioner, or a work injury (ART) beneficiary who qualifies for a child benefit or a disabled child benefit. Certification of the child's school enrollment must be provided at the beginning of the year.

Birth grant (means-tested): A benefit is paid to an employed person with current, continuous employment for at least 6 months or to a work injury (ART) beneficiary for the birth of a child. The grant is paid to one of the parents or to the guardian.

Adoption grant (means-tested): A benefit is paid to an employed person with current, continuous employment for at least 6 months or to a work injury (ART) beneficiary for the adopted child. The grant is paid to one of the adopting parents.

Marriage grant (means-tested): A benefit is paid to both spouses if they have current, continuous employment for at least 6 months or are work injury (ART) beneficiaries.

Spouse benefit (means-tested): A monthly benefit is paid to a pensioner for a legal spouse who resides in Argentina.

Family Allowance Benefits

Family allowances

Child benefit (means-tested): The monthly benefit is between 68 pesos and 291 pesos, depending on the insured's income (in some cases, including cash benefits) and region.

Disabled child benefit (not means-tested): The monthly benefit is between 270 pesos and 1,080 pesos, depending on the region.

Prenatal allowance (means-tested): The monthly allowance is between 68 pesos and 291 pesos, depending on the insured's income (in some cases, including cash benefits) and region.

School allowance (means-tested): The annual allowance is between 170 pesos and 680 pesos, depending on the insured's income (in some cases, including cash benefits) and region.

Birth grant (means-tested): A lump sum of 600 pesos is paid.

Adoption grant (means-tested): A lump sum of 3,600 pesos is paid.

Marriage grant (means-tested): A lump sum of 900 pesos is paid.

Spouse benefit (means-tested): The monthly benefit is between 41 pesos and 82 pesos, depending on the beneficiary's income and region.

Administrative Organization

Secretariat for Social Security (<http://www.seguridadsocial.gov.ar>) is responsible for policy development.

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

Bahamas

Exchange rate: US\$1.00 equals
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), with 1999 amendment.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons and self-employed persons.

Voluntary coverage is possible.

Social assistance: Residents of the Bahamas who do not qualify under the National Insurance Act.

Source of Funds

Insured person

Social insurance: 1.7% of covered earnings if weekly covered earnings are less than B\$60; 3.4% if earnings are greater than B\$60. Voluntarily insured persons contribute 5% of weekly average wages or income, based on the insured's wages or income of the year before registration.

The maximum annual earnings for contribution calculation purposes are B\$20,800.

The insured person's mandatory contributions also finance cash sickness, maternity, and work injury benefits. The contributions of the voluntarily insured finance old-age, disability, and survivor pensions and funeral and maternity grants.

Social assistance: None.

Self-employed person

Social insurance: 8.8% of covered earnings if also covered for work injury benefits; 6.8% of covered earnings if not covered for work injury benefits.

The maximum annual earnings for contribution calculation purposes are B\$20,800.

The self-employed person's contributions also finance cash sickness, maternity, and work injury benefits (except for certain categories of self-employed persons).

Social assistance: None.

Employer

Social insurance: 7.1% of covered payroll if weekly covered wages are less than B\$60; 5.4% if wages are greater than B\$60. (0.75% of the employer's contribution is earmarked for work injury benefits.)

The maximum annual earnings for contribution calculation purposes are B\$20,800.

The employer's contributions also finance cash sickness, maternity, and work injury 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 150 weeks of paid contributions. Insured persons who were older than age 35 in 1974 (self-employed persons older than age 35 in 1976) receive a 25-week credit for each year that they were older than age 35, up to 600 weeks, provided that 150 weeks of contributions were paid from 1974 to 1977 (insured persons) and from 1976 to 1979 (self-employed persons).

Entitlement ceases if the insured person earns B\$200 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: The insured must be younger than age 65 and assessed with a permanent incapacity for any work. Insured persons who were older than age 35 in 1974 (self-employed persons older than age 35 in 1976) receive a 25-week credit for each year that they were older than age 35, up to 600 weeks, provided that 150 weeks of contributions were paid from 1974 to 1977 (insured persons) and from 1976 to 1979 (self-employed persons).

Survivor pension: The deceased was a pensioner or had made at least 150 contributions at the time of death.

Eligible survivors are a dependent widow(er) who was married to the deceased for at least 1 year 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 child of the deceased 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 for the death of an insured person or the spouse of an insured person. The insured must have at least 50 weeks of paid contributions.

Social assistance

Noncontributory old-age pension (income-tested): Paid to residents of the Bahamas who are aged 65 or older, retired, and do not qualify for benefits under the National Insurance Act.

Disability assistance (income-tested): Paid to residents of the Bahamas who are assessed with a disability and do not qualify for benefits under the National Insurance Act.

Survivor assistance (income-tested): Paid to eligible survivors if the deceased did not qualify for benefits under the National Insurance Act.

Old-Age Benefits

Social insurance

Retirement pension: The pension is 40% of the covered wage with at least 750 weeks of paid or credited contributions; 15% to 38% of the covered wage with 150 to 749 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 750 weeks, up to 60%.

The covered wage is based on average weekly earnings in the best 3 of the 10 years before the contribution year in which the insured reaches age 65.

Early pension: The benefit is reduced between 4% and 20%, depending on the age at which the pension is taken.

Deferred pension: Calculated in the same way as the retirement pension.

The minimum pension is B\$57.69 a week.

Social assistance

Noncontributory old-age pension (income-tested): B\$53.07 a week is paid.

Permanent Disability Benefits

Social insurance

Disability pension: The pension is 40% of the covered wage with at least 750 weeks of paid or credited contributions; 15% to 38% of covered wage with 150 to 749 weeks of paid or credited contributions. The pension is increased 1% of the covered wage for each 50-week period of paid or credited contributions exceeding 750 weeks, up to 60%.

The covered wage is based on average weekly earnings in the best 3 of the 10 years before the contribution year in which the disability began.

The maximum annual wage for benefit calculation purposes is B\$20,800.

The minimum pension is B\$62.31 a week.

Social assistance

Disability assistance (income-tested): B\$53.07 a week is paid.

Survivor Benefits

Social insurance

Survivor pension: An eligible widow(er) receives 50% of the pension the deceased received or would have been entitled to receive.

The minimum survivor pension is B\$62.31 a week.

Orphan's pension: Each eligible child receives 10% of the pension the deceased received or would have been entitled to receive, up to 5 children (if the widow(er) receives a pension) or 10 children (if the widow(er) does not receive a pension). Full orphans receive B\$28.85 a week.

The minimum orphan's pension is B\$25.38 a week.

Other eligible survivors (in the absence of the above): An eligible parent receives 50% of the pension the deceased received or would have been entitled to receive.

The minimum survivor pension is B\$62.31 a week.

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

Funeral grant: A lump sum of up to B\$1,500 is paid to the person who pays for the funeral.

Social assistance

Survivor assistance (income-tested): Adults receive B\$53.07 a week; each child receives B\$21.23 a week.

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), with 1999 amendment.

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, above.

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

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

Government: None.

Qualifying Conditions

Cash sickness benefits: The insured 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.

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

Maternity grant: The insured must have at least 50 weeks of paid contributions.

Funeral benefit: Paid for the death of an insured person or the spouse of an insured person. The insured must have at least 50 weeks of paid contributions.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of average weekly covered earnings and is paid after a 3-day waiting period for up to 26 weeks; may be extended for an additional 14 weeks in certain circumstances.

The minimum benefit is B\$62.31 a week.

Sickness allowance (means-tested): B\$46.15 a week is paid for an insured person who does not meet the qualifying conditions for the sickness benefit.

Maternity benefit: The benefit is 66.6% of average weekly covered earnings. The benefit is paid for 13 weeks beginning not earlier than 6 weeks before the expected date of childbirth; may be extended for an additional 2 weeks in certain circumstances.

The minimum benefit is B\$62.31 a week.

Maternity grant: A lump sum of B\$400 is paid for each live birth.

Funeral benefit: A lump sum of B\$1,500 is paid.

Workers' Medical Benefits

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 patients, children, the elderly, and needy persons.

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided.

Public and private medical care is available at public hospitals and clinics. Government subsidizes the cost for public 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 certain categories of self-employed persons.

Exclusions: Family labor and certain categories of self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Certain categories of self-employed persons contribute 2% of the total 8.8% contribution made under Old Age, Disability, and Survivors, above.

Employer: The total cost (see source of funds under Old Age, Disability, and Survivors, above).

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability pension: The benefit is 66.6% of average weekly covered earnings and is paid after a 3-day waiting period for up to 40 weeks.

The minimum benefit is B\$62.31 a week.

The maximum benefit is B\$266.66 a week.

Permanent Disability Benefits

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

The minimum weekly benefit for a total disability is B\$62.31.

The maximum benefit is B\$266.66 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: If the insured has an assessed degree of permanent disability of at least 25%, a proportionately reduced pension is paid. A lump sum of B\$500 is also paid.

The minimum benefit for a partial disability is B\$53.07 a week.

Lump-sum grant: For an assessed degree of disability between 1% and 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 2 years (for an assessed degree of disability of more than 25%).

Survivor Benefits

Survivor pension: The pension is 50% of the temporary disability pension the deceased received or would have been entitled to receive.

Orphan's pension: Each dependent child younger than age 16 (age 21 if a full-time student) receives 10% of the temporary disability pension the deceased received or would have been entitled to receive, up to 5 children (if the widow(er) receives a pension) or 10 children (if the widow(er) does not receive a pension).

Industrial death benefit: A lump sum is paid equal to the monthly value of the survivor pension or orphan's pension.

Industrial funeral benefit: A lump sum of B\$1,500 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 act amendment), partially implemented in 2009.

Type of program: Social insurance system.

Note: As of April 2009, an unemployment benefit is being implemented in two phases. The interim phase will last until the original government allocation of B\$20 million is exhausted. The permanent phase will consist of the same coverage and benefits as the interim phase, but length of contribution qualifying conditions will be increased and employer and employee contributions will finance the program.

Coverage

Employed persons younger than age 65 who became unemployed after June 30, 2004.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None for the interim phase; 0.5% of salary for the permanent phase.

Self-employed person: Not applicable.

Employer: None for the interim phase; 0.5% of payroll for the permanent phase.

Government: The National Insurance Board's Medical Benefits Branch pays the total cost, up to B\$20 million, for the interim phase; covers any deficit for the permanent phase.

Qualifying Conditions

Unemployment benefit: The insured must be unemployed and must not receive other insurance or assistance benefits other than disability or survivor benefits. In the interim phase, the insured must have at least 40 weeks of paid contributions, including at least 26 weeks of paid or credited contributions in the year before unemployment began or in any contribution year since 2003, or 13 weeks of paid or credited contributions in the 26 weeks before unemployment began. In the permanent phase, the insured must have at least 52 weeks of paid contributions, including at least 20 weeks of paid or credited contributions in the 40 weeks before unemployment began, or 7 weeks of paid or credited contributions in the 13 weeks before unemployment began.

In the permanent phase, once the maximum benefit duration has been reached (13 weeks in any 52-week period), the insured person must wait 52 weeks to be eligible for another claim.

Bahamas

To remain eligible, the insured must register with the labor exchange every 4 weeks, be available and looking for work, and must not refuse suitable employment.

Unemployment Benefits

The benefit is 50% of the insured's average covered weekly earnings. The benefit is paid after a 2-week waiting period for up to 13 weeks (may be extended under certain circumstances) in any 52-week period.

The minimum unemployment benefit is B\$62.31 a week.

The maximum unemployment benefit is B\$200 a week.

Schedule of payments: The benefit is paid bi-weekly.

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 equals
2.02 Barbadian dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1937 (social assistance).

Current law: 1966 (social insurance), with 2008 amendment.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All employed persons aged 16 to 65 and 6 months, including public-sector employees and self-employed persons.

Beginning in 2006, the pensionable age is increasing gradually by 6 months every 4 years until it reaches age 67 in 2018.

Exclusions: Unpaid family labor.

Social assistance: Residents aged 65 and 6 months or older; aged 18 or older and incapable of work because of serious eyesight, hearing, or speech problems.

Source of Funds

Insured person

Social insurance: 5.93% to 13.50% of covered earnings.

The minimum earnings for contribution calculation purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly.

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

Social assistance: None.

Self-employed person

Social insurance: 16.1% of quarterly earnings.

The minimum annual earnings for contribution calculation purposes are B\$1,092.

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

Social assistance: None.

Employer

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

The minimum earnings for contribution calculation purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly.

The employer's contributions also finance 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

Social insurance

Old-age pension: Age 65 and 6 months with at least 500 weeks of contributions, 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: Age 65 and 6 months with at least 50 but not more than 499 contributions.

Old-age benefits are payable abroad.

Disability pension: Younger than age 65 and 6 months, with at least 150 weeks of contributions, and incapable of any work.

Disability grant: Younger than age 65 and 6 months, with at least 50 but not more than 149 weeks of contributions, and incapable of any work.

Disability benefits are not payable abroad.

Survivor pension: The deceased had at least 150 weeks of paid contributions.

Eligible survivors are a widow(er) and children.

Funeral grant: The deceased had at least 50 weeks of paid contributions.

Survivor benefits are payable abroad.

Social assistance

Noncontributory old-age pension: Age 65 and 6 months, satisfies the residency conditions, and does not qualify for a social insurance pension.

Noncontributory disability pension (income-tested): Aged 18 or older; satisfies the residency conditions; is assessed with an incapacity for work as the result of a serious eyesight,

hearing, or speech problem; and earns less than B\$30 a week.

Old-Age Benefits

Social insurance

Old-age pension: For insured persons aged 56 or older on December 31, 2002, the pension is 40% of average covered earnings plus 1% of covered earnings for each 50-week period of contributions exceeding 500 weeks.

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

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

Average earnings are based on earnings in the best 5 years divided by 5; if the number of years worked is less than 15 years, the average is based on total earnings.

The maximum earnings for benefit calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly.

The minimum weekly pension is B\$148.

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: A lump sum of 6 weeks of average covered earnings is paid for each 50-week period of contributions.

Social assistance

Noncontributory old-age pension: The minimum weekly pension is B\$121.

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

Permanent Disability Benefits

Social insurance

Disability pension: The pension is 40% of the average annual insurable earnings plus 1% of total earnings on which contributions were based for contributions exceeding 500 weeks, up to 60% of average annual insurable earnings.

Average earnings are based on earnings in the best 3 years of contributions; if the number of years worked is less than 15 years, the average is based on total earnings.

The maximum earnings for benefit calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly.

The minimum weekly pension is B\$148.

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

Disability grant: A lump sum of 6 weeks of average covered earnings is paid for each 50-week period of paid or credited contributions.

Average earnings are based on earnings in the best 3 years of contributions; if the number of years worked is less than 15 years, the average is based on total earnings.

Social assistance

Noncontributory disability pension (income-tested): The minimum weekly pension is B\$121.

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

Survivor Benefits

Survivor pension: If the widow(er) is aged 50 or older and was married to the deceased for at least 3 years, the pension is 50% of the pension the deceased received or would have been entitled to receive.

If the widow(er) is younger than age 50, a limited pension is paid for 12 months (without limit of age or length of payment if disabled).

Orphan's pension: Each child younger than age 16 (age 25 if a student, no limit if disabled before age 16) receives 16.6% of the pension the deceased received or would have been entitled to receive; 33.3% if a full orphan or disabled.

Funeral grant: A lump sum of B\$1,650 is paid to the person who pays for the funeral of the insured or of the insured's spouse.

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

Administrative Organization

Ministry of Finance is responsible for policy.

Directed by a tripartite board, the National Insurance Office (<http://www.nis.gov.bb>) 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 persons aged 16 to 65 and 6 months, including public-sector employees and self-employed persons.

Exclusions: Unpaid family labor. Permanent government employees are not covered for cash sickness benefits.

Source of Funds

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

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

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 benefits: The insured must have been employed immediately before the incapacity began; must have at least 7 weeks of paid contributions in the second to last quarter before the incapacity began; and must have at least 39 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 not insured or who fails to meet the qualifying conditions for cash maternity benefits but whose spouse meets the qualifying conditions.

Funeral grant: Paid for the death of an insured person who received or was entitled to receive contributory sickness, maternity, disability, or old age benefits.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66.6% of average covered weekly earnings and is paid after a 3-day waiting period for up to 26 weeks; may be extended for an additional 26 weeks if the insured has paid at least 150 weeks of contributions, including at least 75 contributions paid or credited in the 3 years before the year the incapacity began. The waiting period is waived if the incapacity lasts 14 days or more.

Maternity benefit: The benefit is 100% of average covered weekly earnings and is paid for up to 6 weeks before and 6 weeks after the expected date of childbirth.

Funeral grant: A lump sum of B\$1,650 is paid to the person who pays for the funeral.

Maternity grant: A lump sum of B\$950 is paid.

Workers' Medical Benefits

Medical benefits: No statutory benefits are provided.

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

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided.

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

Administrative Organization

Ministry of Finance is responsible for policy.

Directed by a tripartite board, the National Insurance Office (<http://www.nis.gov.bb>) 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 aged 16 to 65 and 6 months, including public-sector employees and some categories of fishermen.

Exclusions: Self-employed persons and unpaid family labor.

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: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 90% of average covered earnings and is paid after a 3-day waiting period for up to 52 weeks. The waiting period is waived if the disability lasts 14 days or more.

Permanent Disability Benefits

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

The degree of disability is assessed by the insured's doctor and 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 would have been 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: Each child younger than age 16 receives 16.6% of the temporary disability benefit the deceased received or would have been entitled to receive; 33.3% if a full orphan or disabled. (There is no age limit for a disabled orphan.)

All survivor benefits combined must not exceed 100% of the deceased's temporary disability benefit.

Funeral grant: A lump sum of B\$1,650 is paid to the person who pays for the insured's funeral.

Administrative Organization

Ministry of Finance is responsible for policy.

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

Unemployment

Regulatory Framework

First and current law: 1981 (social insurance).

Type of program: Social insurance system.

Coverage

Employees aged 16 to 65 and 6 months.

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

Source of Funds

Insured person: 0.75% of covered earnings.

The minimum earnings for contribution calculation purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly.

Self-employed person: Not applicable.

Employer: 0.75% of covered payroll.

The minimum earnings for contribution calculation purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution calculation purposes are B\$858 a week for employees paid weekly or B\$3,720 a month for employees paid monthly.

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefit: The insured must be younger than age 65 and 6 months with at least 52 weeks of coverage; must have at least 7 weeks of paid or credited contributions in the second to last quarter before the unemployment began; and must 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

The benefit is 60% of the insured's average covered weekly earnings and is paid after a 3-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 Finance is responsible for policy.

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

Belize

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1979 (social security), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons aged 14 to 64, including public servants and self-employed persons. (Persons aged 60 or older who have previously received an old-age benefit and who return to work are covered for work injury benefits only.)

Exclusions: Casual labor, persons employed for less than 8 hours a week, and military personnel.

Voluntary coverage for old-age benefits, survivor benefits, and the funeral grant for workers younger than age 65 who become self-employed and who have paid at least 150 contributions as an employee.

Social assistance (noncontributory old-age pension): Aged 67 or older (men) or age 65 or older (women) and citizens or permanent residents of Belize.

Source of Funds

Social insurance

Insured person: 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 and maternity benefits and work injury benefits.

Voluntary contributors pay weekly contributions based on the best 3 years of contributions paid. Voluntary weekly contributions range from B\$1.76 to B\$10.24.

Self-employed person: 7% of weekly income between B\$55 and B\$320.

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

Employer: 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 and maternity benefits and work injury benefits.

B\$2.60 of employer contributions cover work-related injury benefits only for employees aged 60 to 64 who have previously received an old-age benefit and for all employees aged 65 or older.

Government: Contributes as an employer.

Social assistance (noncontributory old-age pension)

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is met by the Social Security Board.

Qualifying Conditions

Old-age pension: Age 65 with at least 500 weeks of paid or credited contributions including at least 150 paid contributions. Retirement from employment is not necessary if aged 65 or older.

Early pension: From age 60 and retired from insured employment, with at least 500 weeks of paid or credited contributions including at least 150 paid contributions.

Retirement grant: Paid at age 60 to an insured person who has at least 26 weeks of paid contributions but does not satisfy the qualifying conditions for an old-age pension.

Noncontributory old-age pension: Paid to men aged 67 or older and women aged 65 or older who have inadequate or no income.

Disability pension: Paid to an insured person younger than age 60 and incapable of work with at least 150 weeks of paid contributions since 1981, with at least 110 paid contributions in the 5 consecutive contribution years before the year in which the disability began, and 5 paid or credited contributions in the 13 weeks immediately before the week

in which the incapacity leading to the onset of disability began.

The degree of disability is assessed by the medical board.

Disability grant: Paid to an insured person younger than age 60 who has at least 26 weeks of paid contributions but does not satisfy the qualifying conditions for a disability pension. The insured person must be assessed with a permanent incapacity for work by a Medical Board.

Survivor pension: The deceased was eligible for or was receiving an old-age or disability pension at the time of death.

Eligible survivors are a widow who is pregnant or caring for the deceased's children or is aged 50 or older (or disabled) and was married to the insured for at least 3 years; a widower who was dependent on the deceased for at least 3 years; children younger than age 16 (age 21 if a full-time student); and, in the absence of other survivors, parents aged 55 or older.

Survivor grant: The deceased was not eligible for an old-age or disability pension but had at least 26 paid contributions.

Eligible survivors are a widow who is pregnant or caring for the deceased's children or is aged 50 or older (or disabled) and was married to the insured for at least 3 years; a widower who was dependent on the deceased for at least 3 years; children younger than age 16 (age 21 if a full-time student); and, in the absence of other survivors, parents aged 55 or older.

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

Average weekly covered earnings are based on the best 3 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 monthly.

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

Retirement grant: A lump sum is paid equal to six times the sum of average covered earnings in the best 3 years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of

weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Noncontributory old-age pension: B\$100 a month is paid for both males and females.

Permanent Disability Benefits

Disability pension: With at least 500 weeks of contributions, the pension is 30% of the insured's average weekly covered earnings. With less than 500 weeks of contributions, the pension is 25% of average weekly covered earnings.

Average weekly covered earnings are based on the best 3 years of earnings.

The minimum weekly pension is B\$47. The pension is paid monthly.

The maximum pension is 60% of average weekly covered earnings.

Disability grant: A lump sum is paid equal to six times the sum of average covered earnings in the best 3 years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Survivor Benefits

Survivor pension: A widow(er) receives 66.6% of the old-age or disability pension the deceased received or would have been entitled to receive.

Orphan's pension: 25% of the old-age or disability pension the deceased received or would have been 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).

Dependent parent's pension (in the absence of other eligible survivors): 40% of the old-age or disability pension the deceased received or would have been entitled to receive is paid to a parent aged 55 or older.

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

All survivor benefits combined must not exceed 100% of the pension the deceased received or would have been entitled to receive; otherwise, the pensions are reduced proportionately.

Survivor grant: A lump sum is paid equal to six times the sum of average covered earnings in the best 3 years of contributions divided by 150 and multiplied by the number of 50-week contribution periods; or twice the sum of weekly

covered earnings divided by the number of contributions and multiplied by the number of 50-week contribution periods (whichever amount is greater).

The minimum grant is B\$800.

Funeral grant: B\$1,500 is paid for the insured's death; B\$1,000 to the insured on the death of a spouse; and B\$500 to the insured 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), with amendments.

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

Coverage

Employed persons aged 14 to 64, including public servants and self-employed persons.

Exclusions: Casual labor, persons employed for less than 8 hours a week, and military personnel.

Source of Funds

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

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

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

Government: Contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must be currently employed with at least 50 weeks of contributions, including at least 5 of the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 50 weeks of contributions, including at least 25 of the 39 weeks ending 6 weeks before the expected date of childbirth or the day on which the benefit was claimed.

Maternity grant: The insured must have at least 50 weeks of contributions, including at least 25 of the 50 weeks before the expected date of childbirth. The grant is paid to an insured woman or to an insured man whose wife or common-law spouse has given birth and is not entitled to the benefit.

Sickness and Maternity Benefits

Sickness benefit: The weekly benefit is 80% of average weekly covered earnings and 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 minimum weekly benefit is B\$44.00.

The maximum weekly benefit is B\$256.00.

Maternity benefit: The benefit is 80% of average weekly covered earnings and is paid for up to 14 weeks, beginning 7 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), with amendments.

Type of program: Social insurance system.

Coverage

Employed persons aged 14 to 64, including public servants, self-employed persons, and persons aged 60 or older who have previously received an old-age benefit and who return to work.

Exclusions: Casual labor, persons employed for less than 8 hours a week, and military personnel.

Source of Funds

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

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

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

Government: Contributes as an employer.

Qualifying Conditions

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

Temporary Disability Benefits

The weekly benefit is 80% of average weekly covered earnings in the 4 weeks before the disability began and 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 minimum weekly benefit for the first 156 days is B\$44.00.

The maximum weekly benefit for the first 156 days is B\$256.00.

Permanent Disability Benefits

Permanent disability pension: The pension is 60% of average weekly covered earnings in the 4 weeks before the disability began multiplied by the assessed degree of disability.

The minimum weekly pension is B\$47. The pension is paid monthly.

Constant-attendance allowance: 25% of the disability pension is paid if the assessed degree of disability is 100% and the insured requires the constant attendance of others to perform daily functions.

The degree of disability is assessed and reviewed periodically by the medical board.

Disablement grant: If the assessed degree of disability is less than 25%, a lump sum is paid equal to average covered earnings in the 4 weeks before the disability began multiplied by the assessed degree of disability multiplied by 260.

The degree of disability is assessed by the medical board.

Workers' Medical Benefits

Benefits include full medical care, including treatment abroad if deemed necessary.

Survivor Benefits

Survivor pension: A widow(er) receives 66.6% of the permanent disability pension the deceased received or would have been entitled to receive.

Eligible widows are a dependent widow who is pregnant or caring for the deceased's children or is aged 50 or older and was married to the deceased for at least 3 years. A limited pension may be paid to a widow for up to 52 weeks if the qualifying conditions are not met. A pension is also paid to a widower with a disability who was fully dependent on the deceased for at least 3 years.

The widow(er) pension ceases on remarriage.

Orphan's pension: 25% of the permanent disability pension the deceased received or would have been 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 (in the absence of other eligible survivors): 40% of the pension the deceased received or would have been entitled to receive is paid to parents aged 55 or older.

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

All survivor benefits combined must not exceed 60% of the deceased's average covered earnings in the 4 weeks before the date of the employment injury resulting in the insured's death; otherwise, the pensions are reduced proportionately.

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 equals
1 Bermuda dollar (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967 (old-age and survivors).

Current laws: 1970 (old-age and survivors), with amendments; 1980 (disability); and 1998 (occupational pensions), implemented in 2000, with amendment.

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

Coverage

Social insurance

Employed and self-employed persons older than age 18.

Voluntary coverage for persons who were previously covered.

Exclusions: Those who are not ordinarily residents, unless gainfully employed for more than 26 consecutive weeks; full-time students up to age 26 who work weekends or during school vacations.

Mandatory occupational pension

Employees 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 greater than B\$2,000 who are citizens or the spouse of a citizen.

Social assistance

All residents of Bermuda.

Source of Funds

Social insurance

Insured person: B\$30.40 a week; none if older than age 65.

Self-employed person: B\$60.80 a week; B\$30.40 if older than age 65.

Employer: B\$30.40 a week for employees.

Government: None; contributes as an employer.

Mandatory occupational pension

Insured person: 5% of covered earnings.

The maximum annual earnings for contribution calculation purposes are B\$200,000.

Self-employed person: 10% of declared earnings. Additional voluntary contributions are possible.

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

Employer: 5% of covered earnings.

The maximum annual earnings for contribution calculation purposes are B\$200,000.

Government: None.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social insurance

Old-age pension: Age 65 with at least 484 weeks of contributions, including at least 50 weeks of contributions for each year of coverage. Retirement is not necessary.

Partial pension: A reduced pension is paid for each year of coverage for individuals with 25 to 49 weeks of contributions.

The old-age pension is payable abroad.

Old-age settlement: Age 65 and does not satisfy the qualifying conditions for the old-age pension.

Disability pension: Aged 18 to 64, employed immediately before the disability began, and unable to work for a full year. The insured 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 each year of coverage for individuals with 25 to 49 weeks of contributions.

The disability pension is payable abroad.

Survivor pension: The deceased received or was eligible to receive a pension. The widow(er) was married to the deceased for at least 3 years.

Partial pension: A reduced pension is paid for each year of coverage for individuals with 25 to 49 weeks of contributions.

Eligible survivors are the widow(er) and orphans.

The survivor pension ceases if the spouse remarries or cohabits.

The survivor pension is payable abroad.

Survivor settlement: The deceased did not satisfy the qualifying conditions for a survivor pension.

Eligible survivors are the widow(er) and orphans.

Mandatory occupational pension

Old-age pension: Age 65.

Disability pension: The insured must be assessed with an incapacity for work due to a physical or mental condition.

Survivor pension: The beneficiary is named by the deceased.

Social assistance

Noncontributory old-age pension: Age 65, is not eligible for contributory old-age benefits, and is a citizen with at least 10 years of continuous residency in Bermuda in the 20 years immediately before the application.

Noncontributory disability pension: Aged 18 to 64, is not eligible for contributory disability benefits, is assessed with a permanent incapacity for work, and has at least 10 years of residency in Bermuda immediately before the application.

Appointed medical doctors assess the degree of disability.

Old-Age Benefits

Social insurance

Old-age pension: B\$219.53 a week (B\$951.73 a month) is paid plus B\$1.29 for each 26-week period of contributions exceeding 484 weeks.

Partial pension: The minimum monthly partial pension is B\$475.87 if the annual average number of weeks of contributions is between 25 and 29; B\$571.04 for 30 to 34 weeks; B\$666.21 for 35 to 39 weeks, B\$761.38 for 40 to 44 weeks; or B\$856.56 for 45 to 49 weeks.

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

Mandatory occupational pension

Old-age pension: Pensions calculations are based on average earnings or the amount of the insured's accumulated capital.

Social assistance

Noncontributory old-age pension: The monthly pension is B\$436.76. If annual income is less than B\$4,000, the minimum monthly pension is B\$449.22.

Permanent Disability Benefits

Social insurance

Disability pension: The monthly pension is B\$634.41.

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

Mandatory occupational pension

Disability pension: The value of the benefit depends on the rules for the specific occupational pension scheme.

Social assistance

Noncontributory disability pension: The monthly pension is B\$436.76.

Survivor Benefits

Social insurance

Survivor pension: The basic monthly pension is B\$951.73.

Partial pension: B\$475.87 a month is paid if the deceased's annual average number of weeks of contributions was between 25 and 29; B\$571.04 for 30 to 34 weeks; B\$666.21 for 35 to 39 weeks; B\$761.38 for 40 to 44 weeks; or B\$856.56 for 45 to 49 weeks.

The survivor pension is paid for 26 weeks or until dependent children reach age 16; for life if the surviving spouse is older than age 50 or disabled.

For her own pension calculation purposes, 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.

Orphan's pension: Each orphan receives B\$94.96 a month until old enough to leave school.

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

Mandatory occupational pension

Survivor benefit: The benefit is paid as a lump sum based on the value of the deceased's contributions, accumulated capital, or accrued benefits.

A lump-sum benefit is also paid to the survivor if the deceased had less than 2 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 (hospital insurance), with amendments; 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.

Note: Under the 2000 Employment Act, employers are required to provide paid sick leave and paid and unpaid maternity leave.

Coverage

Health Insurance Plan: Residents of Bermuda younger than age 65.

Employers are liable for carrying insurance for employees and employees' nonemployed spouses.

Future Care: Residents of Bermuda aged 65 or older who were previously enrolled in the Health Insurance Plan, who were aged 65 on or after January 1, 2009, or who receive financial assistance.

Source of Funds

Insured person

Health Insurance Plan: B\$120.57 a month each for an employee and his or her nonemployed spouse. (Other insured persons contribute B\$241.15 a month.)

Future Care: B\$260 a month; B\$773 a month for persons who do not satisfy residency requirements.

Self-employed person

Health Insurance Plan: B\$241.15 a month on an individual or voluntary basis.

Future Care: Not applicable.

Employer

Health Insurance Plan: B\$120.57 a month each for an employee and his or her nonemployed spouse.

Future Care: Not applicable.

Government:

Health Insurance Plan: A government grant finances the total cost for resident children younger than age 16 (age 21 if a student) and needy persons.

Future Care: A government grant finances 80% of the cost of medical care for residents aged 65 to 69 and 90% for residents aged 70 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, 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 8 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 8 weeks of paid maternity leave and 4 weeks of unpaid maternity leave to employees who have worked for the same employer for at least a year; 8 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.

Future Care: Benefits include inpatient and outpatient services; nursing, preventative, diagnostic, laboratory, ambulance, specialist, and doctor services; surgery; appliances; medicine; dental and vision care; and long-term nursing services at home.

Dependents' Medical Benefits

Medical benefits for dependents:

Health Insurance Plan: Benefits include inpatient and outpatient services; nursing, diagnostic, laboratory, ambulance, specialist, and doctor services; surgery; appliances; medicine; and basic dental care.

Administrative Organization

Ministry of Health provides general supervision.

Health Insurance Department (<http://www.hip.gov.bm>) administers the program.

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 aged 18 or older.

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 met through the direct provision of benefits or the purchase of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, but the work injury must last more than 3 days.

Temporary Disability Benefits

The benefit is 50% of lost earnings (up to B\$170 a week) or a lump sum. The total benefit paid must not exceed the permanent disability benefit for which the insured would be eligible.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, the full benefit is 4 years of earnings.

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 is paid of 3 years of earnings or B\$42,000 (whichever is less) minus the value of any permanent disability benefits received by the deceased.

Eligible survivors are dependents who were totally dependent on the deceased's earnings.

Partial survivor grant: A grant is paid to those who were partially dependent on the deceased's earnings.

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.

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Exchange rate: US\$1.00 equals 6.97 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 (minimum pension), implemented in 2008; and 2007 (universal pension), implemented in 2008.

Type of program: Mandatory individual account and universal pension (Renta Dignidad) system.

Note: In 1997, all active members of the social insurance system transferred to a system of mandatory individual accounts.

In 2008, the annual Bonosol pension was replaced by a new universal pension (Renta Dignidad). The Bonosol pension of 1,800 bolivianos was available to all resident citizens of Bolivia older than age 65 from 1996 to 2008.

Coverage

Mandatory individual account: Salaried workers, including armed forces personnel and apprentices.

Voluntary coverage for self-employed persons.

Universal pension (Renta Dignidad): All resident citizens aged 60 or older.

Source of Funds

Mandatory individual account

Insured person: 10% of covered earnings for old-age benefits plus 1.71% of covered earnings for disability and survivor insurance and 0.5% of covered earnings for administrative fees.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for contribution calculation purposes are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The insured's contributions for disability and survivor insurance also finance permanent disability and survivor benefits under Work Injury.

Self-employed person: Voluntarily insured persons contribute 10% of declared earnings plus 1.71% of declared earnings for disability and survivor insurance and 0.5% of declared earnings for administrative fees.

The minimum declared earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The maximum declared earnings for contribution calculation purposes are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The voluntarily covered self-employed person's contributions for disability and survivor insurance also finance permanent disability and survivor benefits under Work Injury.

Employer: None.

Government: Finances accrued rights under the social insurance system and the funeral grant.

Universal pension (Renta Dignidad)

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Financed through direct taxation on hydrocarbons and dividends from public enterprises.

Qualifying Conditions

Old-age pension: Age 65; at any age if the accumulated capital in the individual account plus accrued interest is sufficient to finance a monthly pension of 70% of the insured's average covered earnings in the last 5 years.

The sole qualifying condition for armed forces personnel is 35 years of continuous service.

Guaranteed minimum pension: Age 60 with at least 180 months of contributions. Paid if the accumulated capital and interest in the individual account is insufficient to provide the minimum pension set by law.

The minimum pension set by law is the legal monthly minimum wage. The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The old-age pension is payable abroad temporarily in specific cases.

Universal pension (Renta Dignidad): Paid to resident citizens aged 60 or older.

The universal pension is payable abroad temporarily in specific cases.

Disability pension: The insured must be younger than age 65 with an assessed degree of disability of at least 60%.

Additionally, the insured must have made at least 60 months of contributions to either the social insurance or individual account schemes or have made contributions 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.

The Assessment Body (EEC) assesses the degree of disability through a Medical Assessment Panel consisting of three medical professionals.

The disability pension is payable abroad temporarily in specific cases.

Survivor pension: The deceased was a pensioner, had made at least 60 months of contributions to either the social insurance or individual account schemes, had made contributions during half the period between the date of the first contribution to the individual account and the death, was 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 death.

Eligible survivors include the spouse or cohabiting partner and children younger than age 18 (age 25 if a student, no limit if disabled).

In the absence of a spouse or cohabiting partner and eligible children, eligible survivors include the insured's father and mother, the insured's 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 for the death of an insured worker or a citizen aged 65 or older who was born before January 1, 1974.

Old-Age Benefits

Old-age pension: The insured's accumulated capital (contributions plus accrued interest) is used to purchase a fixed or variable life annuity, depending on the total amount of the accumulated capital. (The value of accrued rights under the social insurance system based on contributions made before 1997 is combined with the individual account balance at retirement.)

The first monthly amount paid under a variable life annuity must not be less than 70% of the insured's average covered earnings in the last 5 years.

For armed forces personnel, the pension is 100% of the insured's average covered earnings in the last 5 years.

Guaranteed minimum pension: If the pension is less than the minimum pension set by law, the government makes up the difference.

The minimum pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The benefit is paid 13 times 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.

Universal pension (Renta Dignidad): 2,400 bolivianos a year is paid for life. The benefit is reduced by 25% if the person receives another pension.

The benefit is paid monthly, bi-monthly, quarterly, or annually.

Benefit adjustment: The benefit is adjusted every 3 years by the Executive Branch based on an assessment of the source of funds.

Permanent Disability Benefits

Disability pension: The monthly pension is 70% of the insured's average earnings in the last 5 years or in the last 18 months if the insured has less than 60 months of contributions. (The pension is financed by disability insurance until retirement or death.)

The insurance company also pays a monthly contribution of 10% of the insured's last monthly earnings before the disability began to the insured person's individual account until retirement or death.

The minimum earnings for pension calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for pension calculation purposes are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The benefit is paid 13 times a year.

The disability pension ceases at age 65 and is replaced by the old-age pension.

If an insured person with a disability is not eligible for a pension, the insured may use the accumulated capital plus accrued rights under the social insurance system (if applicable) in his or her individual account to purchase a temporary annuity. The monthly amount of the annuity must not be less than 70% 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

Survivor pension: The monthly pension paid to a widow(er) or cohabiting partner with no eligible children is 80% of the monthly base survivor pension; 60% if there is one eligible child; and 50% if there are 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 less than the required minimum to finance the survivor pension.)

The monthly base survivor pension is 70% of the deceased's average monthly earnings in the last 5 years (in the last 18 months if the deceased had less than 60 months of contributions) or 70% of the deceased's old-age or disability monthly pension.

The minimum earnings for pension calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for pension calculation purposes are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The benefit is paid 13 times a year.

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

Orphan's pension: The monthly pension is 20% of the monthly base survivor pension for one orphan; 50% is split equally if there are two or more orphans; and 100% is split equally between 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 less than the required minimum to finance the survivor pension.)

The monthly base survivor pension is 70% of the deceased's average monthly earnings in the last 5 years (in the last 18 months if the deceased had less than 60 months of contributions) or 70% of the deceased's old-age or disability monthly pension.

The benefit is paid 13 times a year.

When an orphan ceases to be eligible, the widow(er)'s or partner's pension is recalculated.

All survivor benefits combined must not exceed 100% of the base survivor pension.

Other eligible survivors (in the absence of the above):

The monthly pension is 20% of the monthly base survivor pension for each parent and 10% for each brother or sister younger than age 18. Other persons named by the insured may also be eligible.

The monthly base survivor pension is 70% of the deceased's average monthly earnings in the last 5 years (in the last 18 months if the deceased had less than 60 months of contributions) or 70% of the deceased's old-age or disability monthly pension.

The benefit is paid 13 times a year.

All benefits combined for other eligible survivors must not exceed 60% of the base survivor pension.

If the deceased was not entitled to receive a pension, the accumulated capital plus accrued rights under the social insurance system (if applicable) in the deceased's individual account may be used to finance temporary payments to the eligible survivors according to pension allocation rules. The monthly payments are based on a hypothetical base survivor pension of at least 70% of the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

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 1,100 bolivianos is paid.

Administrative Organization

The Pension Inspection and Social Monitoring Authority (<http://www.ap.gob.bo>) supervises the Pension Fund Administrators (AFPs).

Pension Fund Administrators (AFPs) administer the old-age benefits and contract with insurance companies for disability and survivor insurance.

Insurance companies administer the disability pension and survivor pension program.

Assessment Body (EEC), established by the AFPs and the insurance companies, carries out assessments for the calculation of disability and survivor benefits.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current laws: 1987 (social security), 1988, 1998 (health), and 2002 (maternity).

Type of program: Social insurance system.

Coverage

Cash and medical benefits: All workers.

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 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

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: The insured must have made at least two contributions before the incapacity began.

Cash maternity and medical benefits: The insured must have at least 4 months of contributions before the start of the pregnancy. The benefit is paid to an insured woman or to the wife of an insured man.

Medical benefits: The insured must have made at least 1 month of contributions in the previous 2 months.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 75% of the insured's last earnings and is paid after a 3-day waiting period for up to 26 weeks; may be extended to 52 weeks if continuing medical care will prevent permanent disability.

Maternity benefit: The benefit is 95% of the insured's earnings and is paid for up to 45 days before and 45 days after the expected date of childbirth.

Nursing and prenatal allowances: See Family Allowances, below.

Workers' Medical Benefits

Medical benefits include general, specialist, and preventive care; diagnostic services; surgery; hospitalization; and medicine.

Dependents' Medical Benefits

Medical benefits include general, specialist, and preventive care; diagnostic services; surgery; hospitalization; and medicine.

Administrative Organization

Ministry of Health and Sports (<http://www.sns.gov.bo>) provides supervision.

National Health Fund (<http://www.cns.gov.bo>) administers the program.

Work Injury

Regulatory Framework

First law: 1924.

Current laws: 1987 (social security); and 1996 (mandatory individual account), implemented in 1997.

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: None for temporary disability benefits and medical benefits. For permanent disability and survivor benefits, see source of funds under Old Age, Disability, and Survivors.

Self-employed person: For temporary disability benefits and medical benefits, see source of funds under Sickness and Maternity. For permanent disability and survivor benefits, see 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. None for permanent disability and survivor benefits.

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.

Voluntarily insured self-employed workers must have at least 6 months of contributions in the 12 months before the disability began or death. Coverage is extended for up to 6 months after the last contribution.

Temporary Disability Benefits

The benefit is 75% of the insured's last earnings and is paid after a 3-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: If the assessed degree of disability is at least 60%, the monthly pension is 100% of the insured's average earnings in the last 5 years. (The pension is financed by disability insurance until retirement or death.)

The insurance company also pays a monthly contribution of 10% of the insured's last monthly earnings before the disability began to the insured person's individual account until retirement or death.

The minimum earnings for pension calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for pension calculation purposes are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

Partial disability: If the assessed degree of disability is between 25% and 60%, the pension is a percentage of the total disability pension according to the assessed degree of disability.

The disability pension ceases at age 65 and is replaced by the old-age pension.

Disability grant: If the assessed degree of disability is between 10% and 25%, a lump sum of 4 years of the partial disability pension is paid according to the assessed degree of disability.

The Assessment Body (EEC) assesses the degree of disability through a Medical Assessment Panel consisting of three medical professionals.

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

Survivor pension: The monthly pension paid to a widow(er) or cohabiting partner with no eligible children is 80% of the monthly base survivor pension; 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 monthly earnings in the last 5 years (in the last 18 months if the deceased had less than 60 months of contributions) or 100% of the deceased's old-age pension or disability pension.

The minimum earnings for pension calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for pension calculation purposes are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

The benefit is paid 13 times a year.

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

Orphan's pension: The monthly pension is 20% of the monthly base survivor pension for one orphan; 50% is split equally if there are two or more orphans; 100% is split equally between full orphans.

The monthly base survivor pension is 100% of the deceased's average monthly earnings in the last 5 years (in the last 18 months if the deceased had less than 60 months of contributions) or 100% of the deceased's old-age or disability monthly pension.

The benefit is paid 13 times a year.

When an orphan ceases to be eligible, the widow(er)'s or partner's pension is recalculated.

All survivor benefits combined must not exceed 100% of the base survivor pension.

Other eligible survivors (in the absence of the above):

The monthly pension is 20% of the monthly base survivor pension for each parent and 10% for each brother or sister younger than age 18. Other persons named by the insured may also be eligible.

The monthly base survivor pension is 100% of the deceased's average monthly earnings in the last 5 years (in the last 18 months if the deceased had less than 60 months of contributions) or 100% of the deceased's old-age or disability monthly pension.

The benefit is paid 13 times a year.

All benefits combined for other eligible survivors must not exceed 60% of the base survivor pension.

If the deceased was not eligible for a pension, the accumulated capital plus interest of the deceased's mandatory individual account may be used to finance temporary payments to the eligible survivors according to pension allocation rules. The monthly payments must be based on

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a hypothetical base survivor pension of at least 70% 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.

Funeral grant: A lump sum of 1,100 bolivianos is paid.

Administrative Organization

Pension Inspection and Social Monitoring Authority (<http://www.ap.gob.bo>) supervises the Pension Fund Administrators (AFPs).

The authorized Pension Fund Administrators (AFPs) collect contributions and contract insurance companies for work injury disability and survivor insurance.

Insurance companies administer work injury disability and survivor programs.

Assessment Body (EEC), 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 2 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: The total cost.

Government: The total cost of the conditional cash transfers.

Qualifying Conditions

Family allowances: The child must be between age 1 (when the nursing allowance ceases) and age 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 up until her child is aged two. The payment is conditional on regular attendance at medical appointments during pregnancy and during the child's first two years. Beneficiaries may not receive any other family allowances.

Housing allowance: Paid to single and married workers.

Prenatal grant: Paid from the 5th month of pregnancy.

Birth grant: Paid for the birth of a child.

Nursing allowance: Paid (in kind) for each child for the 12-month period following birth.

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: The mother receives 50 bolivianos for each medical appointment attended during pregnancy, up to four; 120 bolivianos at child birth, provided she uses public health services; and 125 bolivianos for each bimonthly medical appointment attended by the child until age two.

Housing allowance: An allowance is paid to single and married workers.

Prenatal grant: In-kind benefit, including milk, is provided from the fifth month of pregnancy. The benefit is equivalent to the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

Birth grant: A grant equal to the legal monthly minimum wage is paid for each birth.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

Nursing allowance: A monthly milk allowance is provided for each child for the 12-month period following birth (paid in kind).

Burial allowance: A lump sum is paid equal to the legal monthly minimum wage.

The legal monthly minimum wage is 647 bolivianos. (The legal monthly minimum wage is adjusted according to changes in the cost of living, depending on the financial resources of the state budget. The last adjustment was made in January 2009.)

Administrative Organization

Ministry of Housing and Economic Development provides general supervision.

National Secretariat of Pensions, through the National Institute of Pensions, administers the program.

Employers pay allowances for single and married adults to employees.

Brazil

Exchange rate: US\$1.00 equals 1.95 reais.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1923 (railroads), 1934 (commerce), and 1936 (industry).

Current laws: 1991 (social security), with 1999 amendment; 1991 (social insurance); 1993 (social assistance); and 1999 (social insurance regulations).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: 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 categories.

Special systems for public-sector employees and military personnel.

Social assistance: Needy elderly persons or persons with disabilities.

Source of Funds

Social insurance

Insured person: 8% of covered earnings with monthly earnings up to 965.67 reais; 9% with earnings from 965.68 reais to 1,609.45 reais; or 11% with earnings from 1,609.46 reais to 3,218.90 reais. Voluntary contributors contribute 20% of declared earnings; a reduced contribution of 11% of the minimum monthly salary finances reduced benefits.

The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for contribution calculation purposes are 3,218.90 reais.

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

Self-employed person: 20% of declared covered earnings; a reduced contribution of 11% of the minimum monthly salary finances reduced benefits.

The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for contribution calculation purposes are 3,218.90 reais.

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

Employer: 20% of covered payroll.

The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for contribution calculation purposes are 3,218.90 reais.

Small-enterprise employers may contribute from 2.75% to 7.83% of monthly declared earnings, depending on annual earnings declared in the last 12 months and on the industry sector.

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

Government: Earmarked taxes are used to finance administrative costs and any deficit.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension

Age pension (social insurance): Age 65 (men) or age 60 (women) for employees and the urban self-employed; age 60 (men) or age 55 (women) for rural workers.

Persons who were first insured before July 25, 1991, must have at least 168 months of contributions; persons first insured since July 25, 1991, must have at least 180 months of contributions.

Contributory pension (social insurance): The insured must have at least 35 years of contributions (men) or 30 years of contributions (women). For arduous employment, the coverage period is between 15 years and 25 years.

Proportional pension (social insurance): Age 53 with at least 30 years of contributions (men) or age 48 with at least 25 years of contributions (women); for persons first insured before December 16, 1998, the insured must also contribute 40% of the difference between the required contribution years at age 53 (men) or age 48 (women) and the number of years actually paid as of December 16, 1998.

All contributory pensions are payable abroad under bilateral or multilateral agreement.

Old-age assistance (social assistance): Age 65, without remunerated work, and with family monthly earnings less

than 25% of the legal monthly minimum wage for each person (116.25 reais). Eligibility is reviewed every 2 years.

Disability pension

Disability pension (social insurance): The insured must be assessed with a permanent incapacity to work and have at least 12 months of contributions. The contribution period is waived if the disability is the result of an accident.

The degree of disability is assessed by the National Institute of Social Security.

Disability benefit (social assistance): The insured must be assessed with a disability and have family monthly earnings less than 25% of the legal monthly minimum wage for each person (116.25 reais). Eligibility is reviewed every 2 years.

Survivor pension (social insurance): The deceased was a pensioner or insured.

Eligible survivors include the widow(er) or partner and children younger than age 21 (no limit if disabled); in the absence of the above (in order of priority), parents and siblings younger than age 21 (no limit if disabled). The pension is split equally among eligible survivors. If one survivor ceases to be eligible, the pensions for the remaining survivors are recalculated.

Prisoner's survivor pension (social insurance): The insured is imprisoned.

Eligible survivors include the spouse or partner and children younger than age 21 (no limit if disabled); in the absence of the above (in order of priority), parents and siblings younger than age 21 (no limit if disabled). The pension is split equally among eligible family members. If one family member ceases to be eligible, the pensions for the remaining members are recalculated.

Old-Age Benefits

Old-age pension

Age pension (social insurance): The monthly benefit is 70% of the insured's average earnings plus 1% of average earnings for each year of contributions, up to 100%.

For persons first insured before November 29, 1999, average earnings for benefit calculation purposes are based on the best 80% of monthly earnings since July 1994.

For persons first insured after November 28, 1999, average earnings for benefit calculation purposes 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 for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,218.90 reais.

The minimum monthly age pension is equal to the legal monthly minimum wage (465 reais).

The maximum monthly age pension is 3,218.90 reais.

Pensioners are not required to cease gainful activity.

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): The monthly benefit is 100% of the insured's average earnings.

For persons first insured before November 29, 1999, average earnings for benefit calculation purposes 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 for benefit calculation purposes are based on the best 80% of total monthly earnings, multiplied by the Factor Previdenciario.

The Factor Previdenciario is not applied to arduous work with 15, 20, or 25 years contributions.

The Factor Previdenciario is an actuarial coefficient based on the insured's contribution rate, contribution period, age, and life expectancy.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,218.90 reais.

The minimum pension for minimum monthly contributions is equal to the legal monthly minimum wage (465 reais).

Pensioners are not required to cease gainful activity.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Proportional pension (social insurance): For persons first insured before November 16, 1998, the monthly benefit is 70% of the insured's average earnings plus 5% of average earnings for each additional year of contributions, up to 100%.

Average earnings for benefit calculation purposes are based on the best 80% of total monthly earnings since July 1994, multiplied by the Factor Previdenciario.

The Factor Previdenciario is not applied to arduous work with 15, 20, or 25 years contributions.

The Factor Previdenciario is an actuarial coefficient based on the insured's contribution rate, contribution period, age, and life expectancy.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,218.90 reais.

The minimum pension is equal to the legal monthly minimum wage (465 reais).

Pensioners are not required to cease gainful activity.

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 equal to the legal monthly minimum wage (465 reais).

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

Permanent Disability Benefits

Disability pension

Disability pension (social insurance): The monthly benefit is 100% of the insured's average earnings; 100% of the minimum wage for rural workers.

For persons first insured before November 29, 1999, average earnings for benefit calculation purposes are based on the best 80% of monthly earnings since July 1994.

For persons first insured after November 28, 1999, average earnings for benefit calculation purposes are based on the best 80% of total monthly earnings.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,218.90 reais.

The minimum monthly pension is equal to the legal monthly minimum wage (465 reais).

The maximum monthly pension is 3,218.90 reais.

Pensioners are not required to cease gainful activity.

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 equal to the legal monthly minimum wage (465 reais).

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

Survivor Benefits

Survivor pension (social insurance): The monthly pension is 100% of the pension the deceased received or would have been entitled to receive; 100% of the minimum wage for rural workers.

The minimum monthly pension is equal to the legal monthly minimum wage (465 reais).

The maximum monthly pension is 3,218.90 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index; the minimum wage for rural workers' benefits.

Prisoner's survivor pension (social insurance): The monthly pension is 100% of the disability pension the insured would have been entitled to receive; 100% of the minimum wage for rural workers.

The minimum monthly pension is equal to the legal monthly minimum wage (465 reais).

The maximum monthly pension is 752.12 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index; the minimum wage for rural workers' benefits.

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), with 1999 amendment; and 1991 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons in industry, commerce, and agriculture; household workers; some categories of casual workers; elected civil servants; and self-employed persons.

Voluntary coverage for students, housewives, unemployed persons, and other categories.

Special systems for public-sector employees and military personnel.

Source of Funds

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

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

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

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 in the event of 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 and rural workers.

Medical benefits: The insured must have contributed in the last 12 months. There is no qualifying period in the event of an accident or serious illness.

Sickness and Maternity Benefits

Sickness benefit: The monthly benefit is 91% of average earnings; 100% of the minimum wage for rural workers. The benefit is paid after a 15-day waiting period (during which the employer is required to pay 100% of earnings); there is no waiting period for self-employed persons and voluntarily covered persons.

There is no limit to duration.

Average earnings for benefit calculation purposes are based on the best 80% of total monthly earnings.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,218.90 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index; the minimum wage for rural workers' benefits.

Maternity benefit: The monthly benefit is 100% of the last wage; 100% of average earnings in the last 12 months for self-employed and voluntarily covered women; 100% of the minimum wage for rural workers. The benefit is paid for a total of 120 days, from 28 days before until 91 days after the expected date of childbirth.

The benefit is paid for 2 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 1; 60 days if the child is aged 1 to 4; or 30 days if the child is aged 4 to 8.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,128.90 reais.

Workers' Medical Benefits

Medical services are provided directly to patients in rural and urban areas through the Unified Health System. 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 services are provided directly to patients in rural and urban areas through the Unified Health System. Benefits include general, specialist, maternity, and dental care; hospitalization; medicine (some cost sharing is required); and necessary transportation. There is no limit to duration.

Administrative Organization

Ministry of Health (<http://www.saude.gov.br>) provides general supervision of the Unified Health System.

Ministry of Social Insurance (<http://www.previdencia.gov.br>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.br>) administers cash benefits.

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.

Current laws: 1991; and 1991, with 1999 amendment.

Type of program: Social insurance system.

Coverage

Employed persons.

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.

There are no minimum or maximum earnings for contribution calculation purposes.

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

The monthly benefit is 91% of average earnings and is paid after a 15-day waiting period (during which the employer is required to pay 100% of earnings). No waiting period is required for casual and rural workers.

There is no limit to duration.

Average earnings for benefit calculation purposes 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 for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,128.90 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index; the minimum wage for rural workers' benefits.

Permanent Disability Benefits

Permanent disability pension: The monthly pension is 100% of average earnings and is paid if the insured is incapable of any work.

Average earnings for benefit calculation purposes are based on the best 80% of total monthly earnings.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (465 reais).

The maximum monthly earnings for benefit calculation purposes are 3,128.90 reais.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the pension is paid.

Schedule of payments: Thirteen payments a year.

The degree of disability is assessed every 2 years by National Social Security Institute doctors.

Accident benefit (partial disability): The monthly benefit is 50% of average earnings and is paid to workers with disabilities who are capable of some kind of work.

Average earnings for benefit calculation purposes 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

Medical treatments are directly provided to patients in urban and rural areas by the Unified Health System. Medical and dental treatment, hospital treatment, medicine (some cost sharing is required), and transportation. There is no limit to duration.

Survivor Benefits

Survivor pension: The monthly benefit is 100% of the pension the deceased received or would have been entitled to receive; 100% of the minimum wage for rural workers. 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); in the absence of the above (in order of priority), parents and brothers and sisters younger than age 21 (no limit if disabled).

The minimum monthly pension is equal to the legal monthly minimum wage (465 reais).

The maximum monthly pension is 3,128.90 reais.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index; the minimum wage for rural workers' benefits.

Administrative Organization

Ministry of Health (<http://www.saude.gov.br>) provides general supervision of the Unified Health System.

Ministry of Social Insurance (<http://www.previdencia.gov.br>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.br>) administers cash benefits.

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), with 1994 and 2002 amendments; and 1991 (traditional fishermen).

Type of program: Social assistance system.

Note: Employers contribute 8% of earnings to the Guarantee Fund for Severance Pay (FGTS), which has individual savings accounts to which the insured has access 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, survivors of slave labor, 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 benefit varies according to whether the insured had 6 months to 11 months of coverage, 12 months to 23 months of coverage, or 24 months or more of coverage in the last 36 months. Unemployment must not be due to misconduct or resignation. The insured must lack other resources to support self or family and must not receive other social insurance benefits.

Unemployment Benefits

Unemployment benefit (means-tested): The monthly benefit varies according to average earnings in the last 3 months of employment: 80% of average earnings is paid with average earnings up to 767.60 reais; plus 50% of earnings between 767.61 reais and 1,279.46 reais.

The minimum monthly benefit is equal to the legal monthly minimum wage (465 reais).

The maximum monthly benefit is 870.01 reais.

The benefit is paid for 3 to 5 months, depending on the insured's duration of coverage. Under special conditions, the benefit may be extended for an additional 2 months.

Benefit adjustment: Benefits are adjusted annually according to changes in the minimum wage.

Administrative Organization

Ministry of Labor and Employment (<http://www.mte.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) and 1998 (family allowances).

Type of program: Employment-related system.

Coverage

Low-income employees with one or more children.

Exclusions: Household and casual workers, elected civil servants, and self-employed persons.

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

Family allowances (income-tested): Employees with monthly income up to 752.12 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.

Family Allowance Benefits

Family allowances (income-tested): 25.66 reais is paid monthly for each child if the insured's earnings do not exceed 500.40 reais; 18.08 reais a month if earnings are between 500.41 reais and 752.12 reais.

Employers pay allowances and the total cost is reimbursed by government.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

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.

Employers pay benefits to employees.

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

All employed and self-employed persons aged 16 to 65.

Voluntary coverage is possible.

Source of Funds

Insured person: 3.25% of covered monthly earnings; 7% of monthly earnings for voluntary contributors.

The maximum annual earnings for contribution calculation purposes are \$33,800 (\$35,490 from January 2010).

Self-employed person: 8.5% of declared monthly earnings.

The maximum annual earnings for contribution calculation purposes are \$33,800 (\$35,490 from January 2010).

Employer: 3.25% of covered monthly payroll.

The maximum annual earnings for contribution calculation purposes are \$33,800 (\$35,490 from January 2010).

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 ineligible for any periodic benefit.

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.

The degree of disability is assessed every 6 months by a medical doctor.

Disability grant: Younger than age 65 with at least 50 weeks of contributions, assessed with a permanent incapacity for any work, and ineligible for any periodic benefit.

Disability benefits are payable abroad.

Survivor pension: The deceased was a pensioner or was entitled to a pension at the time of death.

Eligible survivors are widow(er)s 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 was not eligible for a 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: The pension is 30% of average covered earnings plus 1% of average covered earnings for every 50-week period of contributions exceeding 500 weeks.

Average covered earnings are based on the sum of earnings in the best 7 years of contributions in the last 15 years or less before retirement divided by seven. (In 2010, the calculations will be based on the best 8 years; in 2011, 9 years; and in 2012, 10 years.)

The maximum annual earnings for benefit calculation purposes are \$33,800 (\$35,490 from January 2010).

The minimum old-age pension is \$260.

The maximum old-age pension is 60% of the insured's average annual covered earnings.

Retirement from gainful employment is not necessary.

Old-age grant: A lump sum of six times average weekly earnings is paid for every 50-week period of contributions above 50 weeks and below 500 weeks.

Retirement from gainful employment is not necessary.

Permanent Disability Benefits

Disability pension: The pension is 30% of average covered earnings plus 1% of average covered earnings for every 50-week period of contributions exceeding 500 weeks.

Average covered earnings are based on the sum of earnings in the best 7 years of contributions in the last 15 years or less before the disability began divided by seven. (In 2010, the calculations will be based on the best 8 years; in 2011, 9 years; and in 2012, 10 years.)

The maximum annual earnings for benefit calculation purposes are \$33,800 (\$35,490 from January 2010).

The minimum disability pension is \$260.

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. The total amount received is calculated

based on 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 is paid for every 50-week period of contributions above 50 weeks and below 500 weeks.

Survivor Benefits

Survivor pension: The widow(er)'s pension is 66.7% of the old-age pension the deceased received or was entitled to receive.

Orphan's pension: The pension is 33.3% of the widow(er)'s pension; 66.7% for full orphans.

Survivor grant: The widow(er)'s grant is 66.7% of the old-age grant the deceased received or was entitled to receive.

Orphan's grant: The grant is 33.3% of the widow(er)'s grant; 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

A tripartite board of directors appointed by the Minister Responsible for Social Security manages the Social Security Board.

Social Security Board (<http://www.bvissb.vg>) 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

All employed and self-employed persons aged 16 to 65.

Source of Funds

Insured person: 0.75% of covered monthly earnings.

The maximum weekly and monthly earnings for contribution calculation purposes are \$650 and \$2,817, respectively.

Self-employed person: 1.5% of declared monthly earnings.

The maximum weekly and monthly earnings for contribution calculation purposes are \$650 and \$2,817, respectively.

Employer: 0.75% of covered monthly payroll.

The maximum weekly and monthly earnings for contribution calculation purposes are \$650 and \$2,817, respectively.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 26 weeks of contributions, including at least 8 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 26 weeks of contributions, including at least 20 weeks of contributions in the 39 weeks before the expected date of childbirth.

Maternity grant: The insured must have at least 26 weeks of contributions. The grant is paid to the mother or her husband or cohabiting partner. A cohabiting partner must have lived with the mother for at least 2 years. Each eligible parent receives a full maternity grant.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66.7% of average weekly covered earnings and is paid after a 3-day waiting period for up to 26 weeks.

Average weekly covered earnings are based on covered earnings in the 13 weeks before the incapacity began.

There is no minimum weekly sickness benefit.

The maximum weekly sickness benefit is \$433 (\$455 in 2010).

Maternity benefit: The benefit is 66.7% of average weekly covered earnings in the 39 weeks before the expected date of childbirth. The benefit is paid for up to 13 weeks, beginning no earlier than 6 weeks before the expected date of childbirth.

Average weekly covered earnings are based on covered earnings in the 39 weeks before the expected date of childbirth.

There is no minimum weekly maternity benefit.

The maximum weekly maternity benefit is \$433 (\$455 in 2010).

Maternity grant: A lump sum of \$300 is paid for each eligible insured parent per child.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

A tripartite board of directors appointed by the Minister Responsible for Social Security manages the Social Security Board.

Social Security Board (<http://www.bvissb.vg>) administers the program.

Work Injury

Regulatory Framework

First and current law: 1994 (employment injury).

Type of program: Social insurance system.

Coverage

All employed and self-employed persons from age 16.

Source of Funds

Insured person: None.

Self-employed person: 0.5% of declared monthly earnings.

The maximum annual earnings for contribution calculation purposes are \$33,800 (\$35,490 from January 2010).

Employer: 0.5% of covered monthly payroll (including on behalf of employees aged 65 or older).

The maximum annual earnings for contribution calculation purposes are \$33,800 (\$35,490 from January 2010).

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for a work injury or an occupational disease.

Temporary Disability Benefits

The benefit is 75% of average weekly covered earnings and is paid for up to 26 weeks.

The maximum weekly temporary disability benefit is \$488 (\$512 in 2010).

Permanent Disability Benefits

Permanent disability benefit: For a total disability (100%), the benefit is 75% of average weekly covered earnings and is paid for up to 26 weeks.

The maximum weekly permanent disability benefit is \$488 (\$512 in 2010).

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.

The degree of disability is assessed every 6 months by a medical doctor.

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

Survivor pension: The maximum survivor pension is 75% of the pension the deceased received or would have been entitled to received. The surviving spouse receives 50% of this amount.

Eligible survivors are married or unmarried spouses who lived with the deceased for at least 3 years.

The pension ceases if the surviving spouse remarries or cohabits.

Orphan's pension: Each orphan younger than age 15 (age 21 if a student, no limit if disabled) receives 16.7% of the maximum survivor pension.

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

A tripartite board of directors appointed by the Minister Responsible for Social Security manages the Social Security Board.

Social Security Board (<http://www.bvissb.vg>) administers the program.

Canada

Exchange rate: US\$1.00 equals
1.16 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 residence requirements.

Earnings-related pension (Canada Pension Plan/Quebec Pension Plan): Employees and self-employed persons working in Canada.

Exclusions: Those in casual employment (annual earnings less than C\$3,500) or in seasonal agricultural employment.

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

Universal pension

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost, including the cost of income-tested benefits.

Earnings-related pension

Insured person: 4.95% of covered earnings.

The minimum annual earnings for contribution calculation purposes are C\$3,500.

The maximum annual earnings for contribution calculation purposes are C\$46,300.

Earnings limit adjustment: Adjusted annually according to increases in the average industrial wage.

Self-employed person: 9.9% of covered earnings.

The minimum annual earnings for contribution calculation purposes are C\$3,500.

The maximum annual earnings for contribution calculation purposes are C\$46,300.

Earnings limit adjustment: Adjusted annually according to increases in the average industrial wage.

Employer: 4.95% of covered payroll.

The minimum annual earnings for contribution calculation purposes are C\$3,500.

The maximum annual earnings for contribution calculation purposes are C\$46,300.

Earnings limit adjustment: Adjusted annually according to increases in the average industrial wage.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension

Universal pension (Old-Age Security): Age 65 or older with at least 10 years of residence in Canada after age 18. 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): Age 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 (same sex or opposite sex) partner. The supplement is payable abroad for up to 6 months.

Low-income allowance (income-tested): Age 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 60 with at least 1 valid contribution. If the pension is awarded before age 65, the insured must have fully or substantially ceased employment. If the pension is awarded at age 65 or older, it is not necessary for employment to cease. Pensioners who return to work can no longer contribute to the pension plan.

Early pension: A reduced pension may be paid from age 60.

Deferred pension: A deferred pension is possible.

The pension is payable abroad.

Earnings-related disability pension (Canada Pension Plan/Quebec Pension Plan): The insured must be assessed with a severe and prolonged incapacity for any gainful activity and have contributions in 4 of the last

Canada

6 years. (The Quebec Pension Plan normally requires contributions in half the years in which contributions could have been made; the minimum contribution period is 2 of the last 3 years.)

The pension is payable abroad.

Survivor pension

Universal pension (survivor allowance, income-tested): Paid to widows and widowers aged 60 to 64. The survivor must be a resident 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 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 3 years.

The pension is payable abroad.

The spouse and widow(er) include legally married persons and common-law partners (including same-sex partners).

Old-Age Benefits

Old-age pension

Universal pension: The pension is calculated as 1/40th of the maximum pension for each year of residence in Canada after age 18, up to 40 years. The maximum monthly pension is C\$516.96. 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\$66,355).

Low-income supplement (income-tested): The supplement increases the maximum monthly universal pension to C\$1,169.47 for a single person or C\$1,895.72 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\$947.86 a month is paid for a pensioner and low-income supplement's spouse or common law partner between ages 60 and 64.

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): If claimed at age 65, the pension is about 25% of average monthly pensionable earnings during the contributory period. (The contributory period starts at age 18 or January 1, 1966, whichever is earlier, and ends when claiming a pension, at age 70, or upon death.) If it is in the insured's favor, 15% of the years with the lowest

income, years in which the insured was caring for a child younger than age 7, and months when the insured received a disability benefit may be disregarded.

Early pension: The pension may be awarded between ages 60 and 65 and is reduced by 0.5% a month until the pensioner reaches age 65.

Deferred pension: The pension is increased by 0.5% a month for each month between age 65 and the start of the pension. No adjustment is made after age 70.

The maximum monthly pension is C\$908.75.

Pension credits accumulated by spouses or common-law partners (including same-sex partners) during marriage or cohabitation may be divided equally in case of divorce or separation.

Recorded earnings are adjusted according to changes in national average wages.

Benefit adjustment: Automatic annual adjustments of earnings-related pensions are made 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\$424.43 is paid, plus 75% of the earnings-related retirement pension.

The maximum monthly pension is C\$1,105.99.

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\$213.99 a month is paid for each child younger than age 18; age 25 if a student. (Quebec Pension Plan: C\$67.95 is paid for each child younger than age 18 only.)

Benefit adjustment: Automatic annual adjustment of all benefits according to changes in the consumer price index.

Survivor Benefits

Survivor pension

Universal pension (survivor allowance, income-tested): Up to C\$1,050.68 a month to a widow(er) aged 60 to 64.

Earnings-related survivor pension (Canada Pension Plan/Quebec Pension Plan): A surviving spouse aged 65 or older receives 60% of the deceased's earnings-related retirement pension, up to C\$545.25 a month.

A surviving spouse younger than age 65 receives 37.5% of the deceased's earnings-related retirement pension plus C\$165.60, up to C\$506.38 a month. (Quebec Pension Plan: A surviving spouse aged 45 to 64 receives up to C\$765.18 a month. For a surviving spouse younger than age 45 with a disability, the maximum pension is C\$765.18 a month;

if without a disability but caring for a dependent child, up to C\$734.82; if without a disability and with no dependent children, up to C\$449.47.)

A surviving spouse under age 35 who does not have dependent children or a disability is not eligible for benefits under the Canada Pension Plan.

Orphan's pension (Canada Pension Plan/Quebec Pension Plan): C\$213.99 a month is paid for each child younger than age 18; age 25 if a student. (Quebec Pension Plan: C\$67.95 is paid for each child younger than age 18 only.)

Death benefit: Six months of earnings-related retirement pension are paid, up to C\$2,500.

Benefit adjustment: Automatic annual adjustment of earnings-related pensions 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; self-employed fishermen. Self-employed persons in Quebec covered by the Quebec Parental Insurance Plan are eligible for maternity and parental benefits.

Provincial government employees may be covered with the consent of provincial government.

Exclusions: Self-employed persons other than fishermen and self-employed persons in Quebec covered by the Quebec Parental Insurance Plan.

Physician and hospital services: All persons residing in Canada who satisfy 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. In the latter case, payment is limited to the rate paid in the person's home province.

Special provisions for certain groups, including members of the armed forces.

Source of Funds

Insured person

Cash benefits: See source of funds under Unemployment, below. In Quebec, 0.484% of earnings.

The maximum earnings for contribution calculation purposes are C\$62,000.

Physician and hospital benefits: Financed through general taxation. Premiums are paid in Alberta and British Columbia. Ontario has a health premium that is 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, below. In Quebec, 0.737% of taxable income.

Physician and hospital benefits: Through general taxation. Premiums are paid in Alberta and British Columbia. Ontario has a health premium that is 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, below. In Quebec, 0.677% of payroll.

Physician and hospital benefits: Contributions vary by province from 1% to 4.5% of payroll.

Government

Cash Benefits: None.

Physician and hospital benefits: Most of the cost is met from federal, provincial, and territorial general revenues. Federal government makes contributions to provinces and territories through block transfers, part of which are conditional on provinces and territories meeting federal program requirements as set out in the Canada Health Act.

Qualifying Conditions

Cash sickness and maternity benefits: The insured must have at least 600 hours of covered employment in the previous 52 weeks or since the last claim. In Quebec, eligibility

for maternity benefits is based on having at least C\$2,000 of insured income in the previous 52 weeks and having ceased work or reduced work by at least 40%.

Compassionate care benefits: The insured must have at least 600 hours of covered employment in the previous 52 weeks or since the start of the last claim. The benefit is paid to insured persons who leave work temporarily to provide care or support to a family member with a grave illness.

Medical and hospitalization benefits: Generally, 3 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.

In Alberta, British Columbia, and Ontario, the payment of premiums is an additional condition, but such payment is not linked to entitlement to services.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 55% of average weekly covered earnings in the last 26 weeks, plus a family supplement for low-income and modest-income earners with dependent children. The supplement is awarded if annual net family income (after application of allowable deductions under the Income Tax Act) is less than C\$25,921. The benefit is paid after a 2-week waiting period, for up to 15 weeks.

Maternity benefit: The benefit is 55% of average weekly covered earnings in the last 26 weeks, plus a family supplement for low-income and modest-income earners with dependent children. The supplement is awarded if annual net family income (after application of allowable deductions under the Income Tax Act) is less than C\$25,921. The benefit is paid for up to 15 weeks, plus up to 35 additional weeks for parental care (provided by the mother, father, or both) on the birth or adoption of a child.

In Quebec, there is a choice of benefits. Maternity benefits are 70% of covered earnings and are paid for 18 weeks; 75% of covered earnings for 15 weeks. Paternity benefits are 70% of covered earnings and are paid for 5 weeks; 75% of covered earnings for 3 weeks. Parental benefits (mother, father, or both) are 70% of covered earnings for 7 weeks plus 55% of covered earnings for 25 weeks; 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; 75% of covered earnings for 28 weeks. If the net family income is less than C\$25,921, benefits may be increased.

Compassionate care benefit: The benefit is 55% of average weekly covered earnings in the last 26 weeks, plus a family supplement for low-income and modest-income earners with dependent children. A supplement is awarded if annual net family income (after application of allowable deductions under the Income Tax Act) is less than

C\$25,921. The benefit is paid after a 2-week waiting period for up to 6 weeks.

The maximum weekly benefit is C\$447. In Quebec, the maximum weekly benefit is based on a maximum annual income of C\$62,000.

Workers' Medical Benefits

Medical benefits include general medical and maternity care and surgical, specialist, and laboratory services. Benefits are paid directly by provincial authorities 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. Benefits are paid directly by provincial authorities 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, services of osteopaths, chiropractors, and optometrists; dental care for children; prosthetics; and prescribed drugs. Some cost sharing may be required in such cases.

In some provinces, welfare recipients and persons older than age 65 are eligible for free drugs, eyeglasses, and subsidized nursing home care.

Dependents' Medical Benefits

Benefits include surgical, specialist, and laboratory services; and general medical and maternity care. Benefits are paid directly by provincial authorities according to predetermined formulas and agreed-upon fee schedules.

Hospital benefits for dependents: Benefits include standard ward care, necessary nursing, pharmaceuticals provided in the hospital, and diagnostic and therapeutic services. Benefits are paid directly by provincial authorities 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, services of osteopaths, chiropractors, optometrists; free dental care for children; prosthetics; and prescribed drugs. Some cost sharing may be required in such cases.

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 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.

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 benefits are administered by the Quebec Parental Insurance Plan.

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 (some differences exist among provinces).

Exclusions: Self-employed persons, household workers, professional athletes, and members of sports clubs (some differences exist among provinces).

Special systems for merchant seamen and federal civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost, met through contributions varying by industry and according to the assessed degree of risk (large firms in some provinces may self-insure).

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit varies from 75% to 90% of gross earnings, according to province.

There is no nationally enforced minimum benefit. The minimum benefit varies according to province.

Permanent Disability Benefits

Permanent disability pension: In most provinces, the pension is either 75% or 90% of the insured's earnings for full disability.

There is no nationally enforced maximum benefit. The maximum benefit varies according to province.

Partial disability: The pension is a percentage of the full benefit according to the assessed degree of loss of earning capacity; in some provinces, the pension is converted to a lump sum if the assessed degree of loss is 10% or less.

Workers' Medical Benefits

Benefits in all provinces include medical, surgical, nursing, and hospital services; medicine; and appliances.

Survivor Benefits

Survivor pension: The pension varies according to province. The pension is paid to a widow(er).

Orphan's pension: Either a monthly flat-rate pension set slightly higher than that for children residing with a parent or a percentage of the deceased's wages is paid, according to province.

Other dependents (in the absence of a spouse or orphan): A reasonable sum is paid in proportion to the loss of income.

Funeral grant: The grant paid varies according to province.

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), with amendments.

Type of program: Social insurance system.

Coverage

All salaried workers, including federal government employees; self-employed fishermen.

Exclusions: Self-employed persons other than fishermen.

Source of Funds

Insured person: 1.73% of covered earnings (also finances benefits under Sickness and Maternity, except for Quebec). In Quebec, 1.38% of covered earnings.

Canada

The maximum annual earnings for contribution calculation purposes are C\$42,300.

Self-employed person: Not applicable.

Employer: 2.42% of covered payroll (also finances benefits under Sickness and Maternity, except for Quebec). In Quebec, 1.93% of covered payroll.

The maximum annual earnings for contribution calculation purposes are C\$42,300.

Government: None.

Qualifying Conditions

Unemployment benefit: The qualifying conditions vary from 420 hours to 700 hours of covered employment in the last year, depending on the regional unemployment rate, or 910 hours for a new entrant or reentrant to the labor force.

The insured 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.

Unemployment Benefits

The benefit is 55% of average covered earnings in the last 26 weeks, plus a family supplement for low-income and modest-income earners with dependent children. The supplement is awarded if annual net family income (after allowable deductions and expenses are applied under the Income Tax Act) is less than C\$25,921. The benefit is paid after a 2-week waiting period for between 14 and 45 weeks, depending on the claimant's employment history and regional unemployment rates.

A pilot project in 25 regions, running from October 30, 2005, until October 25, 2008, calculates benefits based on the highest 14 weeks of covered earnings.

The maximum weekly benefit is C\$447.

Administrative Organization

Human Resources and Skills Development Canada, through Service Canada (<http://www.canadabenefits.gc.ca>) 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 2007.

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 the primary caregiver who has Canadian citizenship or who has permanent resident, refugee, or visitor status, and who must file an annual income tax return to be eligible.

Universal child care benefit: A child must be younger than age 6 and live with the primary caregiver who has Canadian citizenship or who has permanent resident, refugee, or visitor status.

Family Allowance Benefits

Canada child tax benefit (income-tested): The benefit is delivered through the income tax system.

The maximum annual benefit is C\$3,383 for the first child, C\$3,144 for the second child, and C\$3,087 for the third and subsequent children.

The benefit has two components: the base tax benefit, which is paid to low- and middle-income families with children, and the national child benefit supplement, which is paid to low-income families with children. For the period July 2009 to June 2010, families with net income up to C\$110,000 receive the base tax benefit. Families with net income up to C\$38,832 also receive the benefit supplement.

Benefits are paid monthly and are based on total family income during the previous year.

Universal child care benefit: The benefit provides families with direct financial support to help offset the cost of child care. Each child younger than age 6 receives C\$100 a month (up to C\$1,200 a year). The benefit is taxable and paid to the spouse with the lowest income.

Administrative Organization

Canada Revenue Agency (<http://www.cra-arc.gc.ca>) administers the Canada child tax benefit.

Human Resources and Skills Development Canada (<http://www.hrsdc.gc.ca>), through district and local offices, administers the universal child care benefit.

Chile

Exchange rate: US\$1.00 equals 528.60 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), with 1995 and 2004 amendments; 1980 (contributory scheme); 1980 (institute of normalization); 2008 (social security reform).

Type of program: Mandatory individual account, social insurance, and social assistance system.

Note: A system of mandatory private individual accounts was introduced in May 1981. Workers entering the labor force after December 31, 1982, must join the new system. The social insurance system is being phased out.

Coverage

Mandatory individual account

Salaried employees; mandatory coverage is gradually being extended to self-employed persons from 2012 to 2015.

Voluntary coverage for workers who paid social insurance contributions before January 1, 1983.

Social insurance

Wage earners and self-employed persons with earnings lower than three times the legal monthly minimum wage.

The legal monthly minimum wage is 165,000 pesos.

Special systems for particular groups of salaried employees, including railroad employees, seamen and port workers, public-sector employees, and armed forces and police personnel.

Social assistance

Residents of Chile.

Source of Funds

Mandatory individual account

Insured person: 10% of covered earnings for the old-age pension. (Persons working under arduous conditions contribute an additional 1% or 2% of covered earnings depending on occupation.)

The minimum monthly earnings for contribution calculation purposes for insured persons aged 18 to 65 are the legal monthly minimum wage of 165,000 pesos; 123,176 pesos

for insured persons younger than age 18 or older than age 65.

The maximum monthly earnings for contribution calculation purposes are 60 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Self-employed person: 10% of declared earnings for the old-age pension plus an average of 0.99% of declared earnings for disability and survivor insurance and administrative fees.

The minimum monthly declared earnings for contribution calculation purposes are 106,435 pesos.

The maximum monthly declared earnings for contribution calculation purposes are 60 UFs. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Employer: 1% or 2% of covered earnings for employees working under arduous conditions and an average of 0.99% of payroll for employees' disability and survivor insurance.

The maximum monthly earnings for contribution calculation purposes are 60 UFs. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Government: Finances accrued rights under the social insurance system and subsidizes the cost of the guaranteed minimum pension and the total cost of the old-age and disability social security solidarity contribution.

Social insurance

Insured person: Wage earners contribute 18.84% of covered wages; salaried employees contribute 20% to 30% of covered earnings depending on the nature of the job.

The minimum monthly earnings for contribution calculation purposes for insured persons aged 18 to 65 are the legal monthly minimum wage of 165,000 pesos; 123,176 pesos for insured persons younger than age 18 or older than age 65.

The maximum monthly earnings for contribution calculation purposes are 60 UFs. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Self-employed person: 18.84% of declared earnings.

The minimum monthly declared earnings for contribution calculation purposes are 106,435 pesos.

The maximum monthly declared earnings for contribution calculation purposes are 60 UFs. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Employer: None.

Government: Special subsidies as needed to finance the program.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Mandatory individual account

Old-age pension: Age 65 (men) or age 60 (women).

If aged 55 or older (men) or aged 50 or older (women) on August 19, 2004, retirement before the normal retirement age is possible for insured persons with a pension of 50% or more of the insured's average wage in the last 10 years and at least 110% of the minimum old-age pension.

If younger than age 55 (men) or age 50 (women) on August 19, 2004, retirement before the normal retirement age is possible for insured persons with a pension of 55% or more of the insured's average wage in the last 10 years (rising to 70% by August 2010) and at least 150% of the minimum old-age pension.

The normal retirement age for insured persons with at least 20 years of contributions is reduced by 2 years or 1 year for each 5-year period of work under arduous conditions, depending on the occupation, up to 10 years.

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, and retired on or after July 1, 2009.

Guaranteed minimum pension: Persons who received the guaranteed minimum pension prior to July 1, 2008, and who do not opt for the new old-age social security solidarity contribution; those aged 50 and older on July 1, 2008, who will qualify for the guaranteed minimum pension at retirement and who do not opt for the new old-age social security solidarity contribution (until 2023). (The guaranteed minimum pension is being phased out and replaced by the old-age social security solidarity contribution by 2023.)

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 (104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75).

Old-age social security solidarity contribution (means-tested): Age 65 (men and women) with at least 20 years of residence in Chile, including at least 4 of the last 5 years. The insured must have a base pension (old-age pension from individual account plus any survivor benefits received) of less than 120,000 pesos (rising to 255,000 pesos in July 2012) and the pensioner's family must be among the poorest 50% of the population (rising to 60% around 2012) as assessed by the census.

Disability pension: Paid for a 66% or more loss in earning capacity. The loss of earning capacity must not be caused by a work-related accident. Coverage is extended for up to 12 months after employment ceases if the insured has 6 months of contributions in the last year of employment. Coverage is extended up to age 65 for women who are employed after age 60.

Partial disability: Paid for the loss of between 50% and 65% of earning capacity. The loss of earning capacity must not be caused by a work-related accident. Coverage is extended for up to 12 months after employment ceases if the insured has 6 months of contributions in the last year of employment. Coverage is extended up to age 65 for women who are employed after age 60.

Regional medical commissions assess the degree of disability.

Guaranteed minimum pension: Persons who received the guaranteed minimum pension prior to July 1, 2008, and who do not opt for the new disability solidarity benefit. (The guaranteed minimum pension has been replaced by the disability solidarity benefit.)

Paid with at least 10 years of contributions; at least 2 years of contributions in the 5 years before the disability began; or was making contributions when the disability began. The guarantee is paid if the insured's disability pension is less than the minimum pension (104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75).

Disability social security solidarity contribution (means-tested): Age 18 to 64 with at least 5 years of residence in Chile in the last 6 years and assessed with a disability. The insured must have a base pension (disability pension from individual account plus any survivor benefits received) of less than the basic disability solidarity pension (75,000 pesos a month) and the pensioner's family must be among the poorest 50% of the population (rising to 60% around 2012) as assessed by the census.

Survivor pension: The insured was in covered employment or was a pensioner at the time of death. Coverage is extended for up to 12 months after employment ceases if the insured had at least 6 months of contributions in the last year of employment. Coverage is extended up to age 65 for women who are employed after age 60.

Eligible survivors are a widow(er) who was married to the insured for at least 6 months (at least 3 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 parents in the absence of other eligible survivors.

Child benefit: Women age 65 or older who receive a survivor pension from the mandatory individual account 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 the benefit through any other program.

Social insurance

Old-age pension: Wage earners must be age 65 with at least 1,040 weeks of work (men), age 65 with 800 weeks of work and, since coverage began, at least 50% of the weeks in covered employment (men), or age 60 with at least 520 weeks of work (women).

Salaried employees must be age 65 with at least 10 years of contributions (men) or age 60 with at least 10 years of contributions (women).

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 1 year (2 years for workers in mining or smelting) for each 5-year period of work under arduous conditions. The maximum reduction of the normal retirement age is 5 years (10 years for workers in mining or smelting).

Winter grant (means-tested): Paid to low-income pensioners.

Disability pension: Wage earners must be assessed with a total or partial disability and be younger than age 65 (men) or younger than age 60 (women) when the disability began. Additionally, they must have at least 50 weeks of contributions, including at least 40% of the weeks in the last 5 years and 50% of the weeks since coverage began (women are exempt from this last condition, as are men with at least 400 weeks of coverage).

Wage earners are assessed with a total disability when there is a loss in earning capacity of at least 70%; a partial disability is assessed where there is a loss in earning capacity of between 30% and 69%.

Salaried employees younger than age 65 (men) or age 60 (women) must be assessed with a degree of disability of at least 66.7% and have at least 3 years of contributions.

Preventive and disability medical commissions assess the degree of disability for wage earners and salaried employees.

Survivor pension: If the deceased was previously a wage earner, he or she must have had at least 400 weeks of paid coverage; or at least 50 weeks of paid coverage, including at least 40% of the weeks in the last 5 years and 50% of the weeks since coverage began (women are exempt from this last condition).

If the deceased was previously a salaried employee, he or she must have had at least 3 years of contributions.

Eligible survivors are 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 in the absence of other eligible survivors.

Child benefit: Women age 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 the benefit through any other program.

Funeral grant: The grant is paid to the widow(er), children, or parents.

Social assistance

Basic old-age solidarity pension: Age 65 (men and women) with at least 20 years of residence in Chile, including at least 4 of the last 5 years, and no entitlement to a pension. The pensioner's family must be among the poorest 50% of the population (rising to 60% around 2012) 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 are not entitled to a pension.

Basic disability solidarity pension: Age 18 to 64 with at least 5 years of residence in Chile in the last 6 years, assessed with a disability, and are not entitled to a pension. The pensioner's family must be among the poorest 50% of the population (rising to 60% around 2012) as assessed by the census.

Old-Age Benefits

Mandatory individual account

Old-age pension: The value of the pension depends on the insured's contributions plus accrued interest. At retirement, the accumulated capital can be used to provide 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.)

Child benefit: A benefit is paid for each live birth or adopted child. For women older than age 65 on July 1, 2009, a benefit of 10% of 18 minimum wages (approximately 300,000 pesos per child in July 2009) is deposited into the individual account. For women younger than age 65 on July 1, 2009, a bond of 10% of 18 minimum wages (approximately 300,000 pesos per child in July 2009) plus interest from the child's birth until the mother reaches age 65 is deposited into the individual account. The bond's interest rate is based on the average annual rate for Fund C less administrative fees for that period.

Guaranteed minimum pension: The monthly pension is 104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75.

Old-age social security solidarity contribution (means-tested): The amount of the benefit depends on the base pension (old-age pension from individual account plus any survivor benefits received) and decreases with the size of the base pension.

The basic old-age solidarity pension is 75,000 pesos a month.

The maximum old-age pension including the old-age solidarity benefit is 120,000 pesos a month (rising to 255,000 pesos in July 2012).

Benefit adjustment: Automatic annual adjustment according to variations in the value of the UF. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Social insurance

Old-age pension: Wage earners receive a monthly pension of 50% of the base wage plus 1% of wages for each 50-week period of contributions exceeding 500 weeks.

The base wage is equal to the average monthly wage in the last 5 years, with the first 2 years adjusted for wage changes.

Salaried employees receive a monthly pension of 0.029% of the base salary multiplied by the number of years of contributions.

The base salary is equal to the average monthly salary in the last 5 years, with the first 2 years adjusted for salary changes.

Salaried woman's child supplement: A supplement of 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.

The minimum monthly pension is 104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75.

Winter grant (means-tested): 40,652 pesos is paid annually for low-income pensioners.

Benefit adjustment: Automatic annual adjustment of pensions 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%.

Social assistance

Basic old-age solidarity pension: 75,000 pesos a month is paid.

Child benefit: A benefit is paid for each live birth or adopted child.

Benefit adjustment: Automatic annual adjustment of pensions according to changes in the consumer price index; earlier if the variation of the consumer price index within the year is at least 10%.

Permanent Disability Benefits

Mandatory individual account

Disability pension: For a total disability, 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.)

For a partial disability, the individual pension fund management company finances a benefit for up to 3 years following an initial level of assessment and certification by the medical commission. The monthly benefit is 50% of the base salary.

The base salary is equal to the insured's average monthly wage 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.)

Guaranteed minimum pension: The monthly pension is 104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75.

Disability social security solidarity contribution (means-tested): The difference between the insured's base pension (old-age pension from individual account plus any survivor benefits received) and the amount of the basic disability solidarity pension is paid (75,000 pesos a month).

Benefit adjustment: Automatic annual adjustment according to variations in the value of the UF. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Social insurance

Disability pension: For a total disability, wage earners receive a monthly pension of 50% of the base wage plus 1% of wages for every 50-week period of contributions exceeding 500 weeks. For a partial disability, 50% of the total disability pension is paid.

The base wage is equal to the average monthly wage in the last 5 years, with the first 2 years adjusted for wage changes.

The minimum monthly disability pension is 104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75.

Salaried employees receive a monthly pension of 70% of the base salary plus 2% of the salary for every year of contributions exceeding 20 years.

The base salary is equal to the average monthly salary in the last 5 years, with the first 2 years adjusted for salary changes.

Salaried woman's child supplement: A supplement of 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: A supplement of 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 disability pension is 104,959.87 pesos for a pensioner younger than age 70; 114,765.54 pesos from age 70 to age 75; or 122,450.96 pesos if older than age 75.

Benefit adjustment: Automatic annual adjustment of pensions 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%.

Social assistance

Basic disability solidarity pension: The pension is 75,000 pesos a month.

Benefit adjustment: Automatic annual adjustment of pensions according to changes in the consumer price index; earlier if the variation of the consumer price index within the year is at least 10%.

Survivor Benefits

Mandatory individual account

Survivor pension: A widow without eligible children receives a monthly pension of 60% of the deceased's pension (43% for a widower); 50% if a pension is also paid to children (36% for a widower). The mother of the insured's extramarital children receives 36% of the deceased's pension; 30% if the children are younger than age 18 (age 24 if a student, no limit if disabled). Each orphan younger than age 18 (age 24 if a student, no limit if disabled) receives 15% of the deceased's pension; 11% for each partially disabled orphan older than age 24.

Other eligible survivors (in the absence of the above): A parent receives 50% of the deceased's monthly pension.

If the deceased was actively contributing to an individual account, survivor pensions are calculated according to a reference pension equal to 70% of the average monthly wage in the last 10 years.

The pension paid as the result of the death of an insured person or a temporary 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.

Child benefit: A benefit is paid for each live birth or adopted child. For women older than age 65 on July 1, 2009, a benefit of 10% of 18 minimum wages (approximately 300,000 pesos per child in July 2009) is deposited into the individual account. For women younger than age 65 on July 1, 2009, a bond of 10% of 18 minimum wages (approximately 300,000 pesos per child in July 2009) plus interest from the child's birth until the mother reaches age 65 is deposited into the individual account. The bond's interest rate is based on the average annual rate for Fund C less administrative fees for that period.

Benefit adjustment: Automatic annual adjustment according to variations in the value of the UF. The UF is equal to 20,958.67 pesos and is adjusted daily 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 is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Social insurance

Survivor pension (wage earner): The monthly pension paid to a wage earner's widow of any age or a widower with a disability is 50% of the base wage (50% of the disability pension the deceased was entitled to) and the pension increases to 60% if there are no children. Each orphan receives 20% of the base wage or average monthly pension in the preceding year. The mother of the deceased's extramarital children receives 60% of the widow's pension.

The pension ceases on remarriage.

A widow younger than age 55 receives a lump sum of 2 years of pension.

Child benefit: A benefit is paid for each live birth or adopted child by the female recipient of a social insurance survivor pension.

The minimum monthly widow(er)'s pension is 68,112.12 pesos for a survivor younger than age 70 without children; 84,986.92 pesos from age 70. The minimum monthly widow(er)'s pension is 56,974.09 pesos for a survivor younger than age 70 with children; 73,388.32 pesos from age 70.

The minimum monthly orphan's pension is 15,743.98 pesos.

Benefit adjustment: Automatic annual adjustment of pensions 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 (wage earner): The grant is three times the monthly minimum income used for funeral grant calculation purposes (319,305 pesos).

Survivor pension (salaried employee): For a salaried employee's widow or dependent widower, the monthly pension is 50% of the deceased's base salary (the average

monthly wage in the last 5 years) or the deceased's pension. If there are no children, the pension is increased to 60% of the deceased base salary. Each orphan and dependent parent receives 15% of the base salary or deceased's pension. The mother of the deceased's extramarital children receives 60% of the widow's pension.

The pension ceases on remarriage.

A widow younger than age 55 receives a lump sum of 2 years of pension.

The minimum monthly widow(er)'s pension is 68,112.12 pesos for a survivor younger than age 70 without children; 84,986.92 pesos from age 70. The minimum monthly widow(er)'s pension is 56,974.09 pesos for a survivor younger than age 70 with children; 73,388.32 pesos from age 70.

The minimum monthly orphan's pension is 15,743.98 pesos.

Benefit adjustment: Automatic annual adjustment of pensions 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 (salaried employee): For the funeral of a salaried employee or pensioner, the grant is three times the monthly minimum income used for funeral grant calculation purposes (319,305 pesos).

Administrative Organization

Mandatory individual account

The Ministry of Labor and Social Security through the Superintendent of Pensions (<http://www.safp.cl>) provides general supervision.

Individual pension fund management companies administer individual capitalization accounts.

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), with 2004 amendment; 1985 (public health system), implemented in 1986; 1990 (private health system); and 2004 (health guarantees), implemented in 2005.

Type of program: Social insurance and private insurance system.

Note: Insured persons may opt out of the public national 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, and pregnant women and mothers up to 6 months after childbirth are covered by the public system.)

Those who opt out of the public system must sign a contract with a private health institution.

Source of Funds

Public system

Insured person: 7% of covered earnings; pensioners, 7% of the pension; voluntary contributors, 7% of declared earnings.

The minimum monthly earnings for contribution calculation purposes for insured persons aged 18 to 65 are the legal monthly minimum wage of 165,000 pesos; 123,176 pesos for insured persons younger than age 18 or older than age 65.

The minimum monthly declared earnings for contribution calculation purposes are 106,435 pesos.

The maximum monthly earnings for contribution calculation purposes are 60 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Self-employed person: 7% of declared earnings.

The minimum monthly declared earnings for contribution calculation purposes are 106,435 pesos.

Employer: None.

Government: Subsidizes the cost of maternity benefits and meets any deficit.

Private system

Insured person: At least 7% of gross earnings, depending on the health plan.

The minimum monthly earnings for contribution calculation purposes for insured persons aged 18 to 65 are the legal monthly minimum wage of 165,000 pesos; 123,176 pesos for insured persons younger than age 18 or older than age 65.

Self-employed person: At least 7% of declared earnings, depending on the health plan.

The minimum monthly declared earnings for contribution calculation purposes are 106,435 pesos.

Employer: None.

Government: Finances part of the cost of sickness benefits.

Qualifying Conditions

Cash sickness and maternity benefits (public and private systems): Employees must have at least 6 months

of contributions including at least 3 months of contributions in the last 6 months; contract workers must have at least 6 months of contributions including at least 30 days of contributions in the last 12 months; and self-employed persons must have at least 12 months of coverage with at least 6 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 covered.

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. For private-sector employees, the benefit is the average monthly net earnings in the last 3 months. For self-employed persons, the benefit is average monthly declared earnings in the last 6 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 not required to pay benefits for the first 3 days, unless 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 1,773.92 pesos.

Maternity benefit (public and private systems): For public-sector employees the monthly benefit is 100% of earnings. For private-sector employees, the monthly benefit is the average monthly net earnings in the 3 months before the expected date of childbirth. For self-employed persons, the monthly benefit is the average monthly declared earnings in the last 6 months. The benefit is paid for 6 weeks before and 12 weeks after the expected date of childbirth.

The minimum daily maternity benefit is 1,773.92 pesos.

The maternity benefit is also paid for the adoption of a child younger than 6 months. The benefit is paid for 12 months.

Workers' Medical Benefits

Public system

Medical benefits: Benefits are provided to patients through public or private health institutions and professionals registered with the National Health Fund. 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 primary assistance and for low-income persons, beneficiaries of assistance pensions or family allowances, and persons older than age 60.

Private system

Medical benefits: The insured signs a minimum 12-month contract with a private health institute. The insured may choose among open or closed plans 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

Public system

Medical 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 primary assistance and for low-income persons, beneficiaries of assistance pensions or family allowances, and persons older than age 60.

Private system

Medical benefits: Benefits, as well as cost sharing, vary by contract but must be at least equal to those provided by the public system.

The widow(er) and children are covered for a year after the insured's death.

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.

Exclusions: Some self-employed persons.

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 for contribution calculation purposes are 106,435 pesos.

The maximum monthly earnings for contribution calculation purposes are 60 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Employer: 0.95% of covered payroll, plus up to 3.4% of covered payroll according to the industry and the assessed degree of risk.

The minimum monthly earnings for contribution calculation purposes are 106,435 pesos.

The maximum monthly earnings for contribution calculation purposes are 60 UFs. The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

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 3 months before the disability began. The benefit is paid from the day of injury for up to 12 months (may be extended up to an additional 12 months).

Benefit adjustment: Benefits are adjusted according to wage increases.

Permanent Disability Benefits

Permanent disability pension: With an assessed degree of disability of at least 70% (total disability), the monthly pension is 70% of the base salary.

The base salary is equal to average monthly net earnings in the 6 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 2 years in the 8 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: With an assessed degree of disability of between 40% and 69%, the monthly pension is 35% of the base salary. A lump sum of up to 15 months of base salary is paid for an assessed degree of disability of between 15% and 39%.

Benefit adjustment: Automatic annual adjustment of pensions according to changes in the price index; may be earlier if the variation of 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

Survivor pension: A monthly benefit of 50% of the deceased's pension is paid to a widow older than age 44 (at any age if disabled or caring for a child) or a widower with a disability. If there are no eligible children, the pension is increased to 60% of the deceased's pension.

A widow younger than age 45 receives a limited pension for a year. If a widow caring for a child reaches age 45 during the eligible period, the benefit is paid for life.

The minimum monthly widow(er)'s pension is 68,112.12 pesos for a survivor younger than age 70 without children; 84,986.92 pesos from age 70. The minimum monthly widow(er)'s pension is 56,974.09 pesos for a survivor younger than age 70 with children; 73,388.32 pesos from age 70.

The pension ceases on remarriage and a lump sum of 2 years of pension is paid.

Orphan's pension: A monthly pension of 20% of the deceased's pension 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 15,743.98 pesos.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Benefit adjustment: Automatic annual adjustment of pensions according to changes in the consumer price index;

earlier if the variation of the price index within the year is at least 15%.

Education grant: Eligible orphans who are students with an assessed degree of disability of between 15% and 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 165,000 pesos.

Funeral grant: For the funeral of a wage earner, a salaried employee, or a pensioner, the grant is three times the monthly minimum income used for funeral grant calculation purposes (319,305 pesos).

Administrative Organization

Ministry of Labor and Social Security, through the Superintendent of Pensions (<http://www.safp.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.

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: Persons younger than age 18, household workers, apprentices, pensioners (unless partially disabled), self-employed persons, civil servants, and armed forces personnel.

Source of Funds

Employment-related system

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is met through the Unified Family Allowances and Unemployment Fund.

Individual severance account

Insured person: 0.6% of covered monthly earnings (plus an administrative fee) for up to 11 years for each job; voluntary contributors, 0.6% of covered monthly earnings (plus an administrative fee). Workers employed under a fixed-term contract do not contribute.

The maximum monthly earnings for contribution calculation purposes are 90 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Self-employed person: Not applicable.

Employer: 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 for contribution calculation purposes are 90 UFs (unidad de fomento). The UF is equal to 20,958.67 pesos and is adjusted daily according to changes in the consumer price index.

Government: 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 36,682 pesos.

Qualifying Conditions

Unemployment benefits

Employment-related system: The insured must be involuntarily unemployed with at least 12 months or 52 weeks of contributions in the previous 2 years, registered for employment, and able and willing to work. The receipt of an employment-related benefit with an individual severance account benefit is not possible.

Individual severance account: The insured must be involuntarily unemployed with at least 12 months of contributions; insured persons with fixed-term contracts must have at least 6 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 provided that unemployment was involuntary and the insured had contributed 12 months before unemployment began, was not employed on a fixed-term contract, and had not refused a suitable job offer. The receipt of benefits from the Solidarity Severance Fund is possible only twice in any 5-year period.

Unemployment Benefits

Unemployment benefit

Employment-related system: For the first 90 days, the benefit is 17,338 pesos a month; between 91 days and 180 days,

11,500 pesos a month; between 181 days and 360 days, 8,669 pesos a month.

Persons who are eligible for unemployment benefits may also 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.

Individual severance account: The benefit paid depends on the individual account balance plus accrued interest. The benefit decreases each month and lasts from 1 to 5 months depending on the length of the contribution period: with 12 to 17 months of contributions, 1 month of benefits is paid; with 18 to 29 months, 2 months; with 30 to 41 months, 3 months; with 42 to 53 months, 4 months; and with at least 54 months, 5 months.

The first monthly benefit is calculated as a percentage of total contributions, and the amounts of the second and following payments are 90%, 80%, and 70% of the first monthly amount, respectively. The fifth payment is the remaining balance in the individual account.

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 higher than the national four-year average, all beneficiaries who are due to collect their final payment will be 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. Persons who are eligible for benefits may also 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 88,000 pesos for the first payment, decreasing gradually to 48,000 pesos for the fifth payment.

The maximum monthly benefit for insured workers entitled to a Solidarity Severance Fund benefit is 140,000 pesos for the first payment, decreasing gradually to 114,000 pesos for the fifth payment.

Benefits are paid 10 days after the claim is accepted.

Benefit adjustment: The minimum and maximum benefits provided under the Solidarity Severance Fund are adjusted annually in February according to 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.

Social Security Institute (<http://www.ips.gob.cl>) and Family Allowance Compensation Funds administer the program.

Individual severance account: Superintendent of Pensions (<http://www.safp.cl>) provides general supervision.

Society of Severance Fund Managers (<http://www.afcchile.cl>), made up of six pension fund management companies, administers the program.

Family Allowances

Regulatory Framework

First laws: 1937 (salaried employees) and 1953 (wage earners).

Current laws: 1981 (low-income persons), with 1996 amendment; 1981 (wage earners and salaried employees), implemented in 1982, with 1999 amendment; 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: Some self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is met through the Unified Family Allowances and Severance Pay Fund.

Qualifying Conditions

Family allowances (income-tested): The child must be younger than age 18 (age 24 if a student; no limit if disabled); benefits is also paid from the fifth month of pregnancy.

Allowances are also paid for a wife, a disabled husband, 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. All beneficiaries must be the insured's dependent.

Maternity allowance (income-tested): Paid from childbirth for up to 9 months.

Family Allowance Benefits

Family allowances (income-tested): A monthly allowance is paid for each dependent, based on the insured's income: 6,500 pesos with monthly earnings up to 170,000 pesos; 4,830 pesos with earnings between 170,001 and 293,624 pesos; and 1,526 pesos with earnings between 293,625 and 457,954 pesos.

All monthly allowances are doubled for dependents with disabilities.

Income test: No allowance is paid with monthly earnings of 457,954 pesos or more.

Maternity allowance (income-tested): An allowance is paid for 9 months, depending on the insured's income.

Income test: No allowance is paid with monthly earnings of 457,954 pesos or more.

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 equals 2,143.20 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1946, implemented in 1965.

Current law: 1993 (social insurance), implemented in 1994, with 2003 amendments.

Type of program: Social insurance and individual account system.

Note: The insured may choose either the social insurance system or the system of mandatory individual accounts and may switch membership every 5 years up to the last 10 years before retirement.

Coverage

All employees, including public-sector employees, household workers, and new employees joining the state oil company (Ecopetrol) after January 29, 2003; and self-employed persons. (The program is being gradually extended to all regions. The labor code requires larger employers to provide generally similar benefits to employees in regions where coverage under either program has not yet been extended.)

Exclusions: Agricultural employees in some regions.

Voluntary coverage is possible.

Special systems for employees of the state oil company (Ecopetrol) who joined before January 30, 2003, teachers, and armed forces and national police personnel.

Source of Funds

Insured person: 3.875% of covered earnings plus 1% of covered earnings for income greater than four times the minimum wage and between 0.2% and 1.0% of covered earnings for income greater than 16 times the minimum wage to finance the solidarity fund, which subsidizes low earners. (Insured persons who opt for the individual account system also contribute up to 1.5% of covered earnings for disability and survivor insurance and up to 1.5% of covered earnings for administrative fees.)

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage; half the legal monthly minimum wage for household workers.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Self-employed person: 15.5% of declared earnings. (Self-employed persons who opt for the individual account system also contribute up to 1.5% of declared earnings for disability and survivor insurance and up to 1.5% of declared earnings for administrative fees.)

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Employer: 11.625% of covered payroll.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Government: A partial subsidy to the solidarity fund; contributes as an employer.

Qualifying Conditions

Old-age pension

Note: 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 receive social insurance benefits.

Social insurance old-age pension: Age 60 (men) or age 55 (women) with at least 1,050 weeks of contributions.

Since January 2006, the required number of weeks of contributions is increasing by 25 weeks each year, up to 1,300 weeks by 2015.

Special pension: Aged 50 to 55 with at least 1,050 weeks of contributions for certain hazardous forms of employment, according to specified qualifying conditions.

Social insurance old-age settlement: Paid if the insured does not meet the qualifying conditions for a social insurance old-age pension.

Individual account: Paid if the accumulated capital in the individual account is sufficient to purchase an annuity greater than 110% of the minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Guaranteed minimum pension: Age 62 (men) or age 57 (women) with at least 1,150 weeks of contributions and sufficient accumulated capital plus accrued interest in the individual account to finance the minimum pension set by law.

The minimum pension set by law is equal to the legal monthly minimum wage.

Disability pension: If younger than age 20, the insured must be assessed with at least a 50% loss in normal earning capacity and have at least 26 weeks of contributions in the year before the disability began. If aged 20 or older, the

insured must have at least 50 weeks of contributions in the last 3 years and contributions for at least 20% of the period between age 20 and the date the disability began.

The degree of disability is reviewed every 3 years.

Disability settlement: Paid if the insured does not meet the qualifying conditions for a disability pension.

Survivor pension: If the deceased was younger than age 20, he or she must have had at least 50 weeks of contributions at the time of death. If the deceased was aged 20 or older, he or she must have had at least 50 weeks of contributions in the last 3 years and contributions for at least 25% of the period between age 20 and 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.

Survivor settlement: Paid if the deceased did not meet the qualifying conditions for a pension.

Old-Age Benefits

Old-age pension

Social insurance old-age pension: The pension is between 55% and 65% of the basic monthly wage plus 1.5% for each 50-week period of contributions, up to 80% of the basic monthly wage.

The basic monthly wage is based on the insured's average earnings in the last 10 years before receiving the pension.

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for benefit calculation purposes are 25 times the legal monthly minimum wage.

The minimum social insurance pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

The pension is paid 13 or 14 times a year, according to the value of the pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Social insurance old-age settlement: If the insured does not meet the contribution qualifying conditions at the normal retirement age, a benefit is provided.

Individual account: The pension is based on the value of the insured's contributions plus accrued interest. At retirement, the insured may make periodic withdrawals from the individual account to guarantee income for the expected lifespan, buy an annuity from a private insurance company, or a combination of the two. (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: If the pension is less than the minimum pension set by law, the government makes up the difference.

The minimum pension set by law is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Permanent Disability Benefits

Disability pension: For an assessed degree of disability greater than 66%, the pension is 54% of the basic monthly wage plus 2% of earnings for each 50-week period of contributions exceeding 800 weeks. For an assessed degree of disability of between 50% and 66%, the pension is 45% of the basic monthly wage plus 1.5% of earnings for each 50-week period of contributions exceeding 500 weeks. (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.)

The basic monthly wage is based on the insured's average earnings in the last 10 years before receiving the pension.

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for benefit calculation purposes are 25 times the legal monthly minimum wage.

The minimum pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

The maximum pension is 75% of the basic monthly wage.

The pension is paid 13 or 14 times 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: If the insured does not meet the contribution requirements for a disability pension, a pension is provided.

Survivor Benefits

Survivor pension: The pension is 45% of the deceased's monthly earnings plus 2% for each 50-week period of contributions exceeding 500 weeks, up to 75% of the deceased's monthly earnings. (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.)

Monthly earnings are based on the deceased's average earnings in the last 10 years.

Orphan's pension: Each orphan younger than age 18 (age 25 if a student, no limit if disabled) receives 20% of the deceased's pension; 30% for a full orphan. (Life insurance tops up the accumulated capital in the deceased's individual

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account if the balance is less than the required minimum to finance the survivor pension.)

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for benefit calculation purposes are 25 times the legal monthly minimum wage.

The minimum survivor pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

The maximum survivor pension is 100% of the deceased's pension.

The pension is paid 13 or 14 times a year, according to the value of the pension.

Survivor settlement: A pension is provided to dependents.

Funeral grant: The cost of the funeral is paid up to the value of the monthly old-age pension or the last wage, but not less than five times and not greater than 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Administrative Organization

Social insurance: Ministry of Labor and Social Security (<http://www.minproteccionsocial.gov.co>) provides general supervision.

Social Security Institute (<http://www.iss.gov.co>) administers the program nationally.

Regional funds and local offices, established and supervised by the Social Security Institute, administer contributions and benefits locally.

Individual account: National Banking Superintendent (<http://www.superfinanciera.gov.co>) provides general supervision.

Pension and Severance Pay Fund management companies (SAFPCs) administer individual accounts and contract with insurance companies for disability and survivors insurance.

Sickness and Maternity

Regulatory Framework

First law: 1938.

Current laws: 1993 (social insurance), implemented in 1994, with 2003 amendments; and 2002 (parental leave).

Type of program: Social insurance system.

Coverage

All employees residing in Colombia, including pensioners, students, and apprentices; self-employed persons; persons residing in Colombia with earnings greater than twice the legal monthly minimum wage; and persons working less

than 20 days with earnings lower than the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Coverage is to be extended gradually to all, regardless of the individual's ability to contribute.

Special systems for armed forces and national police personnel.

Source of Funds

Insured person: 4% of earnings.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage; half the legal monthly minimum wage for household workers.

The legal monthly minimum wage is 497,000 pesos.

Self-employed person: 12% of declared earnings.

Declared earnings for contribution calculation purposes are 1.5 or two times the legal monthly minimum wage, depending on trade union affiliation.

The legal monthly minimum wage is 497,000 pesos.

Employer: 12.5% of payroll.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Government: Finances the program for low earners through the solidarity and guarantee fund through additional government contributions; contributes as an employer.

Qualifying Conditions

Cash sickness and medical benefits: The insured must have at least 4 weeks of contributions immediately before the claim, except in the event of an emergency.

Cash maternity benefits: The insured must have at least 9 months of contributions before the expected date of childbirth or adoption.

Paternity leave: Fathers must have at least 100 weeks of contributions.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66.6% of the insured's earnings in the month before the incapacity began and is paid after a 4-day waiting period for up to 180 days.

Maternity benefit: The benefit is 100% of the insured's earnings and is paid for 84 days.

Paternity leave: The benefit is 100% of the insured's earnings for up to 4 days of paid leave; 8 days if both parents are insured.

Workers' Medical Benefits

The insured may choose either public or private health care. Benefits and facilities vary depending on the health plan. Benefits include medical, surgical, hospital, pharmaceutical, maternity, and dental care and related services. Preexisting conditions must be covered, although they may be subject to a waiting period; no waiting period for pregnant women.

Dependents' Medical Benefits

The insured may choose either public or private health care. Benefits and facilities vary depending on the health plan. Benefits include medical, surgical, hospital, pharmaceutical, maternity, and dental care and related services. Preexisting conditions must be covered, although they may be subject to a waiting period; no waiting period for pregnant women and children younger than age 1.

Administrative Organization

Superintendent of Health (<http://www.supersalud.gov.co>) provides general supervision.

Ministry of Labor and Social Security (<http://www.minproteccionsocial.gov.co>) and the National Social Security Council on Health administer the program.

State Social Enterprises (ESSs) and private health institutions (IPs) provide health services.

Work Injury

Regulatory Framework

First law: 1915.

Current laws: 1993 (social insurance), implemented in 1994, with 2003 amendments; and 1994 (work injury), with 2003 amendment.

Type of program: Social insurance system.

Coverage

All employees, including new employees joining the state oil company (Ecopetrol) after January 29, 2003; educational placements; casual workers; and persons working less than 20 days with earnings lower than the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Voluntary coverage for self-employed persons.

Special systems for employees of the state oil company (Ecopetrol) who joined the company before January 30, 2003; teachers; and armed forces and national police personnel.

Source of Funds

Insured person: None.

Self-employed person: 0.348% to 8.7% of declared covered earnings, according to the assessed degree of risk.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Employer: 0.348% to 8.7% of covered payroll, according to the assessed degree of risk. (1% of the employer's contribution finances the work injury fund, which promotes health and safety for workers.)

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

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

The benefit is 100% of the insured's covered earnings, and is paid from the day after the work injury occurred or the occupational disease was diagnosed. The benefit is paid until rehabilitation, the award of a permanent disability benefit, or death.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of more than 66%, the pension is 75% of base earnings; for an assessed degree of disability of between 50% and 66%, the pension is 60% of base earnings.

Base earnings are equal to average earnings in the last 6 months for a work accident benefit or in the last 12 months for an occupational disease benefit.

Constant-attendance allowance: 15% 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 between 5% and 49%, the pension paid varies from a minimum of one up to 24 times base earnings.

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for benefit calculation purposes are 25 times the legal monthly minimum wage.

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The minimum pension is equal to the legal minimum wage.

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 497,000 pesos.

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: The survivor pension is 45% of the deceased's monthly earnings plus 2% for each 50-week period of contributions exceeding 500 weeks, up to 75% of the deceased's monthly earnings. (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.)

Monthly earnings are based on the deceased's average earnings in the last 10 years.

Eligible survivors are a widow or partner who lived with the deceased for at least 5 years or who had children with the deceased; a dependent, disabled widower; children younger than age 18 (age 25 if a student, no limit if disabled); dependent parents; or a sibling with a disability.

Orphan's pension: Each orphan younger than age 18 (age 25 if a student, no limit if disabled) receives 20% of the deceased's pension; 30% for a full orphan. (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.)

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage.

The maximum earnings for benefit calculation purposes are 25 times the legal monthly minimum wage.

The minimum pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

The maximum pension is 100% of the deceased's pension.

The pension is paid 13 or 14 times a year, according to the value of the pension.

Administrative Organization

Ministry of Labor and Social Security (<http://www.minproteccionsocial.gov.co>), National Finance Superintendent (<http://www.superfinanciera.gov.co>), and the National Health Superintendent (<http://www.supersalud.gov.co>) provide general supervision.

Social Security Institute (<http://www.iss.gov.co>) and life insurance companies authorized by the National Banking Superintendent administer the program nationally.

Unemployment

Regulatory Framework

First and current law: 1990 (severance).

Type of program: Mandatory individual severance account system.

Note: Beginning January 1, 1991, acquired rights under the previous public system were transferred to the new private severance pay program.

Coverage

All private-sector employees, including persons working less than 20 days with earnings lower than the legal monthly minimum wage.

The legal monthly minimum wage is 497,000 pesos.

Voluntary coverage for public-sector employees and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Voluntarily insured persons contribute 8.3% of annual declared earnings.

Employer: 8.3% of the insured's annual salary.

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefits: The insured must be unemployed or retired.

Unemployment Benefits

The benefit is equal to 1 monthly wage 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 individual account to meet specified contingencies.)

Administrative Organization

National Banking Superintendent (<http://www.superfinanciera.gov.co>) supervises the Pension and Severance Pay Fund management companies (SAFPCs).

SAFPCs administer individual accounts.

Individual boards of directors, involving employer and employee representatives, monitor individual SAFPCs.

Family Allowances

Regulatory Framework

First law: 1957.

Current law: 1982 (family allowances), with 2002 amendment.

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 armed forces personnel and national police personnel.

Source of Funds

Insured person: None. Voluntary contributors 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 497,000 pesos.

Self-employed person: 2% of declared earnings; 0.6% of the legal monthly minimum wage for reduced allowances.

The legal monthly minimum wage is 497,000 pesos.

Employer: 4% of payroll.

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%; must have completed at least 60 days of continuous employment with the same employer of which not less than 96 hours 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 497,000 pesos.

Family Allowance Benefits

Family allowances: Benefit amounts vary among funds and may be paid in cash or in kind. A child assessed with a disability of at least 60% receives a double allowance.

Surviving spouse allowance: Twelve monthly allowances are paid to a widow or the guardian of dependent children. If the surviving spouse or guardian dies, the surviving children receive a lump sum of 12 months of benefit.

Administrative Organization

Superintendent for Family Subsidies (<http://www.ssf.gov.co>) supervises family allowance funds.

Costa Rica

Exchange rate: US\$1.00 equals 573.70 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), with 2007 amendment.

Type of program: Social insurance and individual account system.

Note: In 2000, a system of individual accounts was introduced to complement the social insurance old-age pension program. Workers older than age 54 in 2005 remain in the social insurance system only; workers aged 45 to 54 in 2005 gradually joined the individual account system; and workers younger than age 45 in 2005 and workers entering the labor force after 2005 must join the 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.

Source of Funds

Social insurance

Insured person: 2.67% (January 2010) of gross earnings.

The minimum monthly earnings for contribution calculation purposes are 101,000 colones.

There are no maximum earnings for contribution calculation purposes.

Self-employed person: 7.59% of gross declared earnings.

The minimum monthly earnings for contribution calculation purposes are 101,000 colones.

There are no maximum earnings for contribution calculation purposes.

Employer: 4.92% of payroll.

The minimum monthly earnings for contribution calculation purposes are 101,000 colones.

There are no maximum earnings for contribution calculation purposes.

Government: 0.41% of the gross income of all workers and self-employed persons.

Individual account

Insured person: 1% of earnings plus up to 0.19% of gross earnings for administrative fees.

Self-employed person: Not applicable.

Employer: 3.25% of payroll.

Government: None.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): The retirement age for a full pension ranges from age 62 (men) with at least 462 months of contributions and age 60 (women) with at least 450 months of contributions to age 65 (men and women) with at least 300 months of contributions.

Advanced pension: Age 62 (men) and age 60 (women) with at least 300 months of contributions.

Proportional old-age pension: Age 65 (men and women) with at least 180 months of contributions but less than 300 months of contributions.

Deferred pension: A deferred pension is possible.

Retirement from covered employment is not necessary, except for state employees.

The old-age pension is payable abroad.

Old-age pension (individual account): The retirement age for a full pension ranges from age 62 (men) with at least 462 months of contributions and age 60 (women) with at least 450 months of contributions to age 65 (men and women) with at least 300 months of contributions. The insured must also submit proof of eligibility for benefits under the social insurance program.

Old-age benefit (noncontributory): See Family Allowances, below.

Disability pension

Disability pension (social insurance): The insured must be assessed with a loss of at least 66.7% of normal earning capacity. Insured persons aged 48 and younger must have at least 12 months of contributions in the 2 years before the disability began; 24 months in the last 4 years for insured persons older than age 48. The insured must also have a minimum period of contribution established by law; these requirements are waived if the insured has 180 months of contributions.

The disability pension is payable abroad.

Proportional disability pension: The insured must be assessed with a loss of 66.7% of normal earning capacity, have made at least 60 months of contributions; and be ineligible for a disability pension.

Disability benefit (noncontributory): See Family Allowances, below.

Survivor pension

Survivor pension (social insurance): The deceased received 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 are 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 in the absence of other eligible survivors.

Survivor benefit (noncontributory): See Family Allowances, below.

Old-Age Benefits

Old-age pension (social insurance): The pension is based on the length of the total contribution period and average earnings. The average earnings in the last 60 months determines the basic component of the pension (from 43% to 52.5%). The basic component is increased by 0.0835% for each month of contributions exceeding 240 months. The basic component is then applied to the average earnings in the last 240 months. (Earnings adjustment: Earnings are adjusted according to changes in the consumer price index.)

The minimum monthly pension is 101,220 colones; if the calculated pension amount is lower, a lump sum is paid.

The maximum monthly pension is 1,178,419 colones.

Advanced pension: The pension is reduced by 1.75% for each trimester of retirement before reaching the age at which the normal old-age pension would have been paid.

Proportional old-age pension: The benefit is calculated in the same way as the old-age pension and multiplied by a coefficient resulting from the division of the number of contributions by 300.

Deferred pension: The pension is increased by 0.133% of average earnings in the last 240 months for each month of deferred retirement beyond the normal pensionable age.

The maximum deferred pension is 1,192,796 colones.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted twice a year, in January and July, according to changes in the cost of living.

Old-age pension (individual account): The value of the pension depends on the insured's contributions plus accrued interest. The insured can choose to draw down the accumulated capital in programmed withdrawals or to purchase an annuity at retirement. 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, below.

Permanent Disability Benefits

Disability pension (social insurance): The pension is based on the length of the total contribution period and average earnings. The average earnings in the last 60 months determines the basic component of the pension (from 43% to 52.5%). The basic component is increased by 0.0835% for each month of contributions exceeding 240 months. The basic component is then applied to the average earnings in the last 240 months. If the insured has less than 240 months of contributions, the whole contribution period is considered.

Earnings adjustment: Earnings are adjusted according to changes in the consumer price index.

The minimum monthly pension is 101,220 colones; if the calculated pension amount is lower, a lump sum is paid.

The maximum monthly pension is 1,178,419 colones.

Proportional disability pension: The pension is equal to the disability pension the insured would have received if the qualifying conditions for a normal old-age pension had been met multiplied by the insured's number of contributions and divided by the number of contributions required by law.

Schedule of payments: Thirteen 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, below.

Survivor Benefits

Survivor pension (social insurance): A widow(er) or partner younger than age 50 receives 50% of the pension the deceased received or was entitled to receive; 60% if aged 50 to 59; 70% if aged 60 or older or disabled.

Orphan's pension (social insurance): Each eligible orphan receives 30% of the pension the deceased received or was entitled to receive; 60% for a full orphan.

Other eligible survivors (social insurance): In the absence of widow (er) and 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 each 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, below.

Administrative Organization

Social insurance: Directed by an executive president and a nine-member board, the Costa Rican Social Insurance Fund (<http://www.ccss.sa.cr>) 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.

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, needy persons, prisoners, and pensioners.

Medical benefits: All persons residing in Costa Rica; international agreements provide emergency medical care for visitors to the country.

Source of Funds

Insured person: 5.5% of gross earnings. Pensioners contribute 5% of the pension.

The minimum earnings for contribution calculation purposes are 88,847 colones.

Self-employed person: Between 4.75% and 7.75% of declared earnings.

The minimum earnings for contribution calculation purposes are 88,847 colones.

Employer: 9.25% of payroll. (The total cost of maternity benefits is split evenly between the employer and the Social Insurance Fund.)

Government: 0.25% of total covered earnings; a subsidy financed by the Social Insurance Fund of 8.75% of the pension of covered pensioners.

Qualifying Conditions

Cash sickness benefits: The insured must have contributed in the month before the incapacity began and be insured when the incapacity began.

Cash maternity benefits and maternity care: The insured must have at least 26 weeks of contributions in the last 52 weeks; the wife of an insured man is eligible for maternity care if the insured contributed in the month before the date of childbirth.

Medical benefits: Must be insured.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of the insured's earnings in the last 3 months and is paid after a 3-day waiting period for up to 52 weeks; may be extended in special cases.

Maternity benefit: The benefit is 50% of the insured's earnings and is paid for 30 days before and 90 days after the expected date of childbirth.

Funeral grant: 80,000 colones is paid for the funeral of the insured or his or her spouse or partner.

Workers' Medical Benefits

Medical services are normally provided directly to patients through the medical facilities of the Social Insurance Fund. 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 services are normally provided directly to patients through the medical facilities of the Social Insurance Fund. Benefits include general, specialist, and maternity care; hospitalization; medicine; dental, auditory, and limited optometry services; and appliances (at a reduced cost).

Administrative Organization

Costa Rican Social Insurance Fund (<http://www.ccss.sa.cr>) administers the program.

Costa Rican Social Insurance Fund owns and operates 29 hospitals and 152 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.

Source of Funds**Insured person:** None.**Self-employed person:** Not applicable.**Employer:** The total cost is met 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**

The benefit is 75% of the insured's daily earnings for the first 45 days; 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 2 years.

The minimum benefit is equal to 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.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 78,275 colones is paid for a total permanent disability; an additional 44,547 colones is paid for a severe disability.

Grants may be awarded to insured persons with disabilities to purchase, rent, or modify a house.

Partial disability: If the assessed degree of disability is between 50% and 67%, the benefit is 67% of earnings and is paid for up to 10 years. If the assessed degree of disability is between 0.5% and 49%, the benefit is equal to the assessed degree of disability multiplied by the insured's annual earnings and is paid for up to 5 years. The benefit may be extended for additional 5-year periods on a means-tested basis.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and rehabilitation.

Survivor Benefits**Survivor pension:** 40% of the deceased's earnings is paid to a widow or to a disabled widower. The pension is paid for 10 years; may be extended for additional 5-year periods in special cases.

The maximum widow(er) 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 a period of 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: 75,000 colones plus transportation costs (15,000 colones if the death occurred in Costa Rica; 60,000 colones if the death occurred abroad) is paid.**Administrative Organization**

Ministry of Labor and Social Security 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 are not entitled to 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, widows with dependents younger than age 18 or disabled, widows older than age 50 without dependents, and orphans younger than age 18.

Costa Rica

Earnings test: Family or individual income is less than the basic food basket defined by the government.

Family Allowance Benefits

Family allowances (means-tested): The monthly pension is 50,000 colones. The pension is increased by 10% for 1 dependent, 20% for 2 dependents, and 30% for 3 dependents or more.

Schedule of payments: Thirteen payments a year.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Social Development and Family Allowances Fund directs the program.

Directed by an executive president and a nine-member board, the Costa Rican Social Insurance Fund (<http://www.ccss.sa.cr>) administers the program.

Cuba

Exchange rate: US\$1.00 equals 0.93 peso.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963 and 1964.

Current law: 2008 (social security), implemented in 2009.

Type of program: Social insurance and social assistance system.

Coverage

All salaried workers.

Special systems for armed forces personnel, interior ministry staff, certain self-employed persons, certain artists, musicians, and members of agricultural cooperatives.

Source of Funds

Insured person: None.

Self-employed person: 10% of declared earnings; certain artists contribute 12% of declared earnings.

There are no minimum or maximum monthly earnings for contribution calculation purposes.

The above contributions also finance sickness and maternity benefits and work injury benefits.

Employer: 14% of gross payroll.

There are no minimum or maximum monthly earnings for contribution calculation purposes.

The above contributions also finance sickness and maternity benefits and work injury benefits.

Government: Finances the cost of burial services and any deficit and guarantees minimum pensions; contributes as an employer.

There are no minimum or maximum monthly earnings for contribution calculation purposes.

Qualifying Conditions

Old-age pension: Between 2009 and 2016, the retirement age and required number of years of employment are rising gradually, from age 60 (men) and 55 (women) with 25 years of work to 65 (men) and 60 (women) with 30 years of work. The qualifying conditions for arduous or dangerous work (if 75% of all employment or 50% of employment immediately before retirement was in dangerous or arduous work) are rising gradually, from age 55 (men) and 50 (women)

with 15 years of work to age 60 (men) or age 55 (women) with 20 years of work.

Partial pension: Between 2009 and 2016, the retirement age and required number of years of employment for a partial pension are rising gradually from age 60 (men) and age 55 (women) with at least 15 years of work to age 65 (men) or age 60 (women) with at least 20 years of work.

Early pension: An early pension is possible.

Deferred pension: A deferred pension is possible.

Old-age pensioners may continue to work, but total income must not exceed former income and the employer may not be the same as the pensioner's last employer.

The pension is not payable abroad.

Old-age social assistance (means-tested): Cash or in-kind benefits are paid to any person of pensionable age, according to assessed needs.

Disability pension: The insured must be assessed with a partial, total, or severe disability. The full pension is paid if assessed with a physical or mental incapacity for work.

The Expert Medical Labor Commission assesses the degree of disability.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial pension: The insured has a diminished physical or mental capacity but can continue to work under certain conditions.

The pension is not payable abroad.

Disability social assistance (means-tested): Cash or in-kind benefits are paid to any person assessed with a disability, according to assessed needs.

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 6 months before the time of death and for at least 75% of his or her adult life.

Eligible survivors are a widow (or partner) with at least one year of marriage or cohabitation with the deceased, or who had children with the deceased, or without restriction if the death was due to an accident; a needy widower or partner aged 65 or older or disabled; orphans younger than age 17 (no limit if disabled and dependent or for a full orphan in higher education); and needy, dependent parents.

A widow younger than age 40 who is unemployed but able to work and without dependents is eligible for up to 2 years of pension (or until she becomes employed).

The pension is not payable abroad.

Survivor social assistance (means-tested): Cash or in-kind benefits are paid to any survivor, according to assessed needs.

Old-Age Benefits

Old-age pension: The monthly pension is 60% of average earnings in the best 5 of the last 15 years plus 2% of earnings for each year of employment exceeding 30 years.

Partial pension: The monthly pension is 40% of average earnings in the best 5 of the last 15 years plus 2% of earnings for each year of employment exceeding 20 years.

Early pension: The monthly pension is 50% of average earnings for the first 25 years of work plus 1% of earnings for each year of work exceeding 25 years (1.5% for those in dangerous or arduous work).

Deferred pension: The pension is increased by 1.5% to 3% for each year of deferral from ages 65 to 70 (men) or ages 60 to 65 (women).

The minimum monthly pension is 200 pesos (2008).

The maximum pension is 90% of the insured's average earnings, if average earnings were greater than 300 pesos.

Old-age social assistance (means-tested): Benefits 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 an assessed total disability, the monthly pension is 50% of average annual earnings in the best 5 of the last 15 years for up to 20 years of work plus 1% of earnings for each year of employment from 20 to 30 years of work plus 2% for each year of employment exceeding 30 years (1.5% for each year of dangerous or arduous work); 40% of average annual earnings with less than 15 years of work.

Constant-attendance allowance: 20% of the pension is paid.

The minimum monthly pension is 200 pesos (2008).

The maximum pension is 90% of the insured's average earnings, if average earnings were greater than 300 pesos.

Partial disability: An initial disability benefit of 60% of the salary in the year before the disability began is paid. The benefit 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, or until rehabilitated or assessed with a permanent disability.

Thereafter, the partial disability pension is 50% of the difference between the insured's salary before and after the disability began.

Disability social assistance (means-tested): Benefits 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: The initial pension is 100% of earnings or the pension received for the first month; thereafter, 70%, 85%, or 100% of the old-age or disability pension the deceased received or would have been entitled to receive for one, two, or three or more dependent survivors, respectively. The pension is split equally among all eligible dependents.

Eligible survivors are a widow (or partner), a needy widow (or partner) aged 65 or older or disabled, orphans younger than age 17 (no age limit if disabled or a full-time student), and needy parents.

The minimum monthly pension is 200 pesos (2008).

The maximum pension for a working widow is 25% of the survivor pension.

Unemployed widows aged 40 or older receive the full pension. An unemployed widow younger than age 40 without dependents receives the full pension for up to 2 years or until employed.

Free burial services are provided by the government for all residents of Cuba.

Survivor social assistance (means-tested): Benefits 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 administers the program through the National Institute of Social Security.

Municipal social security offices and work centers process applications.

Pensions are paid through the Popular Savings Bank.

Sickness and Maternity

Regulatory Framework

First law: 1934 (maternity benefits).

Current laws: 1979 (sickness); 2003 (maternity); and 2008 (social security), implemented in 2009.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons, members of agricultural cooperatives, armed forces personnel, interior ministry staff, self-employed persons, and artists.

Medical benefits: All residents of Cuba.

Source of Funds

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

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

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

Government: See source of funds under Old Age, Disability, and Survivors, above. The cost of medical benefits and services.

Qualifying Conditions

Cash sickness benefits: The insured must be currently employed or self-employed and must present a medical certificate to validate the sickness. There is a 3-day waiting period, except if the insured is hospitalized.

Cash maternity benefits: The insured must be currently employed with at least 75 days in the 12 months before maternity leave. Maternity leave must start no later than the 34th or 32nd (for a multiple birth) week of pregnancy.

Medical benefits: Resident of Cuba.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of average daily earnings in the year prior to the date of the accident or disease; if hospitalized, 50% of earnings. The benefit is paid after a 3-day waiting period (if hospitalized, no waiting period) until medical certification expires (new certification by a medical committee is required every 26 weeks) or a disability pension is paid.

The minimum is 50% of the legal monthly minimum wage.

The maximum benefit is 90% of earnings.

Tuberculosis benefit: The benefit is 100% of earnings until cured.

Maternity benefit: The benefit is 100% of earnings and is paid for 6 weeks 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, the benefit is 60% of earnings if the mother is unable to work as the result of having to care for the child. The benefit is paid until the child is aged 12 months or earlier if the mother returns to work.

Workers' Medical Benefits

Free medical services are provided by public medical centers. Benefits include medical, dental, and maternity care; prenatal and postnatal care; hospitalization; medicine during hospitalization; and rehabilitation. Benefits are provided until recovery.

Dependents' Medical Benefits

Free medical services are provided by public medical centers. Benefits include medical, dental, and maternity care; prenatal and postnatal care; hospitalization; medicine during hospitalization; and rehabilitation. Benefits are provided until recovery.

Administrative Organization

Ministry of Labor and Social Security administers the program through the National Institute of Social Security.

Work centers assume the costs and pay short-term cash benefits.

Ministry of Public Health supervises the administration of medical services provided by public medical and hospital 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.

Special system for armed forces personnel, interior ministry staff, certain self-employed persons, certain artists, musicians, and members of agricultural cooperatives.

Source of Funds

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

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

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

Work injury benefits: There is no minimum qualifying period but the insured must be employed when the disability begins.

Temporary Disability Benefits

The benefit is 80% of the insured's average earnings in the year prior to the date of the accident or disease; if hospitalized, 70% of earnings. The benefit is paid from the first day of disability for up to one year, subject to new certification

by a medical committee every 26 weeks, or until assessed with a permanent disability.

The minimum benefit is 50% of minimum wage.

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: The pension is 60% of the insured's average earnings in the best 5 of the last 15 years plus 2% of earnings for each year of work exceeding 30 years; the amount is then increased by 10%.

Work injury or occupational disease supplement: 10% of the pension is paid.

Heroic act supplement: 20% of the pension is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

The minimum monthly pension is 164 pesos.

The maximum pension is 90% of the insured's average earnings.

Partial disability: The pension is 50% of the difference between the insured's salary before and after the disability began.

Work injury or occupational disease supplement: 10% of the pension is paid.

During rehabilitation, the pension is 70% of the insured's former earnings.

If the insured is unemployed as a result of a work-related disability, a pension of 70% of former earnings in the first year is paid; thereafter, 35% of former earnings is paid.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Workers' Medical Benefits

Free medical services are provided by public medical centers. Benefits include medical and dental care, hospitalization, medicine, appliances, and rehabilitation. Benefits are provided until recovery.

Survivor Benefits

Survivor pension: If the deceased was employed at the time of death, the pension is 100% of earnings for the first month and 50% of earnings for the next 2 months. If the deceased was a pensioner, then the pension is 100% of the deceased's pension for 3 months; thereafter, 70%, 85%, or 100% of the deceased's pension for one, two, or three or more dependent survivors, respectively (80%, 90%, or 100% of the deceased's pension if the pension is less than 60 pesos a month). The pension is split equally among all eligible dependents.

Eligible survivors are a widow (or partner) with at least one year of marriage or cohabitation with the deceased, or who had children with the deceased, or without restriction if the death was due to an accident; a needy widower or partner aged 65 or older or disabled; orphans younger than age 17 (no limit if disabled and dependent or for a full orphan in higher education); and needy, dependent parents.

The minimum monthly pension is 200 pesos (2008).

The maximum pension for a working widow is 25% of the survivor pension.

Unemployed widows aged 40 or older receive the full pension. A nonworking widow younger than age 40 without dependents receives the full pension for a limited period of 2 years.

Free burial services are provided by the government for all residents of Cuba.

Survivor social assistance (means-tested): Benefits 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 administers the program through the National Institute of Social Security.

Work centers assume the costs and pay short-term cash benefits.

Ministry of Public Health supervises the administration of medical services provided by public medical and hospital centers.

Family Allowances

Regulatory Framework

Dependents of young workers conscripted into military service are eligible for assistance from the Social Security Fund. Cash benefits and institutional care is 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 for the family or for basic household needs.

Dominica

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current law: 1975 (social security).

Type of program: Social insurance system.

Note: Social assistance benefits are administered by the Division of Social Welfare.

Coverage

Employees, self-employed persons, voluntary contributors, and apprentices aged 16 to 60.

Source of Funds

Insured person: 4% of covered earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes 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 for contribution calculation purposes are EC\$7,200.

The maximum annual earnings for contribution calculation purposes are EC\$72,000.

Employer: 6.75% of covered payroll.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes 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: Aged 60 or older with at least 500 weeks of paid or credited contributions, including at least 150 paid weeks of contributions.

Deferred pension: A deferred pension is possible.

Old-age grant: Aged 60 or older with at least 50 weeks of contributions, but does not meet the qualifying conditions for an old-age pension.

Old-age benefits are payable abroad.

Disability pension: The insured must be younger than age 60, be assessed with a permanent incapacity for work, and have at least 150 weeks of paid or credited contributions.

Disability grant: The insured must be younger than age 60, be assessed as permanently incapable of work, and be ineligible for a disability pension.

Incapacity for work is assessed by a medical referee.

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 are the spouse; dependent children younger than age 18 if unmarried and unemployed; and dependent parents and grandparents in the absence of either a spouse or dependent children.

The pension ceases if the surviving spouse remarries or cohabits.

Survivor grant: The deceased was ineligible for a pension but had at least 150 weeks of contributions.

Survivor benefits are payable abroad.

Funeral grant: The insured must satisfy the qualifying conditions for any old-age or disability benefit. The grant is paid for the death of the insured, the insured's noninsured spouse, and the insured's dependent children younger than age 18 if unmarried and unemployed.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks.

Average earnings are based on the insured's 10 best years of earnings in the last 15 years.

The minimum monthly old-age pension is EC\$35.

The maximum monthly old-age pension is 60% of the insured's average monthly earnings.

Deferred pension: The pension is increased 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 based on total covered earnings divided by the total number of weeks of contributions.

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks.

Average earnings are based on the insured's 10 best 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 based on total covered earnings divided by the total number of weeks of contributions.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er) aged 50 or older. If the surviving spouse was married to the deceased for less than 3 years or is younger than age 50, the widow(er) receives a limited survivor pension for 1 year or for as long as caring for dependent children.

Orphan's pension: The pension is 25% of the deceased's pension 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 (in the absence of the above): 50% of the deceased's pension is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

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 based on 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\$2,000 is paid for the death of the insured; EC\$1,680 for the death of a noninsured spouse; and EC\$840 for the death of a dependent child.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security (<http://www.dss.dm>) administers the social insurance program.

Sickness and Maternity

Regulatory Framework

First and current law: 1975 (social security).

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

Coverage

Employed persons aged 16 to 60, including self-employed persons and apprentices.

Source of Funds

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

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

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 benefits: Employees must have at least 13 weeks of insured employment immediately before the incapacity began, including at least 8 weeks of paid contributions. Self-employed persons must have at least 52 weeks of insured employment immediately before the incapacity began, including at least 2 quarters of paid contributions in the last 3 consecutive quarters.

Cash maternity benefits: Employees 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 3 quarters of paid contributions in the 4 consecutive quarters before the quarter in which maternity leave began.

Cash maternity grant: Paid to an insured woman or a non-insured spouse of an insured man. Employees 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 3 quarters of paid contributions in the 4 consecutive quarters before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of average weekly earnings in the last 13 weeks and is paid from the first day of incapacity if the incapacity lasts beyond 4 days. The benefit is paid for up to 26 weeks.

Maternity benefit: The benefit is 60% of average weekly earnings in the last 30 weeks and is paid 6 weeks before and 6 weeks after the expected date of childbirth; in certain

cases, the benefit may be paid from 3 weeks before and up to 9 weeks after the 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.

Governed by the Social Security Board, Dominica Social Security (<http://www.dss.dm>) administers the 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 aged 16 to 60, including apprentices.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost, which is 1% 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 4 days.

Temporary Disability Benefits

The benefit is 60% of average earnings in the last 13 weeks and is paid until the disability ends, up to 26 weeks. For an insured person with less than 13 weeks of covered earnings, the benefit is calculated based on average earnings for the total number of covered weeks, with at least 2 weeks used as the divisor.

Permanent Disability Benefits

Permanent disability benefit: The benefit is based on 60% of average earnings in the last 13 weeks and the assessed degree of disability. For an insured person with less than 13 weeks of covered earnings, the benefit is calculated based on average earnings for the total number of covered weeks, with at least 2 weeks used as the divisor.

There is no maximum period for which the benefit is paid.

Constant-attendance allowance: If the insured is assessed with a 100% disability, the allowance is 50% of the permanent disability benefit. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is greater than 1% but less than 30%, a lump sum is paid.

Incapacity for work is assessed by a medical referee.

Workers' Medical Benefits

Medical expenses are reimbursed up to EC\$6,000 for local and overseas treatment.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a fully or partially dependent widow(er).

The pension ceases if the widow(er) remarries or cohabits.

Orphan's pension: The pension is 25% of the deceased's pension (33% if a full orphan or disabled) 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 (in the absence of the above): 50% of the deceased's pension is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum is paid to the person who pays for the funeral. EC\$2,000 is paid for the death of the insured; EC\$1,680 for the death of a noninsured spouse; and EC\$840 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.

Governed by the Social Security Board, Dominica Social Security (<http://www.dss.dm>) administers the program.

Dominican Republic

Exchange rate: US\$1.00 equals 35.92 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1947.

Current law: 2001 (social security), implemented in 2003 with 2007 amendment.

Type of program: Mandatory individual account and social assistance system.

Note: A system of mandatory individual accounts for public- and private-sector workers began in June 2003. Participation is mandatory for new entrants into the workforce and for those aged 45 or younger in June 2003; participation is voluntary for public-sector workers. Subsidized individual accounts for self-employed persons are yet to be implemented.

Pensioners who began receiving their pension before June 2003 and public-sector employees who opt not to join the mandatory individual account system are covered in the social insurance system, which is being phased out.

Coverage

Mandatory individual account: All private-sector workers and employers. Voluntary coverage for Dominican citizens living abroad, public-sector workers, and private-sector workers older than age 45 in 2003.

Exclusions: Self-employed persons.

Mandatory individual account (subsidized): (Not yet implemented.) Self-employed persons with income above the legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Social assistance: Severely disabled, needy, unemployed, and self-employed persons with income below the legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Source of Funds

Insured person

Mandatory individual account: 2.87% of covered earnings.

Of the total 9.97% of insured person and employer contributions, 8.0% is directed to the individual account, 1% to disability and survivor insurance, 0.5% to administrative fees for the pension fund management companies (AFPs), and 0.07% to the operating costs of the Superintendent of Pensions.

The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.

The maximum earnings for contribution calculation purposes are 20 times the legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Social assistance: None.

Self-employed person

Mandatory individual account (subsidized): (Not yet implemented.) Contribution and government subsidy depend on the level of earnings.

Social assistance: None.

Employer

Mandatory individual account: 7.10% of covered payroll.

Of the total 9.97% of insured person and employer contributions, 8.0% is directed to the individual account, 1% to disability and survivor insurance, 0.4% to the solidarity fund to finance the minimum guaranteed old-age pension, 0.5% to administrative fees for the pension fund management companies (AFPs), and 0.07% to the operating costs of the Superintendent of Pensions.

The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.

The maximum earnings for contribution calculation purposes are 20 times the legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Social assistance: None.

Government

Mandatory individual account: Subsidizes the cost of the guaranteed minimum pension; partially finances the subsidized mandatory individual accounts; and finances 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 are not required to cease gainful activity.

Early pension: Age 55 if the individual account balance is sufficient to finance a pension equal to the minimum pension; aged 57 to 59, unemployed, and with at least 300 months of contributions; with less than 300 months, the insured can receive a pension based on the accumulated funds or continue contributing to reach 300 months.

Guaranteed minimum pension (solidarity fund): Age 60 with at least 30 years of contributions and insufficient accumulated capital plus accrued interest in the individual account to finance the minimum pension set by law.

The minimum old-age pension is equal to the lowest legal minimum wage.

The lowest monthly minimum wage for private-sector workers is 5,158 pesos.

The pension is not payable abroad.

Old-age pension (subsidized mandatory individual account): (Not yet implemented.) Age 65 with at least 25 years of contributions.

The pension is not payable abroad.

Social assistance old-age pension (income-tested):

Age 60 and needy.

Disability pension (mandatory individual account): The insured has a chronic illness or injury (nonwork- or work-related) and has exhausted entitlement to sickness benefits or work injury benefits. A total disability is defined as a loss of at least 66.7% of earning capacity; partial disability, between 50% and 66.6% loss of earning capacity.

The insured's degree of disability is assessed by a regional medical committee. 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):

Paid at any age if assessed as severely disabled and needy.

Survivor pension (mandatory individual account): The deceased was insured or a pensioner at the time of death.

Eligible survivors are a widow(er) or partner and unmarried children younger than age 18 (up to 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 are 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 pension is based on the value of the accumulated capital plus accrued interest, which can be used to purchase a price-indexed annuity or to make programmed withdrawals. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

Early pension: The maximum early pension is equal to the insured's final salary.

The minimum old-age pension is equal to the lowest legal minimum wage for all groups.

The lowest legal monthly minimum wage for private-sector workers is 5,158 pesos; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Benefit adjustment: Benefits are adjusted according to changes in the minimum public-sector legal minimum wage.

Old-age pension (subsidized mandatory individual account): (Not yet implemented.) The pension is based on the value of the accumulated capital plus accrued interest. The accumulated capital can be used to purchase a price-indexed annuity or to make programmed withdrawals.

The minimum old-age pension (subsidized) is 70% of the private-sector legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Social assistance old-age pension: The pension is 60% of the public-sector legal minimum wage (plus a Christmas bonus).

The legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: For a total disability, the pension is 60% of the insured's indexed average earnings in the 3 years immediately before the disability began. 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: The pension is 30% of the insured's indexed average earnings in the 3 years immediately before the disability began.

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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: The pension is 60% of the public-sector legal minimum wage (plus a Christmas bonus).

The legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Survivor Benefits

Survivor pension: The pension is 60% of the deceased's indexed average earnings in the previous 3 years. (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 older than age 55 receives the pension for life; a spouse between ages 50 and 55 receives a pension for 6 years only (5 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), the pension is split between the spouse and the 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: The pension is 60% of the public-sector legal minimum wage (plus a Christmas bonus).

The legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization

National Social Security Board (CNSS) (<http://www.cnss.gob.do>) provides overall governance of the social security system.

Superintendent of Pensions (SIPEN) (<http://www.sipen.gov.do>) provides general supervision.

Individual pension fund management companies (AFPs) 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, with 1966 and 1988 amendments; and 2001 (social security), implemented in 2007.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash and medical benefits (nonsubsidized): Employed persons and their spouses or partners, the insured's children up to age 21 if a full-time student (no limit if disabled), and pensioners.

Cash and medical benefits (subsidized): (Not yet implemented.) Pensioners receiving other subsidized benefits, self-employed persons, and household workers and their dependents.

Source of Funds

Insured person: 2.86% of covered earnings. (Rising gradually to 3.04% starting in 2012.)

There are no minimum earnings for contribution calculation purposes.

The maximum earnings for contribution calculation purposes are 10 times the legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Self-employed person: (Not yet implemented.) Part of the cost for the subsidized program.

Employer: 6.67% of covered payroll. (Rising gradually to 7.09% starting in 2012.)

There are no minimum earnings for contribution calculation purposes.

The maximum earnings for contribution calculation purposes are 10 times the legal minimum wage.

The legal monthly minimum wage for private-sector workers ranges from 5,158 pesos to 7,360 pesos, depending on the type and size of business; the legal monthly minimum wage for public-sector workers is 2,600 pesos (2008).

Government: The total cost of social assistance and part of the cost for the subsidized program and the pediatric health care program.

Qualifying Conditions

Cash sickness benefits (nonsubsidized): The insured must have at least 12 months of contributions or be a pensioner.

Cash maternity benefits (nonsubsidized): The insured must have at least 8 months of contributions in the

12 months before childbirth or have been without paid work in the 12 months before childbirth.

Cash benefits (subsidized): Not yet implemented.

Medical benefits

Basic health plan: Resides in Dominican Republic.

Pediatric health care: Resides in Dominican Republic.

Sickness and Maternity Benefits

Sickness benefit (nonsubsidized): The benefit is 60% of earnings in the last 6 months (40% if hospitalized) and is paid after a 3-day waiting period, for up to 26 weeks.

Maternity benefit (nonsubsidized): The total benefit is 3 months of insured earnings and is paid for 6 weeks before and 6 weeks after the expected date of childbirth.

Nursing allowance: If the insured's salary is less than three times the minimum national wage, an allowance is paid for up to 12 months after the child's birth.

Workers' Medical Benefits

Medical benefits (basic health plan): Benefits include preventive, inpatient and outpatient, pediatric, emergency, and specialist care; medicine; and prostheses for persons with disabilities, according to a schedule in law.

Cost sharing: The insured is reimbursed for 70% of the cost of some medicines.

Social assistance beneficiaries receive basic medicines free of charge.

Dependents' Medical Benefits

Medical benefits for dependents (basic health plan): Benefits include preventive, inpatient and outpatient, emergency, and specialist care; medicine; and prostheses for persons with disabilities, according to a schedule in law.

Medical benefits for dependents (pediatric health care): Provided from the 45th day after birth until age 5. Benefits include nutrition, pediatric care, and child development programs.

Administrative Organization

National Health Insurance (<http://www.arssenasa.gov.do>) and Health Risk Management Companies administer the basic health plan.

Health Risk Management Companies may be private, public, or mixed entities.

Superintendent of Health and Labor Risks (<http://www.sisalril.gov.do>) supervises the National Health Insurance and Health Risk Management Companies.

Superintendent of Health and Labor Risks supervises the pediatric health care program.

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.

Exceptions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met 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 for contribution calculation purposes.

The maximum earnings for contribution calculation purposes are 10 times the minimum average national wage.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The labor law 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 (totally disabled and in need of constant attendance); permanent total disability (unable to perform any occupation); permanent total disability for usual occupation (unable to perform usual occupation); and permanent partial disability for current occupation (the loss of at least 50% of earning capacity).

All benefits are calculated using the base salary. The base salary is equal to the insured's average covered earnings in the 6 months before the injury occurred or occupational disease began. For insured workers with less than 6 months of covered earnings, the base salary is 50% of total covered earnings.

For an assessed degree of disability of 100% (severe total disability), a monthly pension of 100% of the base salary is paid. For an assessed degree of disability of at least 67% (permanent total disability), a monthly pension of 70% of

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the base salary is paid. For an assessed degree of disability of 50% to 66% (permanent total disability for usual occupation), a monthly pension of 50% of the base salary is paid. For an assessed degree of disability of 15% to 49% (permanent partial disability for current occupation), a lump sum of between five and 10 times the base salary is paid.

Workers' Medical Benefits

Medical benefits are the same as provided under the basic health plan. Benefits include preventive, inpatient and outpatient, pediatric, emergency, and specialist care; medicine; and prostheses for persons with disabilities, according to a schedule in law.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er) aged 45 or older or disabled.

The pension ceases on remarriage and a lump sum of 2 years of pension is paid.

A widow(er) younger than age 45 receives a lump sum of 2 years of pension.

Orphan's pension: 20% of the deceased's pension is paid to each orphan younger than age 18 (age 21 if a full-time student, no limit if disabled).

Administrative Organization

Superintendent of Health and Labor Risks (<http://www.sisalril.gov.do>) supervises and monitors the work injury program.

Family Allowances

Regulatory Framework

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 are without sufficient resources to meet basic needs. (Social assistance benefits are provided under the Old Age, Disability, and Survivors program).

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 government in the social insurance system.

Coverage

All persons who receive income for work.

Voluntary coverage for persons without mandatory coverage, including Ecuadorian citizens living abroad.

Source of Funds

Insured person: 6.64% and 8.64% of gross earnings for private- and public-sector employees, respectively; 9.74% of gross earnings for voluntary contributors.

The minimum earnings for contribution calculation purposes are \$185 for microenterprise workers, \$200 for household workers, \$218 for private-sector workers, and \$370 for public-sector workers.

There are no maximum earnings for contribution calculation purposes.

Self-employed person: 9.74% of gross declared earnings.

The minimum earnings for contribution calculation purposes are \$185 for microenterprise workers, \$200 for household workers, \$218 for private-sector workers, and \$370 for public-sector workers.

There are no maximum earnings for contribution calculation purposes.

Employer: 3.10% and 1.10% of gross payroll for private- and public-sector employees, respectively.

The minimum earnings for contribution calculation purposes are \$185 for microenterprise workers, \$200 for household workers, \$218 for private-sector workers, and \$370 for public-sector workers.

There are no maximum earnings for contribution calculation purposes.

Government: 40% of the cost of old-age, disability, and survivor social insurance pensions; contributes as an employer.

Qualifying Conditions

Old-age pension: Paid 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: The insured must have at least 60 months of contributions including the 6 months before the disability began and an assessed loss of more than 50% of earning capacity; 120 months of contributions and not be in receipt of an old-age pension if the disability began within 2 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 or female partner who cohabitated with the deceased male; a dependent, disabled widower or male partner who cohabitated with the deceased female; dependent children younger than age 18 (no limit if disabled); and, in the absence of 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 6 months of contributions in the last 12 months or was an old-age, disability, or survivor a pensioner.

Old-Age Benefits

Old-age pension: The monthly pension is equal to a percentage of the insured's average monthly earnings in the 5 best years of earnings. The percentage varies according to the total number of years of contributions (50% for 10 years, 75% for 30 years, 81.25% for 35 years, and 100% for 40 years).

The minimum monthly pension is \$109.

The maximum monthly pension is \$981.

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 2 bonus payments a year.

Benefit adjustment: Benefits are adjusted annually according to the percentage of inflation set by the government for the previous year.

Permanent Disability Benefits

Disability pension: The monthly pension is equal to a percentage of the insured's average monthly earnings in the 5 best years of earnings. The percentage varies according to the total number of years of contributions (43.75% for 5 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 \$109.

The maximum monthly pension is \$981.

Schedule of payment: 12 monthly payments plus 2 bonus payments a year.

Benefit adjustment: Benefits are adjusted annually according to the percentage of inflation set by the government for the previous year.

Survivor Benefits

Survivor pension: 40% of the pension the deceased received or would have been entitled to receive is paid to an eligible widow(er) or partner.

Orphan's pension: Each orphan younger than age 18 (no limit if disabled) receives 20% of the pension the deceased received or would have been entitled to receive; 40% for a full orphan.

Other eligible survivors (in the absence of the above): A mother or father receives 20% of the pension the deceased received or would have been entitled to receive.

The minimum survivor pension is for a family group is \$109.

The maximum survivor pension is for a family group is \$981.

Funeral grant: Up to \$817.50 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 (orphans until age 6 only).

Voluntary coverage for persons not subject to mandatory coverage.

Source of Funds

Insured person: None for employees; beneficiaries of survivor pensions contribute 4.15% of the pension; 5.71% of gross earnings for voluntary contributors.

Self-employed person: 5.71% of gross declared earnings.

Employer: 5.71% of payroll.

Government: The total cost for old-age, disability, and work injury beneficiaries.

Qualifying Conditions

Cash sickness and medical benefits: The insured must have at least 6 months of contributions before the date the incapacity began or at least 189 days of contributions in the 8 months before the date the incapacity began. Coverage continues for 60 days after the insured ceases to pay contributions.

Cash maternity benefits: The insured must have at least 360 days of contributions in the year before giving birth or at least 378 days of contributions in the 16 months before giving birth. Prenatal care is provided with at least 6 months of contributions.

Sickness and Maternity Benefits

Sickness benefit: For the first 10 weeks, the benefit is 75% of the insured's earnings used for contribution calculation purposes in the 3 months before the incapacity began. The benefit is paid for up to 70 days; thereafter, 66% for up to 182 days.

Maternity benefit: The benefit is 75% of the insured's last earnings used for contribution calculation purposes and is paid 2 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.

Workers' Medical Benefits

Medical services are provided directly to patients through the medical facilities of the Social Security Institute. 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 belonging to the Social Security Institute is possible in case of emergency.

Dependents' Medical Benefits

Full medical care is provided for children of insured persons until age 6.

Administrative Organization

Social Security Institute (<http://www.iess.gov.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.

Source of Funds

Insured person: None; 0.55% of gross earnings for voluntary contributors.

Self-employed person: 0.55% of gross declared earnings.

Employer: 0.55% of payroll.

Government: 40% of the cost of the cost of work injury pensions.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Occupational disease benefits: The insured must have at least 6 months of contributions.

Temporary Disability Benefits

For the first 10 weeks, the benefit is 75% of average earnings in the 3 months before the disability began. The benefit is paid after a 2-day waiting period for up to 70 days; thereafter, 66% until the end of the 12th month.

Permanent Disability Benefits

Permanent disability pension: The pension is 80% of average earnings (100% if constant attendance is required) in the last year or in the previous 5 years (whichever amount is greater).

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

Schedule of payments: 12 monthly payments plus 2 bonus payments a year.

Benefit adjustment: Benefits are adjusted annually according to the percentage of inflation set by the government for the previous year.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: 40% of the pension the deceased received or would have been entitled to receive is paid to a widow or female partner who cohabitated with the deceased male, or a dependent, disabled widower or male partner who cohabitated with the deceased female.

Orphan's pension: Each dependent orphan younger than age 18 (no limit if disabled) receives 20% of the pension the deceased received or would have been entitled to receive; 40% for a full orphan.

Other eligible survivors (in the absence of the above): A dependent mother or a dependent, disabled father receives 20% of the pension the deceased received or would have been entitled to receive.

The minimum survivor pension is for a family group is \$109.

The maximum survivor pension is for a family group is \$981.

Funeral grant: Up to \$817.50 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.

Self-employed person: Not applicable.

Ecuador

Employer: 1% of gross payroll.

Government: Provides subsidies in special cases; contributes as an employer.

Qualifying Conditions

Unemployment benefits: The insured must have at least 24 months of contributions. The benefit is paid after 2 months of unemployment.

Unemployment Benefits

A lump sum of the value of the accumulated capital plus accrued interest is paid.

The value of the accumulated capital plus accrued interest is paid to the insured person when they begin 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, in the absence of a spouse and 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 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 law: 1953 and 1969.

Current law: 1996 (individual account), implemented in 1998; and 1996 (pension supervision), implemented in 1998.

Type of program: Mandatory individual account and social insurance system.

Note: A system of mandatory individual accounts was introduced in 1998. Workers entering the labor force after April 30, 1999, must join the new system. The social insurance system is being phased out.

Coverage

Mandatory individual account: All employees in the private and public sectors not covered under social insurance.

Voluntary coverage for self-employed persons, owners of small enterprises, and citizens of El Salvador residing abroad.

Social insurance: All insured persons who were older than age 55 (men) or age 50 (women) in 1998.

Voluntary coverage for those who were aged 36 or older in 1998.

Source of Funds

Mandatory individual account

Insured person: 6.25% of covered earnings.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is US\$175.40.

The maximum earnings for contribution calculation purposes are US\$5,354.52.

Self-employed person: A voluntary contribution of 13% of declared covered earnings plus up to 2.7% of declared covered earnings for disability and survivor insurance and for administrative fees.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is US\$175.40.

The maximum earnings for contribution calculation purposes are US\$5,354.52.

Employer: 4.05% of covered payroll plus up to 2.7% of covered payroll for disability and survivor insurance and for administrative fees.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is US\$175.40.

The maximum earnings for contribution calculation purposes are US\$5,354.52.

Government: Subsidizes the cost of the guaranteed minimum pension.

Social insurance

Insured person: 7% of earnings.

Self-employed person: Not applicable.

Employer: 7% of payroll.

Government: Special subsidies as needed to finance the program. (The government finances an indexed bond for individuals covered by the mandatory individual account system who made contributions to the old social insurance system. The bond represents the value of the insured's contributions to the old social insurance system plus interest.)

Qualifying Conditions

Mandatory individual account

Old-age pension: Age 60 (men) or age 55 (women) with at least 25 years of contributions. Retirement is permitted before the normal retirement age if the accumulated capital and interest in the individual account is sufficient to provide a pension of at least 60% of the base salary and 160% of the minimum pension.

The base salary is equal to the insured's average earnings in the last 120 months.

The minimum monthly pension is US\$143.64.

Guaranteed minimum pension: Age 60 (men) or age 55 (women) with at least 25 years of contributions. Paid if the accumulated capital and interest in the individual account is insufficient to provide the minimum pension set by law and the insured has no other income.

Disability pension: The insured was actively contributing to an individual account before the disability began and had at least 6 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 6 months of contributions in the 12 months before the last contribution.

If none of the qualifying conditions are met, the insured receives a pension financed by the value of the accumulated capital plus accrued interest only.

The degree of loss in working capacity is assessed by the Disability Commission.

Guaranteed minimum pension: The insured had at least 10 years of contributions; if the disability is the result of a disease, 3 years of contributions in the 5 years before the disability began; if the disability is the result of an accident, the insured was actively contributing to an individual account before the disability began and had at least 6 months of contributions in the 12 months before the disability began. Paid if the accumulated capital and interest in the individual account is insufficient to provide the minimum pension set by law.

The minimum monthly pension is US\$143.64 for a disability of 66% or more; US\$100.55 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 6 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 6 months of contributions in the 12 months before the last contribution.

Eligible survivors are the deceased's spouse or cohabiting partner, children younger than age 18 (age 24 if a student, no limit if disabled), and dependent parents.

Guaranteed minimum pension: The deceased had at least 10 years of contributions; if the death is the result of a disease, 3 years of contributions in the 5 years before the death; if the disability is the result of an accident, the insured was actively contributing to an individual account and had at least 6 months of contributions in the 12 months before the death. Paid if the accumulated capital and interest in the individual account is insufficient to provide the minimum pension set by law.

The minimum monthly pension is US\$143.64.

Social insurance

Old-age pension: Age 60 (men) or age 55 (women) with at least 25 years of contributions. There is no age requirement with at least 30 years of contributions.

Disability pension: The insured must be assessed with a disability, be younger than age 60 (men) or age 55 (women), and have at least 36 months of contributions, including at least 18 months in the 36 months before the disability began.

The degree of disability is assessed by the Disability Commission.

Constant-attendance supplement: Paid if the insured is assessed with a loss in working capacity of 66% or more and requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased was a pensioner or had at least 5 years of contributions; 10 years if no contributions were made in the last 12 months before the death.

Eligible survivors are the widow who was married to the insured for at least 6 months, is pregnant or had a child with

the deceased, or is disabled; a female partner who cohabited with the deceased for the last 3 years, is pregnant or had a child with the deceased, or is disabled; a disabled widower; children younger than age 18 (age 24 if a student, no limit if disabled); a dependent mother aged 55 or older; and a dependent father aged 60 or older.

Old-Age Benefits

Mandatory individual account

Old-age pension: At retirement, the insured may use the contributions plus accrued interest in the individual account in one of three ways: to make periodic withdrawals to guarantee income for the duration of the expected lifespan; to buy 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 pension: If the pension is less than the minimum pension set by law, the government makes up the difference.

The minimum monthly pension is US\$143.64.

Social insurance

Old-age pension: The pension is 30% of the base salary for the first 3 years of contributions plus 1.5% for each additional year.

The base salary is equal to the insured's average earnings in the last 120 months.

The minimum monthly pension is US\$143.64.

The maximum monthly pension is 100% of the base salary.

Permanent Disability Benefits

Mandatory individual account

Disability pension: If assessed with a loss in working capacity of 66% or more, the pension is 70% of the base salary.

Partial disability: With an assessed loss in working capacity of 50% to 65%, the pension is 50% of the base salary.

The base salary is equal to the insured's average earnings in the last 120 months.

Guaranteed minimum pension: If the pension is less than the minimum pension set by law, disability insurance tops up the accumulated capital in the individual account to make up the difference.

The minimum monthly pension is US\$143.64 for a disability of 66% or more; US\$100.55 a month for a partial disability.

The minimum disability pension is replaced by the minimum old-age pension at the normal retirement age.

Social insurance

Disability pension: The pension is 30% of the base salary for the first 3 years of contributions plus 1.5% for each additional year.

The base salary is equal to the insured's average earnings in the last 120 months.

The minimum monthly pension is US\$143.64.

Constant-attendance supplement: 20% of the pension is paid.

The minimum disability pension is replaced by the minimum old-age pension at the normal retirement age.

Survivor Benefits

Mandatory individual account

Survivor pension: 50% of the pension the deceased received or would have been entitled to receive is paid to a spouse or partner with children (if there is no spouse or partner the pension is paid to orphans); 60% if there are no eligible children.

Orphan's pension: Each eligible child receives 25% of the pension deceased received or would have been entitled to receive.

Parent's pension: Each parent receives 20% of the pension the deceased received or would have been entitled to receive; 30% if there is only one surviving parent. In the absence of an eligible spouse or partner, each parent receives 40%; 80% if there is only one surviving parent.

Guaranteed minimum pension: If the pension is less than the minimum pension set by law, life insurance tops up the accumulated capital in the deceased's individual account to make up the difference.

The minimum monthly pension is US\$143.64.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension.

Social insurance

Survivor pension: 50% of the deceased's pension is paid to a widow or a disabled widower.

Orphan's pension: Each eligible child receives 25% of the deceased's pension; 40% for a full orphan.

Other eligible survivors (in the absence of the above): 30% of the deceased's pension is paid to a mother aged 55 or older; 30% to a father aged 60 or older; 40% if there is only one surviving eligible parent.

Guaranteed minimum pension: US\$143.64 a month.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension.

Administrative Organization

Mandatory individual account: Superintendent of Pensions (<http://www.spensiones.gob.sv>) provides general supervision.

Individual pension fund management companies (AFPs) administer individual accounts.

Social insurance: Superintendent of Pensions (<http://www.spensiones.gob.sv>) provides general supervision.

Supervised by a board of 12 directors, the Social Insurance Institute (<http://www.iss.gob.sv>) plans, manages, and administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current laws: 1953 and 1993.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons in industry and commerce and pensioners.

Exclusions: Teachers and agricultural, household, 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 for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is US\$175.40.

The maximum earnings for contribution calculation purposes are US\$685.71.

Self-employed person: 10.5% of declared income.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is US\$175.40.

The maximum earnings for contribution calculation purposes are US\$685.71.

The self-employed person's contributions also finance work injury benefits.

Employer: 7.5% of covered payroll.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is US\$175.40.

The maximum earnings for contribution calculation purposes are US\$685.71.

The employer's contributions also finance work injury benefits.

Government: An annual subsidy.

Qualifying Conditions

Cash sickness benefits: The insured is currently employed. There is no minimum qualifying period.

Cash maternity benefits: The insured must have at least 12 weeks of contributions in the 12 months before the expected date of childbirth; if unemployed, at least 8 weeks of contributions in the last 3 months.

Medical benefits: There is no minimum qualifying period if the insured is currently employed; if unemployed, at least 8 weeks of contributions in the last 3 months.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is 75% of average monthly earnings and is paid after a 3-day waiting period for up to 26 weeks for the same incapacity; may be extended for an additional 26 weeks.

Maternity benefit: The daily benefit is 75% of average earnings and is paid for up to 12 weeks; other benefits include milk (with a medical prescription) and a layette (clothing and other necessities for the newborn).

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). The unemployed receive medical benefits during the first 2 months of unemployment.

Dependents' Medical Benefits

The insured's wife receives prenatal and postnatal care, in-kind benefits, and medical and dental benefits. Children up to age 12 receive basic medical care.

Administrative Organization

Supervised by a board of 12 directors, the Social Insurance Institute (<http://www.issv.gob.sv>) plans, manages, and administers the program.

Social Insurance Institute operates its own clinics and hospitals.

Work Injury

Regulatory Framework

First law: 1949.

Current laws: 1953 and 1993.

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons in industry and commerce.

Exclusions: Household, casual, and rural workers.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Sickness and Maternity, above.

Employer: See source of funds under Sickness and Maternity, above.

Government: See source of funds under Sickness and Maternity, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 75% of the insured's average monthly earnings in the first 3 of the last 4 months. The benefit is paid from the day after the disability began for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: With an assessed degree of disability of greater than 66%, the pension is 70% of the insured's average monthly earnings in the last year.

The minimum monthly pension is US\$80.00.

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: If the assessed degree of disability is between 35% and 66%, a percentage of the full pension is paid according to the assessed degree of disability. If the assessed degree of disability is between 20% and 34%, a pension equal to double the amount of the permanent disability pension based on the assessed degree of disability is paid for up to 3 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

Survivor pension: 60% of the deceased's pension is paid to a spouse.

Orphan's pension: 30% of the deceased's pension is paid for each child.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum of twice the deceased's average monthly salary is paid.

Administrative Organization

Supervised by a board of 12 directors, the Social Insurance Institute (<http://www.iss.gov.sv>) plans, manages, and administers the program.

Social Insurance Institute operates its own clinics and hospitals.

Grenada

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (provident fund).

Current law: 1983 (social insurance), with 1988 amendments.

Type of program: Social insurance system.

Coverage

All private- and public-sector employees and self-employed persons aged 16 to 59.

Source of Funds

Insured person: 4% of covered earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum monthly earnings for contribution calculation purposes are EC\$3,000.

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

Self-employed person: 9% of monthly covered earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum monthly earnings for contribution calculation purposes are EC\$3,000.

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

Employer: 5% of covered payroll.

There are no minimum earnings for contribution calculation purposes.

The maximum monthly earnings for contribution calculation purposes are EC\$3,000.

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

Government: None; 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 qualifying conditions 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 an assessed degree of disability of at least 30%.

The degree of disability is assessed once by a doctor.

Disability grant: Younger than age 60 with an assessed degree of disability of less than 30%. There are no qualifying conditions for contributions.

The degree of disability is assessed once by a doctor.

Disability benefits are payable abroad.

Survivor pension: The deceased received or was entitled to receive a pension at the time of death.

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

Eligible survivors are a widow(er) aged 50 or older who was married to the deceased for at least 3 years, children younger than age 16 (age 18 if a full-time student), and dependent parents.

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

Survivor benefits are payable abroad.

Funeral grant: The grant is paid for the funeral of the insured, the insured's spouse, and the insured's children younger than age 16 (age 18 if a full-time student). The grant is paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The pension is 30% of average weekly earnings plus 1% of earnings for each 50-week period of contributions exceeding 500 weeks.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$325.50.

Partial pension: The pension is 16% of average weekly earnings plus 1% of average weekly earnings for each 25-week period of contributions exceeding 150 weeks up to 499 weeks.

Average weekly earnings are based on average annual earnings in the best 5 years divided by 52.

Old-age grant: A lump sum of five times average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Disability pension: The pension is 30% of average weekly earnings plus 1% of average weekly earnings for each 50-week period of contributions exceeding 500 weeks.

Average weekly earnings are based on average annual earnings in the best 5 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 average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Survivor Benefits

Survivor pension: The widow(er) receives 75% of the deceased's pension. A limited pension is paid for a year to a widow(er) who is younger than age 50.

If the surviving spouse is eligible for an old-age pension and a survivor pension, the total amount received is calculated based on 100% of the old-age pension plus 50% of the survivor pension.

Orphan's pension: 25% of the deceased's pension is paid for each eligible child; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$9.90; EC\$19.70 if disabled or a full orphan.

Parent's pension: Up to 25% of the deceased's pension is paid for a dependent parent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant: A lump sum of five times average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of the weekly earnings for the relevant period divided by the number of weeks.

Funeral grant: A lump sum is paid to the person who pays for the funeral. 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, Social Security, the Environment, and Ecclesiastical Relations 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), with 1988 amendments.

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

Coverage

All private- and public-sector employees and self-employed persons aged 16 to 59.

Source of Funds

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

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

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 benefits: The insured must have been employed on the day before the incapacity began and have at least 13 weeks of contributions, including at least 8 of the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 30 weeks of contributions, including at least 20 weeks in the 30-week period ending 6 weeks before the expected date of childbirth.

Maternity leave: Provided by employers to insured employees.

Maternity grant: The grant is paid to the uninsured wife of an insured man.

Funeral grant: The grant is paid for the funeral of the insured, the insured's spouse, and the insured's children.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 65% of average weekly covered earnings in the 13 weeks before the incapacity began. The benefit is paid from the first day of incapacity for up to 26 weeks; for up to 52 weeks with at least 75 weeks of paid or credited contributions in the last 3 years.

Maternity benefit: The benefit is 65% of average weekly covered earnings in the 30 weeks before the start of the

claim. The benefit is paid for up to 12 weeks, beginning 6 weeks before the expected date of childbirth and up to 6 weeks after.

The minimum maternity benefit is EC\$522.

Maternity leave: The employer provides an additional 40% of average covered earnings for 2 months of the 3-month maternity leave period.

Maternity grant: The minimum grant is EC\$522.

Funeral grant: A lump sum is paid to the person who meets the cost of the funeral. 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.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Health, Social Security, the Environment, and Ecclesiastical Relations provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>) administers the program.

Work Injury

Regulatory Framework

First and current laws: 1982 (workmen's compensation), with 1982 amendment; and 1983 (social insurance), with 1998 amendment.

Type of program: Social insurance system.

Coverage

All private- and public-sector employees are covered.

Source of Funds

Insured person: None.

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

Employer: 1% of the total 5% of covered payroll paid under Old Age, Disability, and Survivors, above.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 70% of average weekly covered earnings in the last 13 weeks. The benefit is paid from the day of the accident or certified onset of the occupational disease until recovery, up to 26 weeks.

The degree of disability is assessed once by a doctor.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total (100%) disability, the benefit is 70% of average weekly covered earnings in the last 13 weeks. For an assessed degree of disability of less than 100%, the benefit is proportionately reduced. The degree of assessed disability must be greater than 1%.

A lump sum is paid if the assessed degree of disability is greater than 1% but less than 30%.

There is no maximum period for which the benefit is paid.

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.

The degree of disability is assessed once by a doctor.

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.

Survivor Benefits

Survivor pension: 75% of the deceased's pension is paid to a widow(er) for life.

The pension ceases on remarriage.

Orphan's pension: Each child younger than age 16 (age 18 if a full-time student) receives 25% of the deceased's pension; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$9.90; EC\$19.70 if disabled or a full orphan.

Other dependent's pension: 50% of the deceased's pension 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\$9.90; EC\$19.70 for a disabled child or a full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum is paid to the person who pays for the funeral. 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, Social Security, the Environment, and
Ecclesiastical Relations provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>)
administers the program.

Guatemala

Exchange rate: US\$1.00 equals 8.13 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.

Source of Funds

Insured person: 1.83% of covered earnings.

The minimum earnings for contribution calculation purposes are equal to the minimum daily wage.

The minimum daily wage is 52 quetzales.

There are no maximum earnings for contribution calculation purposes.

Self-employed person: Voluntary contributions of 5.5% of declared earnings.

The minimum earnings for contribution calculation purposes are equal to the minimum daily wage.

The minimum daily wage is 52 quetzales.

There are no maximum earnings for contribution calculation purposes.

Employer: 3.67% of covered payroll.

The minimum earnings for contribution calculation purposes are equal to the minimum daily wage.

The minimum daily wage is 52 quetzales.

There are no maximum earnings for contribution calculation purposes.

Government: 25% of the cost of benefits; also contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions.

There is no early or deferred pension.

The pension is not payable abroad.

Disability pension: The insured must be assessed with a disability and have at least 36 months of contributions in the 6 years before the disability began.

The disability pension is awarded according to two degrees of disability: total disability, involving the loss of at least 66.7% of earning capacity; and severe disability, involving the complete loss of earning capacity and the need for the constant attendance of another person.

Constant-attendance supplement: Paid if the insured has a severe disability requiring the constant attendance of others to perform daily functions.

The pension is not payable abroad.

Survivor pension: The deceased had at least 36 months of contributions in the last 6 years or was receiving or was entitled to receive the old-age pension at the time of death.

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

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 6-month period of contributions exceeding 120 months.

Dependent's supplement: 10% of the insured's pension is paid for a wife or partner or a disabled husband, 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 minimum monthly pension, including supplements, is 340 quetzales.

The maximum monthly pension, including supplements, is 4,800 quetzales.

The maximum pension received by a family is 80% of the insured's earnings, up to 6,000 quetzales.

Schedule of payments: Twelve 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 6-month period of contributions exceeding 120 months. If the insured has worked for less than 36 months, the total number of months worked is used for benefit calculation purposes.

Dependent's supplement: 10% of the insured's pension is paid for a wife or partner or a disabled husband, 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 minimum monthly pension, including supplements, is 340 quetzales.

The maximum monthly pension, including supplements, is 4,800 quetzales.

Constant-attendance supplement: 25% of the insured's pension is paid.

Schedule of payments: Twelve 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

Survivor pension: The widow(er)'s pension is 50% of the total disability or old-age pension the deceased received or would have been entitled to receive.

The minimum monthly widow(er)'s pension is 170 quetzales.

Orphan's pension: Each orphan younger than age 18 (no age limit if disabled) receives 25% of the deceased's pension; 50% for each full orphan.

The minimum monthly orphan's pension is 85 quetzales; 170 quetzales for a full orphan.

Dependent parent's pension: Each parent receives 25% of the deceased's pension.

The minimum monthly pension for a dependent parent is 85 quetzales.

All survivor benefits combined must not exceed 100% of the deceased's pension; the sum of the minimum monthly pensions must not exceed 340 quetzales.

Schedule of payments: Twelve payments a year, plus a December bonus of 500 quetzales.

Funeral grant: A lump sum of 600 quetzales is paid.

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), implemented in 1968, with 2003 amendment.

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.

Source of Funds

Insured person: 2% of gross earnings.

There are no minimum or maximum earnings for contribution calculation purposes.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

There are no minimum or maximum earnings for contribution calculation purposes.

Government: 2% of gross payroll.

There are no minimum or maximum earnings for contribution calculation purposes.

Qualifying Conditions

Cash sickness and maternity benefits: The insured must have at least 3 months of contributions in the 6 months before the incapacity began.

Medical benefits: The insured must be in covered employment.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66.7% of average earnings and is paid after a 3-day waiting period for up to 26 weeks; may be extended to 39 weeks. The receipt of benefits for multiple periods of illness must not exceed 52 weeks in a 24-month period.

The maximum monthly benefit is 2,400 quetzales.

Maternity benefit: The benefit is 100% of earnings and is paid for 30 days before and 54 days after the expected date of childbirth. Nursing mothers are also permitted 1 hour a day at work to nurse their child, for up to 10 months.

Benefit adjustment: Benefits are adjusted periodically according to a financial assessment of the program.

Workers' Medical Benefits

Benefits include general, specialist, and maternity care; surgery; hospitalization; medicine; laboratory services; X-rays; appliances; transportation; rehabilitation; and retraining. Medical services are normally provided directly to patients through the medical facilities of the Social Security Institute.

Free medical benefits for accidents, sickness, and maternity care are provided for pensioners through the old-age, disability, and survivors program in 19 departments.

Dependents' Medical Benefits

The wife or partner of an insured man receives the same maternity care as an insured woman and receives sickness and accident benefits in 19 administrative departments.

Free medical benefits for accidents, sickness, and maternity care are provided for pensioners through the old-age, disability, and survivors program in 19 administrative departments.

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 and operates 24 hospitals, 35 clinics, 16 first-aid stations, and other medical services.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 1994, implemented in 1995, with 2003 amendment.

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 in the country.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of gross earnings.

There are no minimum or maximum earnings for contribution calculation purposes.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

There are no minimum or maximum earnings for contribution calculation purposes.

Government: 1.5% of gross payroll.

There are no minimum or maximum earnings for contribution calculation purposes.

Qualifying Conditions

Work injury benefits: The insured must have at least 3 months of contributions before the work injury or occupational disease began.

Temporary Disability Benefits

The benefit is 66.7% of earnings and is paid after a 1-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 between 495 quetzales and 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 412.50 quetzales is paid toward the 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 24 hospitals and 35 clinics as well as through private clinics.

Guyana

Exchange rate: US\$1.00 equals
200.34 Guyana dollars (G\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1944 (old-age assistance).

Current law: 1969 (social security), with amendments.

Type of program: Social insurance system.

Note: Social Security and Senior Citizens Welfare Department administers social assistance benefits to persons aged 65 or older, the needy, the infirm, and orphans younger than age 16.

Coverage

All public- and private-sector employees and self-employed persons aged 16 to 59.

Voluntary coverage is possible for previously insured persons until age 60.

Exclusions: Employed persons earning less than G\$7.50 a week, casual employees, and family labor.

Source of Funds

Insured person: 5.2% of covered earnings. The voluntarily insured contribute 9.3% of average weekly earnings in the last 2 years before covered employment ceased.

The maximum weekly earnings for contribution calculation purposes are G\$26,229 (adjusted annually).

Contributions are paid weekly or monthly, depending on the nature of employment.

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

Self-employed person: 11.5% of declared income, up to a maximum.

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.

Employer: 7.8% of covered monthly payroll.

The maximum weekly earnings for contribution calculation purposes are G\$26,229 (adjusted annually).

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

Government: None; contributes as an employer; provides loans to cover any deficits.

Qualifying Conditions

Old-age pension: Age 60 with at least 750 weeks of paid or credited contributions, including at least 150 weeks of paid contributions; 25 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: Paid if the insured does not satisfy the qualifying conditions for an old-age pension but had at least 50 weeks of contributions before age 60.

Old-age benefits are not payable abroad.

Disability pension: Aged 16 to 59 with an assessed degree of permanent disability of at least 15%.

The assessed degree of disability is reviewed by the National Insurance Medical Board when required.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability grant: Aged 16 to 59 with an assessed degree of permanent disability of less than 15%.

Disability benefits are not payable abroad.

Survivor pension: The deceased was a pensioner or was eligible for an old-age pension 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 are the widow(er) and orphans younger than age 18.

Survivor grant: Paid if the deceased would have been eligible for an old-age grant or a disability grant.

Eligible survivors are the widow(er) and orphans younger than age 18.

Survivor benefits are not payable abroad.

Funeral grant: The insured had at least 50 weeks of paid contributions. The grant is paid to help meet the cost of the funeral of the insured person or his or her spouse.

Old-Age Benefits

Old-age pension: The pension is 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.

Average weekly covered earnings are based on the insured's best 3 years of earnings in the last 5 years before age 60.

The maximum weekly earnings for benefit calculation purposes are G\$26,229.

The minimum pension is 50% of the minimum wage.

The public sector weekly minimum wage is G\$34,055.

The maximum pension is 60% of the insured's average weekly covered earnings.

Old-age grant: The grant is 8.3% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions.

Permanent Disability Benefits

Disability pension: The 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.

Average weekly covered earnings are based on the insured's best 3 years of earnings in the last 5 years before the disability began.

The maximum weekly earnings for benefit calculation purposes are G\$26,229.

The minimum pension is 40% of the minimum wage.

The public sector minimum wage is G\$34,055.

The maximum pension is 60% of the insured's average weekly covered earnings.

Constant-attendance allowance: G\$200 a day is paid.

Disability grant: The grant is 8.3% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions.

Average weekly covered earnings are based on the insured's best 3 years of earnings in the last 5 years before the disability began.

Survivor Benefits

Survivor pension: The widow(er)'s pension is 50% of the pension the deceased received or would have been entitled to receive.

Child's supplement: 16.6% of the deceased's pension is paid for each child, up to three children.

Full orphan's pension: Each full orphan receives a pension of 33.3% of the pension the deceased received or would have been entitled to receive, up to three orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant: A lump sum is paid if the deceased did not meet the qualifying conditions for a pension but would have been entitled to an old-age grant or disability grant.

Funeral grant: G\$18,840 is paid to the person who pays for the funeral.

Administrative Organization

Minister of Finance provides general supervision.

Ministry of Labor, Human Services, and Social Security (<http://www.mlhsss.gov.gy>) administers the program.

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 and self-employed persons aged 16 to 59.

Exclusions: Employed persons earning less than G\$7.50 a week, casual employees, and family labor.

Source of Funds

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

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

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

Government: None; contributes as an employer; provides loans to cover any deficits.

Qualifying Conditions

Cash sickness benefits: The insured must be younger than age 60, have been in covered employment in at least 8 of the 13 weeks before the incapacity began, and have at least 50 weeks of contributions.

Cash maternity benefits: The insured must have at least 15 weeks of contributions, including at least 7 in the 26-week period ending 6 weeks before the expected date of childbirth.

Cash maternity grant: Paid to an insured woman who does not satisfy the qualifying conditions for a maternity benefit but whose insured husband does.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 70% of average weekly covered earnings and is paid from the fourth day of incapacity for up to 26 weeks.

Average weekly covered earnings are calculated based on the best 8 weeks of earnings in the 13 weeks before the incapacity began.

Maternity benefit: The benefit is 70% of average weekly covered earnings and is paid for 13 weeks, including the week of childbirth plus 6 weeks before and 6 weeks after; may be extended for an additional 13 weeks in the event of complications from childbirth.

Average weekly covered earnings are calculated based on the best 7 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

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.

Dependents' Medical Benefits

Medical benefits for dependents: 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.

Ministry of Labor, Human Services, and Social Security (<http://www.mlhsss.gov.gy>) 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.

Exclusions: Employed persons earning less than G\$7.50 a week, casual workers, family labor, and self-employed persons.

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; also contributes an additional 1.53%

of covered earnings to finance work injury benefits for workers younger than age 16 or older than age 59.

Government: None; contributes as an employer; provides loans to cover any deficits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 70% of average weekly covered earnings and is paid retroactively after the first day if the injury lasts for more than 3 days, for up to 26 weeks.

Average weekly covered earnings are calculated based on the best 8 weeks of earnings in the 13 weeks before the disability began.

Permanent Disability Benefits

Permanent disability pension: For a total disability (100%), the pension is 70% of average weekly covered earnings.

Average weekly covered earnings are calculated based on the best 8 weeks of earnings in the 13 weeks before the disability began.

Constant-attendance allowance: G\$200 a day is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: If the assessed degree of disability is at least 15%, 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 assessed degree of disability is reviewed by the National Insurance Medical Board when required.

Workers' Medical Benefits

Benefits include hospitalization, general and specialist care, medicine, and transportation.

Survivor Benefits

Survivor pension: The pension is 35% of the deceased's weekly earnings for a widow(er) or parent and 11.6% for each other dependent, up to 70% of the deceased's weekly earnings.

Eligible survivors are the deceased's spouse, a dependent parent, and any other dependent person.

The minimum pension for a widow(er) or parent is 50% of the old-age or disability minimum pension; for a child, 16.6% of the old-age or disability minimum pension.

Guyana

Full orphan's pension: Each full orphan younger than age 18 receives a pension of 23.3% of the deceased's weekly earnings.

The minimum orphan's pension is 33.3% of the old-age or disability minimum pension.

Death benefit: In the absence of any dependents, up to G\$250 is paid to the insured's creditors or estate.

Administrative Organization

Minister of Finance provides general supervision.

Under the direction of the National Insurance Board, the National Insurance Scheme (<http://www.nis.org.gy>) administers the program.

Haiti

Exchange rate: US\$1.00 equals 40.75 gourdes.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965 (old-age insurance).

Current law: 1967.

Type of program: Social insurance system.

Coverage

Employees of industrial, commercial, or agricultural firms.

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.

Old-age settlement: Paid if the insured does not satisfy the qualifying conditions for a pension.

Disability pension: The insured must be assessed with a total incapacity for work and have at least 10 years of contributions. The disability must not be caused by a work injury.

Survivor pension: The insured was a pensioner or was eligible for a pension at the time of death.

Eligible survivors are the widow, orphans younger than age 18 (no limit if a student or disabled), and other dependents.

Survivor settlement: Paid if the insured did not satisfy the qualifying conditions for a pension at the time of death.

Old-Age Benefits

Old-age pension: The monthly pension is 33% of the insured's average monthly earnings in the last 10 years.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are not indexed.

Old-age settlement: A refund of contributions, without accrued interest, is paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 1.7% of the insured's average monthly earnings for each year of coverage in the 10 years before the disability began.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are not indexed.

Survivor Benefits

Survivor pension: The pension is 50% of the pension the deceased received or would have been entitled to receive. The pension is split among the widow, orphans younger than age 18 (no limit if a student or disabled), and other dependents.

Benefit adjustment: Benefits are not indexed.

Survivor settlement: A refund of contributions, without accrued interest, is paid.

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Office of Old-Age Insurance of the Social Insurance Institute administers the program.

Social Insurance Institute is managed by a tripartite board and a director general.

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 as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 66.6% of the insured's monthly earnings and is paid after a 3-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, the monthly pension is 66.6% of the insured's monthly earnings. The insured must be younger than age 55.

Partial disability: For an assessed degree of disability of at least 10%, 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 indexed.

Workers' Medical Benefits

Benefits include medical and dental care, surgery, hospitalization, medicine, and appliances. Benefits are provided until full recovery or the stabilization of the disability.

Survivor Benefits

Survivor pension: 50% of the total disability pension the deceased received or would have been 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 would have been entitled to receive is paid for each orphan younger than age 21.

Dependent parent's or grandparent's pension (in the absence of the above): 40% of the total disability pension the deceased received or would have been entitled to receive is paid.

All survivor benefits combined must not exceed 80% of the total disability pension the deceased received or would have been entitled to receive.

Funeral grant: The grant is equal to the deceased's monthly earnings.

Benefit adjustment: Benefits are not indexed.

Administrative Organization

Ministry of Social Affairs provides general supervision.

Office of Work Accidents and Sickness and Maternity Insurance of the Social Insurance Institute administers the program.

Social Insurance Institute operates its own dispensaries and hospital in Port-au-Prince.

Social Insurance Institute is managed by a tripartite board and a director general.

Honduras

Exchange rate: US\$1.00 equals 18.90 lempiras.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1959 (social security), implemented in 1971, with 2001 amendment.

Type of program: Social insurance system.

Coverage

Employed persons in private- and public-sector enterprises in specified regions.

Coverage is being gradually extended to additional regions.

Exclusions: Self-employed persons, household workers, temporary workers, and some groups of agricultural workers.

Source of Funds

Insured person: 1% of covered earnings.

Minimum and maximum monthly earnings for contribution calculation purposes exist.

Self-employed person: Not applicable.

Employer: 2% of covered payroll.

Minimum and maximum monthly earnings for contribution calculation purposes exist.

Government: 0.5% of covered payroll; also contributes as an employer.

Minimum and maximum monthly earnings for contribution calculation purposes exist.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 180 months of contributions.

Retirement from covered employment is necessary.

Constant-attendance supplement: Paid if 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: The insured must be assessed with a loss of 66.7% of earning capacity in the usual occupation and have at least 36 months of contributions in the last 6 years; 8 months of contributions in the last 24 months in the event of a nonoccupational accident. (Men aged 45 or

older and women aged 40 or older in 1971 must have contributed for at least 5 years or 60 months at the time they joined the system.)

Constant-attendance supplement: Paid if the insured is assessed with a disability of more than 50% and requires the constant attendance of others to perform daily functions.

Disability settlement: The insured must be assessed with a disability but be ineligible for a pension.

Survivor pension: In the case of a death resulting from an illness, the deceased must have had at least 36 months of contributions in the last 6 years or 8 months of contributions in the 24 months before the injury resulting in a nonoccupational accident-related death.

Eligible survivors are 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); in the absence of a widow(er), partner, or orphans, 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: The pension is 40% of the insured's basic monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 60 months.

Basic monthly earnings for pension calculation purposes are 0.028% or 0.017% of insured earnings in the last 3 or 5 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 total amount of contributions are refunded as a lump sum.

Permanent Disability Benefits

Disability pension: For insured persons with a total (100%) disability, the pension is 40% of the insured's basic monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 60 months.

Basic monthly earnings for pension calculation purposes are 0.028% or 0.017% of insured earnings in the last 3 or 5 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.

Honduras

Constant-attendance supplement: Up to 50% of the pension is paid.

Partial disability: For disabilities of less than 100%, the total disability pension amount is multiplied by the assessed degree of disability.

Disability settlement: The total amount of contributions is refunded as a lump sum.

Survivor Benefits

Survivor pension: A widow(er) receives 40% of the pension the deceased received or was entitled to receive.

Remarriage settlement: A widow(er) receives a lump sum of 12 months of pension.

Orphan's pension: Each orphan receives 20% of the deceased's pension; 40% for a full orphan.

Dependent parent's pension (in the absence of the above): 20% of the deceased's pension is paid to each eligible parent.

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 250 lempiras if the deceased made at least one contribution in the last 6 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.

Managed by a board of directors and director general, the Social Security Institute (<http://www.ihss.hn>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1959 (social security), implemented in 1962, with 2001 amendment.

Type of program: Social insurance system.

Coverage

Public-sector employees and employees of firms in industry and commerce with one or more workers; old-age and disability pensioners; unemployed persons with at least 35 days of coverage in the 3 months before unemployment; and insured persons' children younger than age 11.

Insured women and the wife or partner of an insured man with at least 10 months of coverage prior to maternity leave are covered for maternity benefits. Unemployed female workers are eligible for medical care while pregnant and

during childbirth but are not eligible for cash maternity benefits.

Coverage is limited to certain regions and is being extended gradually to additional regions. The labor code is still in force in regions to which social insurance has not yet been extended.

Exclusions: Agricultural, household, family, and temporary workers; and self-employed persons.

Source of Funds

Insured person: 2.5% of covered earnings.

Minimum and maximum monthly earnings for contribution calculation purposes exist.

The insured's contributions also finance work injury benefits.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

Minimum and maximum monthly earnings for contribution calculation purposes exist.

The employer's contributions also finance work injury benefits.

Government: 0.5% of total covered earnings; contributes as an employer. (The contribution on total covered earnings has never been paid.)

Minimum and maximum monthly earnings for contribution calculation purposes exist.

The government's contributions also finance work injury benefits.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 2 months of contributions in the 4 months before the incapacity began.

Cash maternity benefits: The insured must have at least 75 days of contributions in the last 10 months.

Medical benefits: Must be in insured employment or unemployed. For maternity medical benefits the insured must have at least 10 months of contributions 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 3 months before the incapacity began.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66% of the insured's earnings in the last 3 months (50% if hospitalized and without dependents) and is paid after a 3-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: The benefit is 66% of the insured's earnings in the last 3 months and is paid for 6 weeks before and 6 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

Medical services are provided directly to patients through the health facilities of the Social Security Institute. Benefits include general and specialist care, surgery, hospitalization, necessary medicine, laboratory services, appliances, dental care, and maternity care including postnatal care for up to 45 days, which may be extended up to a total of 26 weeks.

The period of duration is dependent on continuing to meet the contribution requirements. If the insured person is unemployed, benefits are limited to 60 days of general care and 6 months of specialized care.

Dependents' Medical Benefits

Benefits include maternity care for the insured's wife, including postnatal care for up to 45 days; pediatric care for the insured's children until age 5 and 30 days or for up to 26 weeks after the insured's death.

Administrative Organization

Secretariat of Labor and Social Security (<http://www.trabajo.gob.hn>) provides general supervision.

Managed by a board of directors and director general, the Social Security Institute (<http://www.ihss.hn>) administers the program.

Social Security Institute operates its own hospitals and out-patient clinics and contracts the services of private clinics.

Work Injury

Regulatory Framework

First and current law: 1959 (social security), implemented in 1971, with 2001 amendment.

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 extended gradually to additional regions. The labor code is still in force in regions to which social insurance has not yet been extended.

Exclusions: Self-employed persons and agricultural, household, family, and temporary workers.

Source of Funds

Insured person: See source of funds under Sickness and Maternity, above.

Self-employed person: Not applicable.

Employer: See source of funds under Sickness and Maternity, above.

Government: See source of funds under Sickness and Maternity, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Survivor benefits: The deceased must have worked for at least a month in insured employment.

Temporary Disability Benefits

The benefit is 100% of the insured's daily wage and is paid after a 3-day waiting period until recovery, certification of permanent disability, or death.

A maximum daily wage for benefit calculation purposes exists.

Permanent Disability Benefits

Permanent disability pension: If the assessed degree of disability is greater than 65%, the pension is 70% of the insured's basic monthly earnings.

Basic monthly earnings for pension calculation purposes are 0.028% or 0.017% of insured earnings in the last 3 or 5 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: If the assessed degree of disability is greater than 15%, a percentage of the full pension is paid according to the assessed degree of disability. If the calculated monthly pension is less than 10 lempiras, a lump sum is paid.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and appliances.

Survivor Benefits

Survivor pension: A widow(er) older than age 65 or disabled receives 40% of the pension the deceased received or was entitled to receive.

Orphan's pension: Each orphan younger than age 14 (age 18 if a student, no limit if disabled) receives 20% of the deceased's pension; 40% for a full orphan.

Honduras

Dependent parent's pension (in the absence of the above): 20% of the deceased's pension 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 6 months.

Administrative Organization

Secretariat of Labor and Social Security (<http://www.trabajo.gob.hn>) provides general supervision.

Managed by a board of directors and director general, the Social Security Institute (<http://www.ihss.hn>) administers the program.

Social Security Institute operates its own outpatient clinics and hospitals.

Jamaica

Exchange rate: US\$1.00 equals
88.30 Jamaican dollars (J\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law and current law: 1965 (national insurance), with amendments.

Type of program: Social insurance system.

Note: Government-financed social assistance benefits of J\$650 a month are provided to low-income and vulnerable persons older than age 60 and to low-income and vulnerable persons with disabilities.

Coverage

Employed and self-employed persons.

Voluntary coverage is possible, if older than age 18 and younger than the normal retirement age.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: Employees contribute 2.5% of covered earnings. Household workers, Jamaica Defense Force personnel, and voluntarily insured persons contribute a flat-rate J\$20 a week.

The maximum earnings for employee contribution calculation purposes are J\$9,620 a week or J\$500,000 a year. (There are no maximum earnings for contribution calculation purposes for household workers or Jamaica Defense Force personnel.)

The insured's contributions also finance cash maternity benefits.

Contributions are paid weekly or monthly, depending on how the employee is paid.

Self-employed person: J\$20 a week, plus a maximum of 5% of covered annual earnings if gross annual earnings exceed J\$20,800.

The maximum earnings for contribution calculation purposes are J\$9,620 a week or J\$500,000 a year.

Employer: 2.5% of covered payroll.

The maximum earnings for contribution calculation purposes are J\$9,620 a week or J\$500,000 a year.

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

Contributions are paid weekly or monthly, depending on how employees are paid.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 1,443 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions. Retirement is necessary from age 65 to 70 (men) or age 60 to 65 (women).

Partial pension: A reduced pension is paid for annual average contributions of between 10 and 38 weeks.

Deferred pension: A deferred pension is possible.

Spouse's supplement: Paid for a dependent wife aged 55 or older or a husband aged 60 or older with a disability.

Old-age settlement: Paid if the insured does not satisfy the qualifying conditions for a pension but has at least 52 weeks or 1 year of contributions. Retirement is necessary until age 70 (men) or age 65 (women).

Old-age benefits are payable abroad if the insured resides abroad for at least a year.

Disability pension: The insured must be younger than normal retirement age, be assessed with a permanent incapacity for work, and have at least 156 weeks of paid contributions.

The disability is assessed by an independent medical advisor appointed by the Minister of Labor and Social Security who recommends the frequency of any reassessment.

Disability settlement: Paid if the insured was ineligible for a pension but has at least 52 weeks of paid contributions.

The disability is assessed by a doctor appointed by the Minister of Labor and Social Security.

Disability benefits are payable abroad for a limited period for medical treatment.

Survivor pension: The deceased was a pensioner or had at least 156 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions, at the time of death.

Eligible survivors are a widow(er) aged 55 or older, caring for children younger than age 18, or permanently incapable of work; a widow who is pregnant with the deceased's child; and full orphans younger than age 18. If eligible, a widow may receive other benefits based on her own earnings. A widow(er) younger than age 55 without children receives a limited pension for 1 year.

The pension ceases if the widow(er) remarries or cohabits and a lump sum is paid.

Survivor benefits are payable abroad if the survivor resides abroad for at least a year.

Survivor settlement: Paid if the deceased was ineligible for a pension but had at least 52 weeks of contributions. A widow(er) must have been married or cohabiting with the deceased for at least 3 years.

Special child's benefit: Paid to a guardian caring for a child born out of wedlock, younger than age 18, who is orphaned, whose deceased mother was eligible for a pension, and whose father is dead or his whereabouts are unknown; a lump sum is paid if the deceased mother was not eligible for a pension.

Funeral grant: Paid if the deceased or the deceased's spouse received or was entitled to receive an old-age or disability pension at the time of death; had at least 26 weeks of contributions in the 52 weeks immediately before the time of death; or had at least 52 weeks of contributions in the 104 weeks immediately before the time of death.

Old-Age Benefits

Old-age pension: A basic benefit of J\$2,000 a week is paid with an annual average of 39 weeks of paid or credited contributions 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\$1,500 a week (with annual average contributions of 26 to 38 weeks) or J\$1,000 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\$670 a week is paid.

Old-age settlement: A lump sum of J\$30,000 is paid.

Permanent Disability Benefits

Disability pension: If the insured has an assessed degree of disability of at least 10%, a basic benefit of between J\$250 and J\$2,500 a week is paid.

The maximum benefit is paid with an assessed degree of disability of 100%.

Disability settlement: A lump sum of nine times the maximum weekly basic old-age pension is paid.

Survivor Benefits

Survivor pension: A basic benefit of J\$2,000 a week is paid if the deceased had an annual average of 39 weeks of paid or credited contributions (reduced to J\$1,500 a week with annual average contributions of 26 weeks to 38 weeks; J\$1,000 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.

Survivor settlement: A lump sum of J\$30,000 is paid.

Orphan's pension: J\$3,500 a week is paid for full orphans younger than age 18.

Orphan's settlement: A lump sum of J\$30,000 is paid for full orphans younger than age 18.

Special child's benefit: J\$3,500 is paid each week until the child is age 18; a lump sum of J\$30,000 is paid if the deceased mother was not eligible for a pension.

Funeral grant: A lump sum of J\$60,000 is paid to the person who meets all or part of the cost 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.

Sickness and Maternity

Regulatory Framework

First and current laws: 1965 (national insurance), with amendments; and 2003 (national health insurance).

Type of program: Social insurance system. Cash maternity benefits and medical benefits.

Coverage

Cash maternity benefits: Female employees aged 18 or older who are residents of Jamaica.

Exclusions: Self-employed women.

Medical benefits: All residents of Jamaica.

Source of Funds

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

Self-employed person: None for cash maternity benefits.

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

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

Medical benefits are financed mainly from general taxation, with a small portion financed through cost-sharing copayments. The complementary universal National Health Fund is financed by a percentage of the total contributions made to the social insurance program and by earmarked taxes on tobacco and alcohol. The National Insurance Gold program for social insurance pensioners is funded by contributions made to the social insurance program only.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must be a resident of Jamaica.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to the national minimum weekly wage and is paid for 8 weeks.

The national minimum weekly wage is J\$4,070.

Workers' Medical Benefits

Medical care is provided free or at a nominal cost in public dispensaries and hospitals. 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 care is provided free or at a nominal cost in public dispensaries and hospitals. 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.

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, with amendments.

Type of program: Social insurance system.

Coverage

Employees aged 18 to 70 (men) or aged 18 to 65 (women). Exclusions: Household workers, unpaid family labor, self-employed persons, and Jamaica Defense Force personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The weekly benefit is J\$2,500 and is paid after a 3-day waiting period, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of at least 10%, a basic weekly benefit of between J\$250 and J\$2,500 is paid.

The maximum benefit is paid with an assessed degree of disability of 100%.

The disability is assessed by a medical board or medical appeal tribunal.

Workers' Medical Benefits

Benefits include necessary medical, surgical, and rehabilitative treatment; appliances; hospitalization; and drugs.

Survivor Benefits

Survivor benefit: A lump sum of J\$150,000 is paid to a widow(er) of any age; in the absence of a 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\$50,000 is paid to the person who pays 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, above.)

Benefits for school-age children are conditional on maintaining an 85% attendance level at school.

Benefits for pregnant women and nursing mothers are conditional on maintaining regular visits to health centers.

Family Allowance Benefits

Family allowances: Each eligible family member receives J\$650 a month.

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 equals
13.14 new pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1943.

Current laws: 1973 (social insurance); and 1995 (individual accounts), implemented in 1997, with 2001, 2004, 2005, 2006, and 2009 amendments.

Type of program: Mandatory individual account and social insurance system.

Note: Beginning July 1, 1997, all workers must join the mandatory individual account system; the social insurance system is being phased out. There are no contributors to the social insurance system. 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.

Coverage

Mandatory individual account: All private-sector employees and cooperative members entering the labor force on or after January 1, 1997; members of cooperatives; and sugar cane producers.

Voluntary coverage for public-sector employees with agreements with the Social Security Institute, self-employed persons, household workers, employers, tenant farmers, members of cooperative agricultural communities, and small landowners.

Social insurance: Employees and members of agricultural, credit union, and producers' cooperatives who were first covered before 1997.

Special systems for petroleum workers, public-sector employees, and military personnel.

Source of Funds

Insured person: 1.12% of covered earnings for old-age benefits plus an average 0.62% of covered earnings for disability and survivor benefits.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Self-employed person: A flat rate of 1,695.92 pesos a month.

Employer: 5.15% of covered payroll for old-age benefits plus an average 1.75% of covered payroll for disability and survivor benefits.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Government: For social insurance old-age benefits, 0.22% of covered earnings plus an average flat-rate amount of 3.55 pesos (depending on the salary range) for each day the insured is covered; for disability and survivor benefits, 0.12% of covered earnings; subsidizes the cost of the guaranteed minimum pension.

Qualifying Conditions

Mandatory individual account

Old-age pension: Age 65 (men and women) with at least 1,250 weeks of contributions; with less than 1,250 weeks of contributions, the insured may continue contributing or a lump-sum benefit is paid.

Early pension: Age 60 or older (men and women), not in remunerative employment, with at least 1,250 weeks of contributions. If the insured does not have the required number of weeks, the balance in the account may be drawn down at one time.

Guaranteed minimum pension: Age 65 (men and women) with at least 1,250 weeks of contributions and the pension (based on the value of the accumulated capital plus accrued interest) is less than the minimum pension.

The monthly minimum pension is 1,938.48 pesos.

Unemployed worker's pension: Age 60 to 64 (men and women), with at least 1,250 weekly contributions, and unable to find suitable paid employment; with less than 1,250 weekly contributions, a lump-sum benefit is paid.

Disability pension: The insured has at least 150 weeks of contributions with an assessed loss of at least 75% in normal earning capacity; at least 250 weeks of contributions with an assessed loss of 50% to 74% of normal earning capacity.

Guaranteed minimum pension: The insured is eligible for a disability pension and the pension (based on the value of the accumulated capital plus accrued interest) is less than the minimum pension.

The monthly minimum pension is 1,938.48 pesos.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The Social Security Institute assesses the loss of normal earning capacity.

Survivor pension: The insured was a pensioner 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 are a widow(er) or cohabiting partner with children; a widow(er) without children who was married to the deceased for at least 6 months, subject to the deceased being younger than age 55 at the date of marriage; if the deceased was aged 55 or older at the date of marriage or if the deceased was a pensioner, the marriage must have lasted at least 12 months. Other eligible survivors are a cohabiting partner without children who lived with the deceased for at least 5 years; children up to age 16 (age 25 if a student); and parents in the absence of other eligible survivors. All eligible survivors must have been dependent on the deceased.

Funeral grant: A funeral grant is provided.

Social insurance

Old-age pension: Age 65 (men and women) with at least 500 weeks of contributions.

Early pension: Age 60 to 64 (men and women) with at least 500 weeks of contributions.

Unemployed worker's pension: Aged 60 to 64 (men and women) with at least 500 weeks of contributions and unable to find suitable paid employment.

Retirement from covered employment is necessary.

Old-age benefits are payable abroad; if leaving Mexico permanently, the pensioner may request a lump sum of 2 years of pension.

Disability pension: The insured must be assessed with a 50% reduction in normal earning capacity and have 150 weeks of contributions. The insured may continue to work in a different job.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The Mexican Social Security Institute assesses the level of reduced earning capacity.

Survivor pension: The insured was a pensioner 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 are a widow(er) or cohabiting partner with children; a widow(er) without children who was married to the deceased for at least 6 months if the deceased was younger than age 55 at the date of marriage; at least 12 months if the deceased was age 55 or older at the date of marriage or if the deceased was a pensioner. Other eligible

survivors are a cohabiting partner without children who lived with the deceased for at least 5 years; children up to age 16 (age 25 if a student); and parents in the absence of other eligible survivors. All eligible survivors must have been dependent on the deceased.

Funeral grant: The deceased had at least 12 weeks of contributions in the last 9 months or was a pensioner at the time of death.

Old-Age Benefits

Old-age pension

Mandatory individual account: The monthly benefit depends on the value of the accumulated capital plus accrued interest. At retirement, the insured can either purchase an annuity or make programmed withdrawals regulated to guarantee income for their expected lifespan.

Early pension: The monthly benefit is dependent on the value of the accumulated capital plus accrued interest. At retirement, the insured can either purchase an annuity or make programmed withdrawals regulated to guarantee income for their expected lifespan.

Guaranteed minimum pension: If the pension is less than the minimum pension set by law, the government makes up the difference.

The monthly minimum pension is 1,938.48 pesos.

Unemployed worker's pension: The monthly benefit depends on the value of the accumulated capital plus accrued interest. At retirement, the insured can either purchase an annuity or make programmed withdrawals regulated to guarantee income for their expected lifespan.

Old-age pensions are payable abroad under bilateral agreement.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Social insurance: The monthly benefit is a variable percentage (inversely proportional to earnings) of the insured's average earnings in the last 250 weeks of contributions, plus an increment for each year of contributions exceeding 500 weeks. The pension is increased by 15% if the insured is assessed as requiring assistance.

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). In the absence of a wife or partner or children, 10% is paid for each dependent parent.

Unemployed worker's pension: Calculated in the same way as the social insurance old-age pension.

The monthly minimum pension is 1,938.48 pesos.

Christmas bonus: A month of pension without supplements.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Permanent Disability Benefits

Disability pension

Mandatory individual account: The monthly benefit is 35% of the insured's average adjusted earnings in the last 500 weeks of contributions.

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). In the absence of a wife or partner or children, 10% is paid for each dependent parent.

Constant-attendance allowance: Up to 20% of the insured's pension is paid.

Guaranteed minimum pension: If the pension is less than the minimum pension set by law, the government makes up the difference.

The monthly minimum pension is 1,938.48 pesos.

If the insured is eligible for a disability pension and the pension (based on the value of the accumulated capital plus accrued interest) is higher than the minimum pension, the insured may withdraw the sum exceeding the amount needed for the minimum pension.

Christmas bonus: A month of pension without supplements.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Social insurance: The monthly benefit is 35% of the insured's average adjusted earnings in the last 500 weeks of contributions.

Constant-attendance allowance: Up to 20% of the insured's pension 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). In the absence of a wife, partner, or children, 10% is paid for each dependent parent.

The monthly minimum pension is 1,938.48 pesos.

Christmas bonus: A month of pension without supplements.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Survivor Benefits

Survivor pension (mandatory individual account and social insurance): The monthly pension is 90% of the pension based on the individual account paid or payable to the deceased.

The survivor 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 3 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 deceased's pension 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, orphans receive a final benefit of 3 months of the deceased's pension.

Other eligible survivors (mandatory individual account and social insurance): In the absence of a widow(er) or partner and children, 20% of the deceased's pension is paid for each other eligible survivor.

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

All survivor benefits combined must not exceed 100% of the disability pension the deceased received or would have received.

Survivor pensions are payable abroad under bilateral agreement.

Funeral grant: A lump sum of twice the legal monthly minimum wage in Mexico City is paid.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Administrative Organization

Mandatory individual account: Managed by a general assembly, technical council, oversight commission, and director general, the Mexican Social Security Institute (<http://www.imss.gob.mx>) administers the program.

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 capitalization accounts.

Social insurance: Managed by a general assembly, technical council, oversight commission, and director general, the Mexican Social Security Institute (<http://www.imss.gob.mx>) administers the program through regional and local boards.

Sickness and Maternity

Regulatory Framework

First law: 1943.

Current law: 1995 (social insurance), implemented in 1997, with 2001, 2004, 2005, 2006, and 2009 amendments.

Type of program: Social insurance system.

Mexico

Note: The Mexican Social Security Institute also administers the Oportunidades program, a federal government-financed social assistance program providing medical services to needy persons without access to social security services, especially in rural and marginal 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; nutrition; and vaccinations.

Coverage

Cash benefits

All private-sector employees; members of cooperatives; and sugar cane producers.

Voluntary coverage is not permitted.

Medical benefits

All private-sector employees; members of cooperatives; and sugar cane producers.

Voluntary coverage for public-sector employees with agreements with the Social Security Institute, self-employed persons; household workers; employers, tenant farmers, members of cooperative agricultural communities, and small landowners.

Source of Funds

Insured person

Cash benefits: 0.25% of covered monthly earnings.

Medical benefits: 0.40% of covered earnings exceeding three times the legal monthly minimum wage in Mexico City. Pensioners contribute 0.375% of covered monthly earnings.

Voluntary contributors pay a flat rate of 20.40% of the legal monthly minimum wage in Mexico City.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Self-employed person

Medical benefits: A flat rate of 20.40% of the legal monthly minimum wage in Mexico City. Self-employed working pensioners contribute 1.42% of covered earnings.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Employer

Cash benefits: 0.70% of covered monthly payroll.

Medical benefits: 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. Pensioners who are employers contribute 1.05% of covered earnings.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Government

Cash benefits: 0.05% of covered earnings.

Medical benefits: A monthly flat-rate amount of 8.19 pesos per covered day per insured person; 0.075% of covered earnings on behalf of pensioners.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 4 weeks of contributions immediately before the incapacity began; for casual workers, at least 6 weeks of contributions in the last 4 months.

Coverage is extended for up to 8 weeks after covered employment ceases if the insured had at least 8 continuous weeks of contributions.

Cash maternity benefits: The insured must have at least 30 weeks of contributions in the 12 months before the benefit is first paid; the pregnancy and approximate due date must be certified by the Social Security Institute; and the insured must not work for 42 days before and 42 days after childbirth.

Medical benefits: Must be currently insured, a pensioner, or an eligible dependent.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of the insured's last daily earnings and is paid after a 3-day waiting period for up to 52 weeks; may be extended in some cases to 78 weeks.

Maternity benefit: The benefit is 100% of the insured's last daily earnings and 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 6 months after childbirth. A layette (clothing and other necessities for the newborn) is also provided.

Workers' Medical Benefits

Medical services are normally provided directly to patients through the health facilities of the Social Security Institute; the costs of services are reimbursed by the Institute 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; rehabilitation and preventive programs; and appliances. Benefits are paid for 52 weeks; may be extended an additional 52 weeks.

Dependents' Medical Benefits

Medical services are normally provided directly to patients through the health facilities of the Social Security Institute; the costs of services are reimbursed by the Institute 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; rehabilitation and preventive programs; and appliances. Benefits are paid for 52 weeks; may be extended an additional 52 weeks.

Administrative Organization

Managed by a general assembly, technical council, oversight commission, and director general, the Mexican Social Security Institute (<http://www.imss.gob.mx>) administers the program through regional and local boards.

Mexican Social Security Institute (<http://www.imss.gob.mx>) operates its own hospitals, clinics, pharmacies, and other medical facilities and also contracts for the use of some facilities.

Work Injury

Regulatory Framework

First law: 1943.

Current law: 1995 (social insurance), implemented in 1997, with 2001, 2004, 2005, 2006, and 2009 amendments.

Type of program: Social insurance system.

Coverage

All private-sector employees; members of cooperatives; and sugar cane producers.

Voluntary coverage for public-sector employees with agreements with the Social Security Institute and employers;

household workers may be voluntarily covered for medical benefits only.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; contributions vary between 0.5% and 15% of payroll according to the assessed degree of risk.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 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

The benefit is 100% of the insured's earnings before the disability began. The benefit is paid from the first day of disability for up to 52 weeks or until the insured is certified with a permanent disability.

Occupational disease benefit: The benefit is 100% of the insured's average earnings before the disability began.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, the monthly benefit is 70% of the insured's earnings before the disability began.

Partial disability: With an assessed degree of disability greater than 50%, a percentage of the full pension is paid according to the assessed degree of disability. If the assessed degree of disability is between 26% and 50%, a percentage of the full pension is paid according to the assessed degree of disability or a lump sum is paid. If the assessed degree of disability is 25% or less, a lump sum of 5 years of pension is paid.

Christmas bonus: A supplement of 15 days of pension is paid if the assessed degree of disability is greater than 50%.

An initial pension is paid for 2 years; thereafter, must be certified with a permanent 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: The monthly pension paid to a widow(er) or partner is 40% of the deceased's disability pension.

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 3 years of pension is paid.

Orphan's pension: 20% of the deceased's pension 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, orphans receive a final benefit of 3 months of the deceased's pension.

Other eligible survivors (in the absence of the above): Each eligible survivor receives 20% of the deceased's pension.

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

Christmas bonus: A supplement of 15 days of pension is paid.

All survivor benefits combined must not exceed 100% of the deceased's disability pension.

Survivor pensions are payable abroad under bilateral agreement.

Funeral grant: A lump sum of 2 months of the legal minimum wage in Mexico City is paid.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Administrative Organization

Managed by a general assembly, technical council, oversight commission, and director general, the Mexican Social Security Institute (<http://www.imss.gob.mx>) administers contributions and benefits through regional and local boards.

Unemployment

Regulatory Framework

Labor law requires employers to pay dismissed employees a lump sum of 3 months of pay plus 20 days of pay for each year of service.

Unemployed persons with at least 5 years of service 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 3 to 5 years of service and at least 12 bi-monthly contributions to the Social Security Institute may withdraw an amount equal to 30 days of their covered earnings for contribution calculation purposes, up to 10 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

One withdrawal is permitted every 5 years.

When the insured persons returns to work, the amount withdrawn during unemployment may be replaced and the number of contribution weeks recuperated.

Family Allowances

Regulatory Framework

First law: 1973.

Current laws: 1973 (labor); and 1995 (social insurance), implemented in 1997, with 2001, 2004, and 2009 amendments.

Type of program: Social insurance system.

Coverage

Family assistance: Persons assessed as needy.

Exclusions: Self-employed persons, household workers, public-sector employees not covered by other laws, family labor, and employers.

Day care center: Insured mothers who are employed, widowers or divorced fathers who have not remarried and who have the legal custody of children, and employed persons who have legal custody of children and are unable to provide day care.

Children must be between the ages of 43 days and age 4.

Marriage grant: Insured men and women.

Social benefits: All persons residing in Mexico.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of covered payroll.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage in the insured's geographic area.

The maximum earnings for contribution calculation purposes are 25 times the legal monthly minimum wage in Mexico City.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Government: None.

Qualifying Conditions

Family assistance (means-tested): The person or family must be assessed as needy.

Day care center: The mother, widow(er), divorced father or guardian of the child is in covered employment. Care is provided for a child from the 43rd day after birth up to age 4.

Marriage grant: Paid to an insured man or woman not previously married with at least 150 weeks of contributions to the old-age, disability and survivors scheme.

Social benefits: The person must reside in Mexico.

Family Allowance Benefits

Family assistance (means-tested): Cash benefits are provided.

Day care center: Child day care facilities are provided.

Marriage grant: A lump sum equal to the legal monthly minimum wage in Mexico City is financed by the individual account.

The legal minimum daily wage in Mexico City is 54.80 pesos.

Social benefits: Preventive health care services are provided.

Administrative Organization

Managed by a general assembly, technical council, oversight commission, and director general, the Mexican Social Security Institute (<http://www.imss.gob.mx>) administers the program.

Nicaragua

Exchange rate: US\$1.00 equals 20.33 cordobas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (social security), implemented in 1957.

Current law: 1982 (social security), with 2005 amendment.

Type of program: Social insurance system.

Coverage

Public- and private-sector employees older than age 16.

Voluntary coverage for self-employed persons, workers who were previously covered by the program, clergy, and employers.

Exclusions: Seasonal agricultural workers, armed forces personnel, and household workers.

Noncontributory system for war victims who have never contributed to the social insurance system but who have performed services for the country, and other groups, including needy persons, miners, and public servants.

Source of Funds

Insured person: 4% of covered earnings. Voluntary contributions are either 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 for contribution calculation purposes are equal to the minimum wage.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic sectors.

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

The insured's contributions also finance family allowances.

Self-employed person: 10% of declared earnings for old-age, disability, and survivor benefits and dependent supplements; 18.25% of declared earnings for old-age, disability, and survivor benefits and dependent supplements, sickness and maternity benefits, and family allowances.

The minimum earnings for contribution calculation purposes are equal to the minimum wage.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic sectors.

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

Employer: 6% of covered payroll.

The minimum earnings for contribution calculation purposes are equal to the minimum wage.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic sectors.

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

The employer's contributions also finance family allowances.

Government: Subsidizes the costs of benefits for voluntarily covered self-employed persons.

The Nicaraguan Institute of Social Security finances any deficit for the provision of war pensions and special pensions (see source of funds under Work Injury, below).

Qualifying Conditions

Old-age pension: Age 60 with at least 750 weeks of contributions. Qualifying conditions are reduced for those who joined the social insurance system after age 45, with contributions required for 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 1500 weeks of contributions (men) or 750 weeks of contributions (women).

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.

Old-age pensions are not payable abroad.

Disability pension: The insured must have at least 150 weeks of contributions in the last 6 years and be assessed with a loss of at least 67% of earning capacity (total disability) or 50% to 66% of earning capacity (partial disability).

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.

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 on the condition that the beneficiary retires from all gainful employment.

The assessed loss of earning capacity is reviewed every 3 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, in the absence of 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 4 weeks of contributions in the 26 weeks before death.

Noncontributory pension: Special pensions are paid to certain war victims and other groups, including needy persons, miners, and public servants.

Old-Age Benefits

Old-age pension: The pension is 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.

The insured's average earnings are equal to the average of the insured's last 250 weeks of contributions or the 250 weeks before the last 250 weeks if earnings (whichever were greater) multiplied by 4.08.

For insured persons with at least 1,000 weeks of contributions but less than 1,250 weeks of contributions, the insured's average earnings may be calculated based on the average of the insured's last 200 weeks of contributions multiplied by 4.08; with at least 1,250 weeks of contributions, the average of the last 150 weeks of contributions multiplied by 4.08.

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 relatives older than age 60 or disabled.

If the dependent's supplement is paid, the maximum monthly pension including dependent's supplement is 100% of the insured's base salary or US\$1,500 (whichever is less).

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.

Noncontributory pension: War victims' pensions and special pensions are provided.

Permanent Disability Benefits

Disability pension: The pension is 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.

The insured's average earnings are equal to the average of the insured's last 150 weeks of contributions multiplied by 4.08.

If the insured has a spouse and children, the total disability pension must not be less than 50% of the insured's average earnings.

Constant-attendance allowance: 20% of the total disability pension is paid.

Dependent's supplement (total disability): 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 a student, no limit if disabled); and 10% for dependent relatives older than age 60 or disabled.

Partial disability: 50% of the total disability pension is paid.

The maximum partial disability pension must be higher than 33% but less than 50% of the minimum wage in the insured's occupation.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic 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.

Noncontributory pension: War victims' pensions and special pensions are provided for total and partial disability.

Survivor Benefits

Survivor pension: 50% of the deceased's pension 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 2 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: Each eligible orphan receives 25% of the deceased's pension; 50% for a full orphan.

The maximum survivor pension for a widow(er) with two or more children must not exceed 100% of the deceased's pension.

Dependent relatives' pension (in the absence of other eligible survivors): 50% of the deceased's pension 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.

Noncontributory pension: War victims' pensions and special pensions are provided for spouses, orphans, and dependent parents.

Administrative Organization

The 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), with 2005 amendment.

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, clergy, employers, ranchers, and unpaid family members working for family-owned companies.

Exclusions: Armed forces personnel.

Medical benefits: Insured persons and their dependents (the wife of an insured man receives prenatal and postnatal care; children receive benefits up to age 12) and old-age pensioners.

Source of Funds

Insured person: 2.25% of covered earnings.

The minimum earnings for contribution calculation purposes are equal to the minimum wage.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic sectors.

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

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

Employer: 6% of covered payroll.

The minimum earnings for contribution calculation purposes are equal to the minimum wage.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic sectors.

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

Government: 0.25% of covered earnings; contributes as an employer.

The minimum earnings for contribution calculation purposes are equal to the minimum wage.

The legal monthly minimum wage ranges from 1,573.13 to 3,587.54 cordobas, according to 9 economic sectors.

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 8 weeks of contributions in the last 22 weeks. Insured persons with at least 8 weeks of contributions in the last 22 weeks who become unemployed are covered for 14 weeks after the end of employment.

No benefits are paid if the insured is caring for a sick family member.

Cash maternity benefits: The insured must have at least 16 weeks of contributions in the 39 weeks before the expected date of childbirth. Insured women with at least 8 weeks of contributions in the last 22 weeks who become unemployed are covered for 14 weeks after the end of employment.

Medical benefits: The insured must have at least 8 weeks of contributions in the last 22 weeks or be receiving a contributory or noncontributory old-age pension.

Sickness and Maternity Benefits

Sickness benefit: The monthly benefit is 60% of the insured's average earnings in the last 8 weeks and is paid

after a 3-day waiting period (waived if hospitalized) for up to 52 weeks.

Maternity benefit: The benefit is 60% of the insured's average earnings in the last 8 weeks. The benefit is paid for 4 weeks before and 8 weeks after the expected date of childbirth.

Nursing allowance: Milk is provided in the first 6 months of the child's life.

Workers' Medical Benefits

Medical services, including medicine and hospitalization, are provided directly to patients, depending on available resources. Pregnant insured women receive prenatal and postnatal care.

There is no limit to duration.

Dependents' Medical Benefits

Medical services are provided directly to patients, depending on available resources. The wife of an insured man receives prenatal and postnatal care. Benefits are provided for children of insured persons up to age 12. Old-age pensioners (contributory and noncontributory) receive medical care for 77 illnesses and 7 types of surgical treatment, according to a schedule in law.

Administrative Organization

The 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), with 2005 amendment.

Type of program: Social insurance system.

Coverage

All persons receiving remuneration for work or services rendered.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None (0.25% of covered earnings for war victims' pensions; see Old Age, Disability, and Survivors, above).

Self-employed person: Not applicable.

Employer: 1.5% of covered payroll (plus 1.5% of covered payroll for war victims' pensions; see Old Age, Disability, and Survivors, above).

The maximum earnings for contribution calculation purposes are 37,518 cordobas.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 60% of earnings in the last 8 weeks of contributions. The benefit 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: The pension (total disability) is 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.

The insured's average earnings are equal to 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 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 relatives older than age 60 or disabled.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

If the degree of disability is less than 20%, a lump sum of 5 years of the partial disability pension is paid.

Noncontributory pension: Special pensions are provided for total and partial disability for prescribed categories of worker.

Workers' Medical Benefits

Medical benefits are provided for work injuries and occupational diseases.

Survivor Benefits

Survivor pension: The minimum pension is 50% of the deceased's earnings used to calculate the permanent disability pension. The pension is paid to a widow or a dependent, disabled widower.

Orphan's pension: Each orphan younger than age 15 (age 21 if a student, no limit if disabled) receives 25% of the deceased's pension; 50% for a full orphan.

Other dependent survivors (in the absence of the above): Each survivor receives 25% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: 50% of the deceased's average monthly salary is paid.

Administrative Organization

The 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), with 2005 amendment.

Type of program: Social insurance system.

Coverage

All persons receiving remuneration for work or services rendered.

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 armed forces personnel.

Source of Funds

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

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

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

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

The Nicaraguan Institute of Social Security (<http://www.inss.gob.ni>) administers the program.

Panama

Exchange rate: US\$1.00 equals 1.00 balboa.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1941.

Current law: 2005 (social insurance).

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 who earn more than 500 balboas per month.

Coverage

Social Insurance: Public- and private-sector employees, including citizens working abroad; casual, seasonal, and household workers; and certain self-employed persons.

Voluntary coverage for persons not subject to compulsory coverage.

Individual Account: Public- and private-sector employees with gross monthly earnings greater than 500 balboas, including citizens working abroad; casual, seasonal, and household workers; and certain self-employed persons.

Source of Funds

Insured person: With gross monthly earnings of 500 balboas or less, 7.5% of earnings (8.5% as of 2011, 9.25% as of 2013) is paid to social insurance only.

With gross monthly earnings greater than 500 balboas, 7.5% (8.5% as of 2011, 9.25% as of 2013) of 500 balboas is paid to social insurance and 6.41% (7.41% as of 2011, 8.16% as of 2013) of the earnings above 500 balboas is paid to the individual account; plus 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.

With gross declared monthly earnings of 500 balboas or less, voluntary contributors pay 11% (12.5% as of 2011, and 13.5% as of 2013) of earnings to social insurance only.

With gross monthly earnings greater than 500 balboas, voluntary contributors pay 11% (12.5% as of 2011, and 13.5% as of 2013) of 500 balboas to social insurance and 9.91% (11.41% as of 2011, and 12.41% as of 2013) of the earnings above 500 balboas to the individual account; plus

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 for contribution calculation purposes are equal to the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for the voluntarily insured.

There are no maximum earnings for contribution calculation purposes.

Self-employed person: With gross declared monthly earnings of 500 balboas or less, 11% (12.5% as of 2011, and 13.5% as of 2013) of earnings is paid to social insurance only.

With gross declared monthly earnings greater than 500 balboas, 11% (12.5% as of 2011, and 13.5% as of 2013) of 500 balboas is paid to social insurance and 9.91% (11.41% as of 2011, and 12.41% as of 2013) of the earnings above 500 balboas is paid to the individual account; plus 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 for contribution calculation purposes are equal to the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for the voluntarily insured.

There are no maximum earnings for contribution calculation purposes.

Employer: If the employee has gross monthly earnings of 500 balboas or less, 3.5% (4% as of 2011, and 4.25% as of 2013) of gross payroll for social insurance only.

If the employee has gross monthly earnings greater than 500 balboas, 3.5% (4% as of 2011, and 4.25% as of 2013) of 500 balboas is paid to social insurance and 3.5% (4% as of 2011, and 4.25% as of 2013) of the payroll above 500 balboas is paid to the individual account.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for the voluntarily insured.

There are no maximum earnings for contribution calculation purposes.

Government: An annual subsidy of 20.5 million balboas; a deposit of 75 million balboas a year to a reserve fund for old age, disability, and survivors social insurance benefits (100 million balboas a year from 2010 to 2012; 140 million balboas a year from 2013 to 2060).

Qualifying Conditions

Old-age pension (social insurance and individual account): Age 62 (men) or age 57 (women) with at least 216 months of contributions (240 months as of 2013). Retirement is necessary.

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 to 215 months of contributions (239 months in 2013).

Early partial pension (social insurance): Age 60 (men) or age 55 (women) with 180 to 215 months of contributions (239 months in 2013).

Deferred pension (social insurance): A deferred pension is possible.

The pension is payable abroad.

Old-age settlement (social insurance and individual account): Paid at the normal retirement age if the insured does not meet the contribution conditions for an old-age pension.

Disability pension (social insurance and individual account): Paid for a loss of 66.7% of earning capacity. Up to age 30 with at least 36 months of contributions, including at least 18 months in the last 3 years; age 31 to 40 with at least 48 months of contributions, including at least 24 months in the last 4 years; older than age 40 but younger than the normal age of retirement with at least 60 months of contributions, including at least 30 months in the last 5 years; or at any age younger than the normal retirement age with at least 216 months of contributions (240 months as of 2013).

The pension is paid for up to 2 years (may be extended) and the assessed degree of disability may be reviewed at any time when requested by 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 qualifying conditions for a full pension.

Survivor pension (social insurance): The insured was an old-age or disability pensioner or had at least 36 months of contributions, including at least 18 months in the last 3 years before the time of death.

Eligible survivors include a widow(er) and orphans younger than age 14 (age 18 if a student, no limit if disabled); in the absence of other survivors, the mother and father.

The survivor pension is payable abroad.

Survivor pension (individual account): Eligible survivors include a widow(er) and orphans younger than age 18 (no limit if disabled); in the absence of other survivors, the mother and father; in the absence of any family member, the designated heir.

Survivor grant (social insurance): Paid if the insured did not meet the qualifying conditions for any pension.

Old-Age Benefits

Old-age pension (social insurance): The pension is 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 216 months (240 months as of 2013).

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: The pension is 60% of the insured's average earnings in the best 10 years of earnings multiplied by the number of months of contribution divided by 216 (240 as of 2013).

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: An additional 2% of earnings is paid for each 12-month period of contributions after the normal retirement age.

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 (at the normal retirement age): 20 balboas a month is paid for a wife, female partner, or a disabled husband; 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 depending on economic conditions; unless otherwise stated, the minimum pension will increase by 10 balboas a month every 5 years.

Old-age pension (individual account): The pension is calculated based on the insured's contributions plus accrued interest divided by an actuarial value linked to life expectancy and 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 old-age pension (individual account) is 500 balboas a month.

Old-age settlement (social insurance): A lump sum of 1 month of an old-age pension is paid for each 6-month period of contributions.

Old-age settlement (individual account): A lump sum is paid equal to the accumulated capital and interest in the individual account.

Permanent Disability Benefits

Disability pension (social insurance): The pension is 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 216 months (240 months as of 2013).

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 disabled husband; 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 depending on economic conditions; unless otherwise stated, the minimum pension will increase by 10 balboas a month every 5 years.

Disability pension (individual account): The pension is calculated based on the insured's contributions plus accrued interest divided by an actuarial value linked to life expectancy and 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 disability pension is paid until death.

The maximum old-age pension (individual account) is 500 balboas a month.

Disability grant (social insurance): A lump sum of 1 month of old-age pension is paid for each 6-month period of contributions.

Disability grant (individual account): A lump sum is paid equal to the accumulated capital and interest in the individual account.

Survivor Benefits

Survivor pension (social insurance): 50% of the pension the deceased received or would have been entitled to receive is paid to a widow.

Orphan's pension (social insurance): 20% of the pension the deceased received or would have been 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 in the absence of the above (social insurance): The deceased's mother or aged or disabled father receives 30% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor pension (individual account): The accumulated capital and interest in the individual account is paid to

eligible survivors in programmed withdrawals, according to rules set by the advisory board of the Social Insurance Fund.

Survivor grant (social insurance): A lump sum of 1 month of old-age pension is paid for each 6-month period of contributions.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on economic conditions.

Funeral grant (social insurance): A lump sum of 300 balboas is paid.

Administrative Organization

Managed by a director general with an advisory board, the Social Insurance Fund (<http://www.css.org.pa>) 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 voluntary and household workers, and pensioners.

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 for contribution calculation purposes are equal to the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for the voluntarily insured.

There are no maximum earnings for contribution calculation purposes.

Self-employed person: A contribution of 8.75% of declared earnings (8.5% as of 2011).

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for the voluntarily insured.

There are no maximum earnings for contribution calculation purposes.

Employer: 8.25% of gross payroll (8% as of 2011).

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage; 100 balboas for household workers; 300 balboas for the voluntarily insured.

Panama

There are no maximum earnings for contribution calculation purposes.

Government: 10% of income received from the sale of rights to fiber optic business operations.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 6 months of contributions in the last 9 months.

Cash maternity benefits: The insured must have at least 9 months of contributions in the 12 months before the 7th month of pregnancy.

Medical benefits: Must be currently insured or a pensioner; if the insured becomes unemployed, coverage continues for 3 months after the end of employment (24 months for insured persons with at least 216 months of contributions; 240 months as of 2013).

Sickness and Maternity Benefits

Sickness benefit: The benefit is 70% of the insured's average earnings in the last 2 months. The benefit is paid after a 3-day waiting period for up to 52 weeks for any one incapacity; may be extended for up to 26 additional weeks for the same incapacity with a possible further extension of up to a year with the agreement of the Social Insurance Fund.

There are no minimum or maximum benefits.

Maternity benefit: The benefit is 100% of the insured's average earnings in the last 9 months and is paid for up to 6 weeks before and 8 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 services, medicine, maternity care, dental care, dental prosthesis (50% of up to 200 balboas every 5 years), eyeglasses (50% of up to 125 balboas every 5 years) and appliances.

Medical services are normally provided directly through the facilities of the Social Insurance Fund or are provided by the Ministry of Health, with the total cost reimbursed. In special cases, including those in which the Fund or Ministry have no facilities, the cost of private care obtained in the country or abroad may be reimbursed in part or in full, with the authorization of the Fund.

Dependents' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, laboratory services, medicine, maternity care, dental care, dental prosthesis (50% of up to 200 balboas every 5 years), eyeglasses (50% of up to 125 balboas every 5 years), and appliances.

Medical services are normally provided directly through the facilities of the Social Insurance Fund or are provided by the Ministry of Health, with the total cost reimbursed. In special cases, including those in which the Fund or Ministry have no facilities, the cost of private care obtained in the country or abroad may be reimbursed in part or in full, with the authorization of the Fund.

Benefits are provided to the insured's wife or partner who lived with the insured for at least 9 months; children younger than age 18 (age 25 if a student, no limit if disabled); a father older than age 60; and a mother older than age 50.

Administrative Organization

Managed by a director general with an advisory board, the Social Insurance Fund (<http://www.css.org.pa>) 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 met through the payment of insurance premiums. The cost of premiums 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 covered.

Temporary Disability Benefits

Temporary disability benefit: The monthly benefit is 100% of the insured's earnings until cured or assessed with a permanent disability.

Permanent Disability Benefits

Permanent disability pension: If assessed with a 100% disability, the pension is 60% of the insured's earnings.

The minimum monthly pension is 185 balboas (2010).

The maximum monthly pension is 1,500 balboas.

Partial disability: If assessed with a disability of at least 35%, a percentage of the full pension is paid according to the assessed degree of disability.

A lump sum equivalent to 3 years of the full pension is paid if the assessed degree of disability is less than 35%.

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 5 years.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, medicine, hospitalization, and appliances.

Survivor Benefits

Survivor pension: The widow or female partner receives 25% of the deceased's earnings (30% if the sole beneficiary or disabled); a disabled or aged widower receives a pension of 25% of the deceased's earnings (30% if the sole beneficiary).

Orphan's pension: The pension is 15% of the deceased's earnings for one orphan younger than age 18 (no age limit if disabled); 25% for two orphans; 35% for three orphans; 40% for four or more orphans. In the absence of a widow(er), one orphan receives 20% of the deceased's earnings; 15% each for two or more full orphans.

Other dependent's pension (in the absence of the above): The deceased's mother receives between 20% and 30% of the deceased's earnings for up to 10 years. A father who is disabled or age 60 or older receives 10% of the deceased's earnings for up to 10 years. Brothers or sisters younger than age 18 (no limit if disabled) receive the same amount as an orphan would have received.

If the value of all survivor benefits combined exceeds 75% of the deceased's earnings, the benefits are reduced proportionately.

If the deceased was a permanent partial or full work injury disability pensioner, the survivor pensions are calculated based on the work injury disability pension. Up to 100% of the full work injury disability pension is paid.

The pension is payable abroad.

Funeral grant: A lump sum of 300 balboas is paid.

Administrative Organization

Managed by a director general with an advisory board, the Social Insurance Fund (<http://www.css.org.pa>) 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.

Under the 1972 Labor Code, employers are required to provide workers with a severance payment at the end of the labor contract.

Paraguay

Exchange rate: US\$1.00 equals 4,960 guaraníes.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1943.

Current laws: 1992 (unified pension scheme), with amendments; and 2005 (retirement).

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.

Exclusions: Self-employed persons.

Special systems for public-sector employees (including civil servants, police and military personnel, justice employees, and public teachers), railroad employees, bank employees, elected parliamentary representatives, municipal workers, employees of Itaipu (a binational electricity generating company), and household workers.

Source of Funds

Insured person: 9% of gross earnings.

The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 1,408,863 guaraníes.

There are no maximum earnings for contribution calculation purposes.

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

Self-employed person: Not applicable.

Employer: 14% of gross payroll.

The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 1,408,863 guaraníes.

There are no maximum earnings for contribution calculation purposes.

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

Government: 1.5% of gross earnings; contributes as an employer.

The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 1,408,863 guaraníes.

There are no maximum earnings for contribution calculation purposes.

Government contributions also finance sickness and maternity benefits and work injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men and women) with at least 25 years of contributions.

Insured persons may claim a pension under the old scheme if they were aged 60 or older and had at least 15 years of contributions before February 28, 1999.

Early pension: Age 55 (men and women) with at least 30 years of contributions.

Disability pension: The insured must be assessed with a loss of 66.7% of earning capacity and have at least 150 weeks of contributions if younger than age 55; between 150 weeks and 250 weeks if aged 55 to 59; or between 250 weeks and 400 weeks if aged 60 to 65.

A medical commission and three doctors assess the degree of disability. The degree of disability is reviewed at least once every 5 years.

Survivor pension: The insured was a pensioner 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 5 years (2 years if they had children); a child younger than age 18 (no limit if disabled); and dependent parents in the absence of other eligible survivors.

Survivor grant: The deceased had less than 750 weeks of contributions.

Funeral grant: In the absence of any eligible survivors, paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension: The monthly pension is 100% of the insured's average earnings.

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.

Average earnings are based on earnings in the last 36 months (excluding the last month) before retirement.

The minimum monthly old-age pension is 300,000 guaraníes.

The maximum monthly old-age pension is 300 times the minimum daily wage. (The legal monthly minimum wage is 1,408,863 guaraníes).

All gainful activity must cease.

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.

Permanent Disability Benefits

Disability pension: The monthly pension is 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%.

The minimum monthly disability pension is 300,000 guaraníes.

The maximum disability pension is 300 times the minimum daily wage. (The legal monthly minimum wage is 1,408,863 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.

Survivor Benefits

Survivor pension: The monthly pension is 60% of the pension the deceased received or would have been entitled to receive. The pension is split equally between a widow(er) or partner older than age 40 and children younger than age 18.

A widow(er) or partner younger than age 40 receives a lump sum of three times the annual pension the deceased received or would have been entitled to receive.

Remarriage and cohabitation settlement: A lump sum of twice the deceased's annual pension is paid.

The pension is paid monthly plus a December bonus of one month of pension.

Other eligible survivors (in the absence of the above):

The pension is paid to the deceased's parents.

Survivor grant: A lump sum of 1 month of minimum wage is paid for each year of contributions.

The legal monthly minimum wage is 1,408,863 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 minimum daily wage is paid.

The legal monthly minimum wage is 1,408,863 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), with amendments; 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 apprentices.

Pensioners are covered for medical benefits.

Exclusions: Public-sector employees (including civil servants, police and military personnel, and justice employees), railroad employees, bank employees, elected parliamentary representatives, municipal workers, employees of Itaipu (a binational electricity generating company), and self-employed persons.

Special systems for household workers, teachers, 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: The insured must have at least 6 weeks of contributions in the last 4 months. (Insured women cannot receive cash maternity benefits and cash sickness benefits at the same time.)

Medical benefits: Must be currently insured.

Sickness and Maternity Benefits

Sickness benefit: The monthly benefit is 50% of the insured's average earnings in the last 4 months before the incapacity began. The benefit is paid from the day after the incapacity began, for up to 26 weeks; may be extended for an additional 24 weeks in special cases. The benefit is

Paraguay

reduced by half during periods of hospitalization if there are no dependents.

Maternity benefit: The monthly benefit is 50% of the insured's average earnings in the last 4 months immediately before the maternity leave and is paid for 3 weeks before and 6 weeks after the expected date of childbirth.

Benefits in-kind: Milk vouchers are provided for up to 8 months if the mother is unable to nurse the child.

Workers' Medical Benefits

Medical services are provided directly to patients through the facilities of the Social Insurance Institute. Benefits include general and specialist care, hospitalization, laboratory services, medicine, prostheses, dental care (with at least 8 weeks of recent contributions), and maternity care.

The duration of benefits is 26 weeks for any one illness; may be extended to up to 52 weeks in special cases.

Dependents' Medical Benefits

Medical services are provided directly to patients through the facilities of the Social Insurance Institute. Benefits include general and specialist care, hospitalization, laboratory services, medicine, prostheses, dental care (with at least 8 weeks of recent contributions), and maternity care.

The duration of benefits is 26 weeks for any one illness; may be extended to up to 52 weeks in special cases.

Eligible dependents include the spouse of the insured or pensioner (or a partner who has lived with the insured or pensioner for at least 2 years); 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), with amendments.

Type of program: Social insurance system.

Coverage

Employed persons, including employees of decentralized state entities and enterprises partially owned by the state, and apprentices.

Exclusions: Public-sector employees (including civil servants, police and military personnel, and justice employees), railroad employees, bank employees, elected parliamentary representatives, municipal workers, employees of Itaipu (a binational electricity generating company), and self-employed persons.

Special systems for household workers, teachers, and war veterans.

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

The benefit is 75% of the insured's average earnings in the last 4 months or the total contribution period if shorter. The benefit is paid from the day after the disability began, for up to 52 weeks.

A medical commission and three doctors assess the degree of disability. The degree of disability is reviewed at least once every 5 years.

Permanent Disability Benefits

Permanent disability pension: The pension varies between 30% and 100% of the insured's average earnings in the last 36 months before the disability began, according to the length of the insured's contribution period and the assessed degree of disability.

Total disability supplement: The supplement is 20% of the insured's average earnings in the last 3 years plus 0.5% for each year of coverage exceeding 3 years.

Partial disability: If the assessed degree of disability is greater than 30%, the pension is 60% of lost earnings, 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 5 years of pension is paid.

Partial disability supplement: A percentage of the total disability supplement is paid according to the assessed degree of disability.

A medical commission and three doctors assess the degree of disability. The degree of disability is reviewed at least once every 5 years.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, and prostheses.

Survivor Benefits

Survivor pension: A widow(er) or partner aged 40 or older receives a monthly pension of 40% of the pension the deceased received or would have been entitled to receive.

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 would have been entitled to receive is paid.

A widow(er) or partner younger than age 40 receives a lump sum of three times the annual pension the deceased received or would have been entitled to receive.

Orphan's pension: Each child younger than age 16 (no limit if disabled) receives 20% of the pension the deceased received or would have been entitled to receive.

Survivor supplement: 75% of the deceased's total disability supplement is paid to eligible survivors.

Other eligible survivors (in the absence of the above): The pension is paid to the deceased's parents.

Survivor supplement: 75% of the deceased's total disability supplement is paid to eligible survivors.

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

Survivor benefits are payable abroad under bilateral or multilateral agreement.

Survivor grant: If the insured had less than 750 weeks of contributions at the time of death, a lump sum of 1 month of minimum wage is paid for each year of contributions.

The legal monthly minimum wage is 1,408,863 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 minimum daily wage is paid. (The legal monthly minimum wage is 1,408,863 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 equals 3 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), and 2007 (early retirement for unemployed).

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, except under certain circumstances.

Coverage

Social insurance (SNP): Wage earners and salaried employees in the private and public sectors, employees of worker-owned and cooperative enterprises, teachers, artists, household workers, seamen, journalists, tannery workers, and certain self-employed workers.

Voluntary coverage for certain self-employed persons, those who are economically active but no longer in covered employment (at least 18 months of previous coverage is required), and housewives.

Special systems for fishermen and military and police personnel.

Individual account (SPP): Private- and public-sector employees.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Social insurance (SNP): 13% of gross earnings.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 550 nuevos soles.

There are no maximum earnings for contribution calculation purposes.

Individual account (SPP): 10% of gross earnings; an average of 1.87% of gross earnings for administrative fees

and 0.96% of covered earnings for disability and survivor insurance.

The maximum monthly earnings for contribution calculation purposes for disability and survivor benefits are 7,306.96 nuevos soles.

There are no maximum earnings for contribution calculation purposes for old-age benefits or administrative fees.

Self-employed person

Social insurance (SNP): 13% of gross declared earnings.

The minimum earnings for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 550 nuevos soles.

There are no maximum earnings for contribution calculation purposes.

Individual account (SPP): 10% of gross earnings; an average of 1.87% of gross earnings for administrative fees and 0.96% of covered earnings for disability and survivor insurance.

The maximum monthly earnings for contribution calculation purposes for disability and survivor benefits are 7,306.96 nuevos soles.

There are no maximum earnings for contribution calculation purposes for old-age benefits or administrative fees.

Employer

Social insurance (SNP): None.

Individual account (SPP): None.

Government

Social insurance (SNP): The cost of the minimum pension; special subsidies as needed to finance the program.

Individual account (SPP): Subsidizes the cost of the guaranteed minimum pension and finances accrued rights under the SNP.

Qualifying Conditions

Social insurance (SNP)

Old-age pension: Age 60 with at least 20 years of contributions (men and women).

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 with at least 20 years of contributions (men or women) 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: The insured is assessed with a loss of at least 66.7% of earning capacity and was employed when the disability began; with at least 36 months of

contributions, including at least 18 in the last 36 months; at least 12 months of contributions in the last 36 months with a total of at least 3 to 15 years of contributions; or 15 years or more of contributions.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The insured received or was entitled to receive a pension at the time of death.

Eligible survivors are a widow, a dependent widower older than age 60 or disabled, children younger than age 18 (age 21 if a student, no limit if disabled), a father older than age 60 or disabled, and a mother older than age 55 or disabled.

Constant-attendance supplement: Paid if the survivor has a disability and requires the constant attendance of others to perform daily functions.

Funeral grant: The deceased had at least 3 months of contributions immediately before the time of death or a total of 4 months of contributions in the 8 months before the time of death.

Individual account (SPP)

Old-age pension: Age 65 or at any age if the individual account has accumulated assets that will replace at least 50% of average indexed earnings in the last 120 months.

Guaranteed minimum pension: The insured was born no later than December 31, 1945; is at least age 65; has at least 20 years of contributions paid on earnings equal to or greater than the minimum wage; and the accumulated capital and interest in the individual account is insufficient to provide the minimum pension set by law.

The minimum pension set by law is 415 nuevos soles.

Disability pension: Paid if the insured is assessed with at least a 50% loss of earning capacity and does not receive an old-age pension.

The degree of disability is assessed by a medical committee or the Superintendent of Banks, Insurance, and AFPs.

Survivor pension: The deceased received or was entitled to receive a pension at the time of death.

Eligible survivors are a widow or partner, children younger than age 18 (no limit if disabled), and a father or mother older than age 60.

Old-Age Benefits

Social insurance (SNP)

Old-age pension: Men and women born after December 31, 1946, receive between 30% and 45% of 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%.

Men born after December 18, 1932, and women born after December 18, 1937, but not later than December 31, 1946, receive 50% of the reference salary, plus 4% for each additional year of contributions exceeding 20 years.

The reference salary for those with 20 to 25 years of contributions is average earnings in the last 5 years; for those with 25 to 30 years, average earnings in the last 4 years; for those with more than 30 years, average earnings in the last 3 years.

Men born up to December 18, 1932, and women born up to December 18, 1937, receive 50% of the reference salary, plus 2% (men) or 2.5% (women) for each additional year of contributions exceeding 15 and 13 years, respectively.

The reference salary is 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: Between 2% and 10% of earnings is paid for a spouse and between 2% and 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 is paid equal to the minimum wage.

The legal monthly minimum wage is 550 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 value of the pension depends on the insured's contributions to the individual account plus accrued earnings. (The value of accrued rights under the social insurance system is combined with the individual account balance at retirement.)

At retirement, the accumulated capital can be used to make periodic withdrawals from the individual's account or to purchase a personal annuity, a joint survivor life annuity, or a deferred annuity combined with temporary periodic withdrawals.

Guaranteed minimum pension: If the pension is less than the minimum pension set by law, the government makes up the difference.

The minimum monthly pension is 415 nuevos soles.

Permanent Disability Benefits

Social insurance (SNP)

Disability pension: The pension is 50% of the reference salary plus 1.5% for each year of contributions exceeding 3 years. For a contribution period of between 1 and 3 years, 16.7% of average earnings is paid for each year of contributions.

The reference salary is average earnings in the last 12 months; for voluntarily insured self-employed persons, the reference salary is 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 550 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. (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.)

Survivor Benefits

Social insurance (SNP)

Survivor pension: 50% of the pension the deceased received or would have been entitled to receive is paid to a widow or a dependent widower older than age 60 or disabled.

The pension ceases if the widow(er) remarries or if a disabled widower is assessed as capable of work.

The minimum monthly pension is 270 nuevos soles.

Orphan's pension: 50% of the pension the deceased received or would have been entitled to receive is paid to orphans younger than age 18 (age 21 if a student, no limit if disabled).

The minimum monthly pension is 270 nuevos soles.

Other eligible survivors (in the absence of the above): Each dependent parent receives 20% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the monthly pension the deceased received or would have been 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 550 nuevos soles.

Funeral grant: Up to six times the legal monthly minimum wage is paid.

The legal monthly minimum wage is 550 nuevos soles.

Benefit adjustment: Benefits are adjusted periodically according to budget resources.

Individual account (SPP)

Survivor pension: The pension for a widow(er), orphans, and dependent parents is calculated based on the deceased's average monthly earnings, according to a schedule in law. (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.)

Funeral grant: Up to 3,313.47 nuevos soles financed by life insurance or the deceased's individual account is paid.

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.sunat.gob.pe>) administers the program and some special regimes.

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 and insurance companies.

Pension fund administrators (AFPs) administer the individual accounts and contract with insurance companies for disability and survivor insurance.

Sickness and Maternity

Regulatory Framework

First laws: 1936 (wage earners) and 1948 (salaried employees).

Current laws: 1997 (modernizing health), 1999 (social security health insurance, EsSalud), 2002 (integrated health system), 2003 (administration of social security health insurance, EsSalud), and 2004 (household workers).

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).

Coverage

EsSalud

Public- and private-sector employees; employees of worker-owned and cooperative enterprises; professional artists; household workers; self-employed persons; agricultural workers; and spouses, partners, and children of insured persons.

Pensioners are covered for the nursing allowance and the funeral grant only.

Exclusions: Employees whose employers provide health services directly.

Special systems for fishermen, dock workers, and employees not covered under the national system.

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: Contributions vary, depending on the health plan chosen.

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 for contribution calculation purposes are equal to the legal monthly minimum wage.

The legal monthly minimum wage is 550 nuevos soles.

Government: None; contributes as an employer.

Qualifying Conditions

Sickness cash benefits: The insured must have at least 3 months of consecutive contributions or at least 4 months of contributions in the 6 months before the incapacity began.

Maternity care and cash benefits: The insured was covered when the child was conceived.

Sickness and Maternity Benefits

Sickness benefit: The monthly benefit is 100% of the insured's average daily earnings in the last 4 months and is paid after a 20-day waiting period for up to 18 months. The employer pays the full salary during the waiting period.

Maternity benefit: The benefit is 100% of earnings, 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: Twice the minimum wage is paid from when the child is 8 months until 14 months of age.

The legal monthly minimum wage is 550 nuevos soles.

Funeral grant: Up to six times the minimum wage is paid.

The legal monthly minimum wage is 550 nuevos soles.

Workers' Medical Benefits

Benefits include general, specialist, maternity, and dental care; hospitalization; laboratory services; appliances; medicine; rehabilitation; health education; preventative 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 employees must agree to the change.

Medical benefits provided by an EPS provider require a copayment of 2% of monthly income, up to 10% of income or 240 nuevos soles (whichever is less). The insured may purchase additional coverage.

Dependents' Medical Benefits

The insured's spouse or partner receives the same benefits for sickness and maternity as the insured. Children younger than age 18 (no limit if disabled) are covered for medical care.

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.

Superintendent of Private Health Providers (<http://www.seps.gob.pe>) authorizes and supervises private health providers.

Private health care providers (EPS) under contract provide complementary and private medical care to employees and self-employed persons. Each EPS must provide a care plan at least equivalent to the statutory care provided by EsSalud.

Work Injury

Regulatory Framework

First laws: 1911 (work injury) and 1935 (occupational diseases).

Current law: 1997.

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 between 10 and 30 nuevos soles.

Employer: 0.63% to 1.84% of covered payroll, according to the assessed degree of risk and the reported accident rate.

The maximum earnings for contribution calculation purposes are six times the local minimum wage.

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

The benefit is 100% of the insured's covered earnings and is paid after a 20-day waiting period for up to 11 months and 10 days or 340 days. The employer pays the insured's full earnings during the waiting period.

The maximum duration of benefit is 18 months in a 36-month period.

The maximum earnings for benefit calculation are six times the local minimum wage.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability greater than 65%, the pension is 80% of the insured's average earnings (100% if the insured requires constant attendance).

Partial disability: If the insured has an assessed degree of disability of 40% to 65%, a reduced pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 40%, a lump sum of 2 years of pension is paid.

Workers' Medical Benefits

Benefits include necessary medical, surgical, and hospital care and appliances until full recovery or certification of permanent disability.

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or would have been entitled to receive is paid to a widow or a dependent widower older than age 60 or disabled.

The pension ceases if the widow(er) remarries or if a disabled widower is assessed as capable of work.

The minimum monthly pension is 270 nuevos soles.

Orphan's pension: 50% of the pension the deceased received or would have been entitled to receive is paid to orphans younger than age 18 (age 21 if a student, no limit if disabled).

The minimum monthly pension is 270 nuevos soles.

Other eligible survivors (in the absence of the above):

Each dependent parent receives 20% of the pension the deceased received or would have been entitled to receive.

All survivor benefits combined must not exceed 100% of the monthly pension the deceased received or would have been entitled to receive or 857.36 nuevos soles a month (whichever is less).

Funeral grant: Up to six times the minimum wage.

The legal monthly minimum wage is 550 nuevos soles.

Administrative Organization

Comptroller General of the Republic (<http://www.contraloria.gob.pe>) provides general supervision.

Office of Social Security Normalization (<http://www.sunat.gob.pe>) administers the program.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The labor code requires private-sector employers to provide a severance payment to employees at the end of the labor contract.

Saint Kitts and Nevis

Exchange rate: US\$1.00 equals 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, with amendments; and 1998 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons aged 16 to 62, including public-sector employees and apprentices.

Voluntary coverage for those who cease compulsorily coverage but who have at least 2 years of contributions.

Exclusions: Unpaid family labor.

Special system for civil servants.

Social assistance: Elderly or disabled persons residing in Saint Kitts and Nevis.

Source of Funds

Social insurance

Insured person: 5% of weekly or monthly covered earnings (including voluntarily insured persons).

The maximum monthly earnings for contribution calculation purposes are EC\$6,500.

The insured's contributions, except if voluntarily insured, also finance cash sickness and maternity benefits.

Self-employed person: 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.

Employer: 5% of monthly covered payroll.

The maximum monthly earnings for contribution calculation purposes are EC\$6,500.

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

Government: Contributes as an employer.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: 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 satisfy the qualifying conditions for the old-age pension.

Old-age benefits are payable abroad under specific conditions.

Old-age social assistance (means-tested): Older than age 62, not in gainful employment, and does not satisfy the qualifying conditions for the old-age pension.

Social assistance benefits are not payable abroad.

Disability pension (social insurance): Younger than age 62, assessed with a disability, and has at least 150 weeks of paid contributions.

The degree of disability is assessed by the Social Security Medical Board at least every 3 years or at any period according to the advice of a medical practitioner.

Disability benefits are payable abroad under specific conditions.

Disability social assistance (means-tested):

Aged 16 to 62, assessed with a disability, and does not satisfy the qualifying conditions for the disability pension.

The degree of disability is assessed by the Social Security Medical Board at least every 3 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 was receiving the old-age pension or disability pension.

Eligible survivors are a widow(er) who was married to or cohabited with the deceased for at least 3 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 specific conditions.

Survivor grant (social insurance): The deceased did not satisfy the qualifying conditions for a pension.

Eligible survivors are a widow(er) aged 45 or older who was married to or cohabited with the insured for at least 3 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 3 years of the last 15 years of contributions.

The minimum monthly pension is EC\$400.

The maximum monthly pension is 60% of monthly earnings or EC\$3,900 (whichever is less).

Old-age grant (social insurance): The grant is six times average weekly earnings for each 50-week period of paid or credited contributions, up to 499.

The insured person's contributions are refunded if they have less than 50 weeks of contributions.

Old-age social assistance (means-tested): The monthly pension is EC\$250.

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 3 years of the last 15 years of contributions.

The benefit is paid after entitlement to 26 weeks of sickness benefit has ended or after the disability has lasted for at least 26 weeks, and is paid for as long as the disability continues.

The minimum monthly pension is EC\$400.

The maximum monthly pension is 60% of monthly earnings or EC\$3,900, whichever is less.

Disability social assistance (means-tested): The monthly pension is EC\$250.

Survivor Benefits

Survivor pension: The pension is 50% of the pension the deceased received or would have been entitled to receive.

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 3 years.

The minimum monthly widow(er)'s pension is EC\$200.

Orphan's pension: The pension is 16.7% of the pension the deceased received or would have been entitled to receive. If the orphan has a disability, the pension is 33.3% of the maximum family survivor pension.

The minimum monthly orphan's pension is EC\$96.

Parent's pension: Up to 16.7% of the maximum family survivor pension is paid.

The minimum annual survivor pension is EC\$720.

The maximum family survivor pension must not exceed 100% of the deceased's pension.

Survivor grant: The grant is six times the deceased's average weekly earnings for each 50-week period of paid or credited contributions.

The deceased's contributions are refunded if the deceased had less than 50 weeks of contributions.

Funeral grant: 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 Education, Youth Affairs, Information Technology, Labour 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), with amendments.

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

Coverage

Employed and self-employed persons aged 16 to 62.

Voluntary coverage is not possible.

Source of Funds

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

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

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

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must be younger than age 62, be employed the day before the incapacity began, and have at least 26 weeks of paid contributions including at least 8 in the 13 weeks before the incapacity began.

Cash maternity benefit: The insured must have at least 39 weeks of contributions, including at least 20 weeks immediately before making the claim.

Maternity grant: Paid to an insured woman or the wife of an insured man, with at least 39 weeks of contributions, including at least 20 in the 39 weeks before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is 65% of average weekly covered earnings divided by six and is paid retroactively from the first day if the incapacity lasts for 4 or more days. The benefit is paid for up to 26 weeks.

Maternity benefit: The daily benefit is 65% of average weekly covered earnings divided by six and is paid for 13 weeks, beginning up to 6 weeks before the expected date of childbirth.

Maternity grant: EC\$450 is paid for each childbirth.

Workers' Medical Benefits

Medical benefits: No statutory benefits are provided. Medical care is available at public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided.

Medical care is available at public hospitals and health centers.

Administrative Organization

Ministry of Education, Youth Affairs, Information Technology, Labour 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 possible.

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 for contribution calculation purposes are EC\$6,500.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for a work injury or an occupational disease.

Temporary Disability Benefits

The benefit is 75% of average weekly covered earnings and is paid retroactively from the first day if the disability lasts for 4 or more days. The benefit is paid for up to 26 weeks.

Permanent Disability Benefits

Permanent disability benefit: If the insured has a total disability (100%), the pension is 75% of average weekly covered earnings.

The degree of disability is assessed and reviewed periodically by the Social Security Medical Board.

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: If the assessed degree of disability is at least 20%, a percentage of the full pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 20%, a disability grant 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

Survivor pension: The widow(er)'s pension is 50% of the permanent total disability pension the deceased received or would have been entitled to receive.

Orphan's pension: Each child younger than age 16 (age 18 if a full-time student, no limit if disabled) receives up to 16.7% of 75% of the deceased's average weekly earnings.

Parent's pension: Up to 16.7% of the maximum family survivor pension is paid.

The maximum family survivor pension must not exceed 100% of the deceased's permanent total disability pension.

Funeral grant: If the insured's death was as a result of a work-related injury, EC\$4,000 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Education, Youth Affairs, Information Technology, Labour and Social Security provides general supervision.

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

Saint Lucia

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current laws: 2000 (national insurance corporation), with 2002 amendment; and 2003 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, and apprentices aged 16 to 65.

Voluntary coverage is possible.

Exclusions: Civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

Source of Funds

Insured person: 5% of covered monthly earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes are EC\$60,000.

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

Self-employed person: 5% of declared average monthly earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes are EC\$60,000.

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

Employer: 5% of covered monthly payroll.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes are EC\$60,000.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 63 with at least 13 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 60 with at least 13 years of contributions. Retirement from gainful employment is necessary.

Deferred pension: The pension may be deferred until age 65.

Old-age grant: Age 63 and ineligible for the old-age pension.

All old-age benefits are payable abroad, subject to conditions.

Disability pension: Younger than age 63 with at least 5 years of contributions, including at least 36 months in the last 72 months before the disability began. The insured must have an assessed degree of disability of 30% or more.

The degree of disability is assessed by a registered medical doctor at least every 2 years.

Disability grant: The insured must be assessed with a degree of disability of less than 30% or does not satisfy the contribution conditions for the disability pension.

The disability is assessed by a registered medical doctor.

All disability benefits are payable abroad, subject to conditions.

Survivor pension: The insured met the qualifying conditions for a pension or was a pensioner at the time of death.

Eligible survivors are a widow(er), including a common-law spouse; children; parents; grandparents; and orphans younger than age 16 (age 18 if a full-time student).

Survivor grant: Paid to the widow(er) of an insured person who was ineligible for a pension and had not received an old-age grant.

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

Funeral grant: Paid for the death of an insured person who was eligible for any social insurance benefit, had at least 6 months of contributions in the 12 months before the date of death, or had paid contributions equal to the amount of the benefit (up to EC\$1,750).

All survivor benefits are payable abroad, subject to conditions.

Old-Age Benefits

Old-age pension: The pension is 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month of contributions exceeding 156 months.

Average covered earnings are calculated based on the insured's earnings in the best 5 years.

The minimum monthly pension is EC\$200.

Early pension: The pension is reduced by 0.5% for each month the pension is taken before age 63.

Deferred pension: The pension is calculated in the same way as the old-age pension.

Old-age grant: A lump-sum refund of 50% of contributions is paid without interest. (For those covered previously by the provident fund, 100% of contributions are refunded, plus accrued interest.)

Permanent Disability Benefits

Disability pension: If the assessed degree of disability is at least 30%, a monthly pension is paid, calculated according to the assessed degree of disability.

The minimum pension is 65% of the insured's average covered earnings in the month of the accident.

The maximum pension is 100% of the insured's average covered earnings in the month of the accident.

Disability grant: If the assessed degree of disability is less than 30%, a lump sum of 60 months of benefit is paid.

Survivor Benefits

Survivor pension: In the absence of any other survivors, 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 63 or older. If there are other dependent survivors, the widow(er) receives 50% of the deceased's pension.

A limited pension is paid for a year to a widow(er) younger than age 60 who has no dependent children.

Orphan's pension: 50% of the deceased's pension (50% of each insured parent's pension if a full orphan) is paid to a dependent child younger than age 16 (age 18 if a full-time student).

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant: A lump sum is paid 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.

Administrative Organization

Ministry of Finance (http://www.stlucia.gov.lc/agencies/ministry_of_finance.htm) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1978 (national insurance).

Current laws: 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 aged 16 to 65.

Exclusions: Civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

Source of Funds

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

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

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 benefits: The insured must have been employed on the day before the incapacity began and have at least 6 months of contributions, including at least 2 of the 4 months immediately before the incapacity began.

Cash maternity benefits: The insured must have at least 7 months of contributions in the 10 months immediately before the date of the claim.

Maternity grant: Paid to women receiving cash maternity benefits and to women whose husbands have at least 7 months of contributions.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 65% of the insured's average earnings and is paid after a 3-day waiting period for up to 26 weeks.

Average earnings are calculated based on the insured's earnings in the best 2 of the last 4 months.

Maternity benefit: The benefit is 65% of the insured's average earnings and is paid for up to 3 months, beginning 6 weeks before the expected month of childbirth.

Average earnings are calculated based on the insured's earnings in the best 7 of the last 10 months.

Maternity grant: A lump sum of EC\$600 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Minister of Finance (http://www.stlucia.gov.lc/agencies/ministry_of_finance.htm) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

Work Injury

Regulatory Framework

First law: 1964 (employer liability).

Current law: 2000 (national insurance corporation).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices aged 16 to 65.

Exclusions: Self-employed persons; civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

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

Work injury benefits: There is no minimum qualifying period. Benefits are paid for work injuries and prescribed occupational diseases.

Temporary Disability Benefits

The benefit is 65% of daily earnings and is paid from the day of injury until full recovery, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: For a total disability (100%), the monthly pension is 65% of covered earnings.

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 lump sum is paid for an assessed degree of disability less than 30%.

The disability is assessed every 6 months by an appointed medical board.

Pensions are payable abroad, subject to conditions.

Workers' Medical Benefits

All medical expenses are paid, including specialist care abroad if necessary, are paid up to EC\$20,000 per work injury or occupational disease.

Survivor Benefits

Survivor benefit: A benefit is paid to a widow(er), including a common-law spouse; children; parents; and grandparents who were fully or largely dependent on the deceased.

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.

Funeral grant: The cost of the funeral is paid, up to EC\$1,750.

Administrative Organization

Minister of Finance (http://www.stlucia.gov.lc/agencies/ministry_of_finance.htm) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

St. Vincent and the Grenadines

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current law: 1986 (social insurance), with amendments.

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 aged 16 to 59.

Voluntary coverage for citizens of St. Vincent and the Grenadines aged 16 to 59, 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; the voluntarily insured contribute 6.84% of declared income.

The minimum weekly earnings for contribution calculation purposes are EC\$15.

The maximum weekly earnings for contribution calculation purposes are EC\$1,000 (EC\$4,330 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 for contribution calculation purposes are EC\$15.

The maximum weekly earnings for contribution calculation purposes are EC\$1,000 (EC\$4,330 a month).

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

Government: 4.25% or 4.5% of monthly payroll on behalf of 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 contributions.

Early pension: Paid at age 60 to insured persons who were aged 37 or older on January 5, 1987. The insured must have at least 150 weeks of contributions, plus an additional 25 weeks of contributions for each year the insured was younger than age 50 on January 5, 1987.

Old-age grant: Age 60 with at least 50 weeks of contributions.

Benefits are payable abroad.

Disability pension: The insured must be younger than age 60, assessed with a disability, and have at least 150 weeks of contributions.

Disability grant: The insured must be younger than age 60, assessed with a disability, and have at least 50 weeks of contributions.

Benefits are payable abroad.

Survivor pension: The deceased had at least 150 weeks of contributions at the time of death.

Eligible survivors are a widow(er) and children younger than age 16 (age 18 if a student, no limit if disabled) or dependent parents aged 60 or older.

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

Survivor grant: The deceased did not satisfy the qualifying conditions for a pension but was eligible for an old-age grant or disability grant.

Eligible survivors are a widow(er) and children younger than age 16 (age 18 if a student, no limit if disabled) or dependent parents aged 60 or older.

Benefits are payable abroad.

Funeral grant: The insured had paid at least 26 weeks of contributions. The grant is paid for the death of the insured, the insured's spouse, and the insured's dependent children younger than age 16 (age 18 if a full-time student, no limit if disabled).

Old-Age Benefits

Old-age pension: The base pension is 30% of the insured's average annual earnings with at least 500 weeks of contributions. The pension is increased by 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 3 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 maximum pension is 60% of the insured's average annual earnings.

Early pension: The base pension is 16% of the insured's average annual earnings in the best 3 of the last 15 years before the year in which the insured reached age 60. The pension is increased by 1% of average annual earnings for each 25-week period of contributions exceeding 150 weeks, up to 499 weeks.

The minimum weekly pension is EC\$70. The pension is paid every 2 weeks.

Benefit adjustment: Benefits are adjusted for inflation every 3 years, subject to an actuarial review.

Old-age grant: A lump sum of six times the average weekly covered earnings is paid for each 50-week period of contributions.

Permanent Disability Benefits

Disability pension: The minimum pension is 30% of the insured's average annual earnings with at least 500 weeks of contributions. The pension is increased by 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 3 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 pension is paid every 2 weeks.

The maximum pension is 60% of average earnings.

Benefit adjustment: Benefits are adjusted for inflation every 3 years, subject to an actuarial review.

Disability grant: A lump sum of six times the average weekly covered earnings is paid for each 50-week period of contributions.

Survivor Benefits

Survivor pension: The widow(er)'s pension is 75% of the pension the deceased received or would have been entitled to receive at the time of death.

A limited pension is paid for a year to a widow(er) younger than the age 50 with no dependent children.

Orphan's pension: Each dependent child younger than age 16 (age 18 if a full-time student, no limit if disabled) receives 25% of the pension the deceased received or would have been entitled to receive; 50% for a full orphan.

Dependent parent's pension (in the absence of other eligible survivors): Each eligible parent receives up to 50% of the pension the deceased received or would have been entitled to receive.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension or disability pension.

Survivor grant: A widow(er) receives a lump sum of 75% of the old-age grant the deceased received or would have been entitled to receive; an orphan receives 25% (50% for a

full orphan); in the absence of other eligible survivors, each dependent parent receives 50%.

All survivor grants combined must not exceed 100% of the old-age grant the deceased would have been 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), with amendments.

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

Coverage

Employed and self-employed persons aged 16 to 59.

Special systems for certain categories of civil servants.

Source of Funds

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

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

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 benefits: The insured must be currently employed with at least 26 weeks of contributions, including at least 8 weeks in the 13-week period immediately before the incapacity began.

Cash maternity benefits: The insured must have at least 20 weeks of contributions, including at least 20 weeks in the 30-week period immediately before the claim or 6 weeks immediately before the expected date of child birth.

Maternity grant: The woman or her spouse must have at least 30 weeks of contributions immediately before a live birth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 65% of the insured's average earnings in the 13 weeks before the incapacity began and is paid for up to 26 weeks.

Maternity benefit: The benefit is 65% of the insured's average earnings in the last 30 weeks of employment. The benefit is paid for 13 weeks, from up to 6 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.

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

The benefit is 70% of average weekly covered earnings and is paid 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: The pension is 70% of average weekly covered earnings multiplied by the assessed degree of disability. The assessed degree of disability must be greater than 30% and the insured must have exhausted entitlement to the temporary disability benefit.

Average weekly insurable earnings are based on the insured's earnings in the 13 weeks before the disability began.

The degree of disability is assessed by a medical doctor and reviewed every 26 weeks.

Constant-attendance allowance: 150% of the disability pension is paid. The insured must be an outpatient receiving a permanent disability pension (100% disability) and require 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, dental and hospital treatment; skilled nursing services; medicine; prosthetics; and transportation costs.

Survivor Benefits

Survivor pension: 50% of the deceased's permanent disability pension is paid to the widow(er).

The pension ceases on remarriage.

Orphan's pension: Each dependent child younger than age 16 (age 18 if a full-time student) receives 16.6% of the deceased's permanent disability pension (33.3% if disabled).

Other dependent's pension: 16.6% of the deceased's permanent disability pension is paid.

Eligible survivors are a widow(er), unmarried, dependent children, and any other dependent person named by the deceased.

Funeral grant: EC\$4,330 is paid to the person who paid for the funeral.

Administrative Organization

National Insurance Board (<http://www.nissvg.org>) administers the program.

Trinidad and Tobago

Exchange rate: US\$1.00 equals 6.18 Trinidad and Tobago dollars (TT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons aged 16 to 64, including agricultural and household workers, 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\$120 a week or TT\$520 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

Social insurance

Insured person: 3.2% of covered weekly or monthly earnings (January 2010), according to 16 wage classes. The voluntarily insured contribute 10.8% of covered weekly earnings (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Self-employed person: Not applicable.

Employer: 6.4% of covered weekly or monthly payroll (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Government: None; contributes as an employer.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 750 weeks of contributions paid or credited.

Retirement is not necessary if aged 65 or older.

Old-age settlement (social insurance): Age 60 and does not satisfy the qualifying conditions for an old-age pension.

Retirement is not necessary if aged 65 or older.

Old-age benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

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 not exceeding TT\$2,800.

The social assistance pension is not payable abroad.

Disability pension (social insurance): Younger than age 60, assessed with an incapacity to work, and has at least 150 weeks of contributions, including at least 50 weeks in the 3 years immediately before the disability began; 250 weeks in the last 7 years immediately before the disability began; or 750 weeks of contributions immediately before the disability began.

Disability benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Means-tested disability pension (social assistance):

The insured must have a medically certified permanent disability with monthly income not exceeding 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 pensioner.

Eligible survivors are a widow(er), unmarried children up to age 19, and dependent parents.

The pension ceases on remarriage.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Funeral grant (social insurance): The deceased had at least 25 weeks of contributions.

Old-Age Benefits

Old-age pension (social insurance): The pension is between 30% and 48% of the insured's average weekly earnings, according to 16 wage classes, plus between 0.56% and 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Trinidad and Tobago

Average weekly earnings are based on career average earnings, according to 16 wage classes.

The monthly minimum old-age pension is TT\$2,000.

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\$2,000.

Means-tested old-age pension (social assistance): TT\$1,850 or TT\$1,950 a month is paid, depending on income.

Permanent Disability Benefits

Disability pension (social insurance): The pension is between 30% and 48% of the insured's average weekly earnings, according to 16 wage classes, plus between 0.56% and 0.71% of average weekly earnings for each 25-week period of contributions exceeding 750 weeks.

Average weekly earnings are based on 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

Survivor pension (social insurance): A widow(er) receives 60% of the disability pension the deceased received or would have been entitled to receive.

The minimum monthly widow(er) pension is TT\$400.

Remarriage settlement: A lump sum of 52 weeks of benefit is paid.

Orphan's pension (social insurance): Each orphan receives 30% of the disability pension the deceased received or would have been entitled to receive until age 16 (age 19 if a full-time student); 60% for a full orphan.

The minimum monthly orphan's pension is TT\$400; TT\$800 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 monthly dependent parent's pension is TT\$200.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant (social insurance): TT\$5,000 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Ministry of Social Development (<http://www.socialservices.gov.tt>), Social Welfare Division, provides general supervision of the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1939 (social assistance); and 1971 (social insurance), with amendments.

Type of program: Social insurance and social assistance system.

Coverage

Employed persons aged 16 to 64, including agricultural and household workers, apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.22% of covered weekly or monthly earnings (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Self-employed person: Not applicable.

Employer: 0.44% of covered weekly or monthly payroll (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 10 weeks of contributions in the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 10 weeks of contributions in the 13 weeks before the last 6 weeks prior to the expected date of childbirth; or

the insured must be in receipt of sickness benefits in the 13 weeks before the last 6 weeks prior to the expected date of childbirth.

Maternity grant: Paid if the pregnancy lasts at least 26 weeks. Also paid for each birth in the event of multiple births. May be paid based on the father's contributions if the mother's are insufficient.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 60% of average weekly earnings before the incapacity began, according to 16 wage classes. The benefit is paid after a 3-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: The benefit is 60% of average weekly earnings in the 13 weeks before the last 6 weeks prior to the expected date of childbirth, according to 16 wage classes. The benefit 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\$2,500 is paid.

Workers' Medical Benefits

No statutory social insurance benefits are provided for nonwork-related medical conditions.

Means-tested social assistance medical benefits are provided to persons receiving care in public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: 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 (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

Ministry of Social Development (<http://www.socialservices.gov.tt>), Social Welfare Division, provides general supervision of the social assistance program.

Work Injury

Regulatory Framework

First and current laws: 1960 (workmen's compensation), with amendments; and 1976 (social insurance), with amendments.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, and public-sector employees.

Exclusions: Self-employed persons, persons who earn less than TT\$120 a week or TT\$520 a month, and persons employed by international organizations who are granted exemptions.

Source of Funds

Insured person: 0.185% of covered weekly or monthly earnings (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Self-employed person: Not applicable.

Employer: 0.370% of covered weekly or monthly payroll (January 2010), according to 16 wage classes.

The minimum weekly earnings for contribution calculation purposes are TT\$120.

The maximum weekly earnings for contribution calculation purposes are TT\$1,915.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The insured person must not be working due to an incapacity for work as a result of a work injury or disease.

Temporary Disability Benefits

The benefit is 66.6% of average weekly earnings, according to 16 wage classes. The benefit is paid for up to 52 weeks. There is no waiting period.

Average weekly earnings are based on career average earnings, according to 16 wage classes.

Benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of at least 20%, the pension

Trinidad and Tobago

is calculated as 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 degree of disability is assessed by the insured's doctor.

Partial disability benefit: If the insured has an assessed degree of disability of more than 3% but less than 20%, the benefit is calculated as a percentage of average weekly earnings, according to half the assessed degree of disability multiplied by the period of disability (up to 365 weeks).

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 payable abroad under reciprocal agreements with other Caribbean countries and Canada.

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\$22,500 per injury.

The cost of magnetic resonance imaging is covered up to TT\$2,000 per examination per body part.

Survivor Benefits

Survivor pension: A widow(er) receives a pension based on 40% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death.

The widow(er)'s monthly pension varies between TT\$277.33 and TT\$3,319.33, according to 16 wage classes.

Remarriage settlement: The pension ceases on remarriage and a lump sum of 52 weeks of benefit is paid.

Orphan's pension: Each unmarried orphan up to age 19 receives a pension based on 20% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death.

The minimum monthly orphan's pension is TT\$400; TT\$640 for a full orphan.

Dependent parent's pension: A dependent parent receives an amount based on 20% of the contribution paid by the deceased or the work injury benefit received by the deceased in the week before death.

The minimum monthly dependent parent's pension is TT\$200 per parent.

Survivor benefits are payable abroad under reciprocal agreements with other Caribbean countries and Canada.

Funeral grant: TT\$5,000 is paid.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.tt>) provides general supervision of the social insurance program.

National Insurance Board (<http://www.nibtt.co.tt>), a tripartite body comprising government, labor, and employer representatives, administers the social insurance program.

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 on behalf of children if the father (or both parents) is deceased, incarcerated, disabled, or whose whereabouts is unknown.

Burial assistance: Paid to families to help pay for the cost of a burial.

Clothing grant: Paid to help purchase clothing, including school uniforms and shoes for children. The grant is paid for up to four persons per household.

Dietary grant: Paid to help purchase prescribed foodstuffs for persons diagnosed with certain ailments, such as diabetes or heart disease.

Disability assistance: Paid to persons aged 18 to 65 who have a disability certified by a doctor. The person must have resided in Trinidad and Tobago for the last 3 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 per 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 care at home.

School textbook grant: Paid to help purchase necessary textbooks and writing material for school. The grant is paid for up to four children per 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 per household.

Family Allowance Benefits

Family allowances (means-tested):

Public assistance: Up to TT\$1,450 is paid.

Burial assistance: A lump sum of TT\$3,450 is paid.

Clothing grant: Up to TT\$200 per person is paid for up to four persons per household.

Dietary grant: Up to TT\$150 a month is paid.

Disability assistance: TT\$1,300 a month is paid.

Education grant: Up to TT\$140 a month per child is paid, for up to four children per household.

Free bus pass: Entitled persons receive free travel on public transport.

House rent assistance: Up to TT\$2,500 is paid directly to the landlord in a 3-month period.

Medical equipment grant: Up to TT\$5,000 is paid. The purchase of any particular item may only be approved once in each two-year period.

Home help grant: The caregiver receives TT\$350 a month, for up to 3 months.

School textbook grant: A one-time sum of TT\$500 per child is paid, for up to four children per household.

Special child grant: TT\$300 a month is paid to parents for up to four children per household.

Administrative Organization

Ministry of Social Development (<http://www.socialservices.gov.tt>), Social Welfare Division, provides general supervision of the social assistance program.

United States

Exchange rate: US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1935 (social security), with amendments.

Type of program: Social insurance system.

Coverage

Gainfully employed persons, including self-employed persons.

Exclusions: Casual agricultural, household, and election employees; some categories of self-employed persons (when annual net income is below \$400); and certain federal employees hired before January 1, 1984.

Voluntary coverage for employees of state and local governments (mandatory coverage for employees of state and local governments not covered under a retirement system, effective July 1, 1991) and clergy. Voluntary coverage applies in the United States, Puerto Rico, Northern Mariana Islands, Virgin Islands, Guam, and American Samoa, and to citizens and residents employed abroad by United States employers.

Special systems for railroad employees, certain federal employees, and many employees of state and local governments.

Source of Funds

Insured person: 6.2% of covered earnings.

The maximum annual earnings for contribution calculation purposes are \$106,800. (The maximum earnings for contribution calculation purposes are automatically adjusted to wage levels.)

Self-employed person: 12.4% of covered earnings.

The maximum annual earnings for contribution calculation purposes are \$106,800. (The maximum earnings for contribution calculation purposes are automatically adjusted to wage levels.)

Employer: 6.2% of covered payroll.

The maximum annual earnings for contribution calculation purposes are \$106,800. (The maximum earnings for contribution calculation purposes are automatically adjusted to wage levels.)

Government: The total cost of means-tested supplemental income benefits.

Qualifying Conditions

Old-age pension: The full retirement age required for a nonreduced pension for workers retiring in 2009 is age 66. The full retirement age will increase gradually to age 67 by 2027. The insured must have at least 40 quarters of coverage.

Early pension: A reduced pension is paid from age 62.

Deferred pension: The pension may be deferred up to age 70.

Pensions are payable abroad to noncitizens under reciprocal agreement. However, noncitizens' dependents who were first eligible after 1984 generally must meet a residency requirement.

Old-age supplemental income benefit (means-tested):

Aged 65 or older with low income and limited resources. The means test is based on earned and unearned income, including benefits.

Disability pension: The insured must be 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 have a quarter of coverage for each year since age 21 up to the year the disability began, up to 40 quarters of coverage. The insured must also have 20 quarters of coverage in the 10-year period before the disability began.

The qualifying conditions for young and blind persons are more liberal.

Pensions are payable abroad to noncitizens under reciprocal agreement. However, noncitizens' dependents who were first eligible after 1984 generally must meet a residency test.

Disability supplemental income benefit (means-tested):

Paid to persons with a disability and blind persons younger than age 65 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 was a pensioner or had a quarter of coverage for each year since age 21 up to the year before the year of death, up to 40 quarters of coverage.

For orphans or a nonaged widow(er) with an eligible dependent orphan, the deceased had 6 quarters of coverage in the 13 quarters ending with the quarter in which the death occurred.

Eligible survivors are a widow(er) (or a surviving divorced spouse, if the marriage lasted at least 10 years), orphans younger than age 18 or aged 18 to 19 and attending elementary or secondary school full time (no limit if disabled before age 22), and dependent parents aged 62 or older and at least 50% dependent on the deceased.

Pensions are payable abroad to noncitizens under reciprocal agreement. However, noncitizens' survivors who were first eligible after 1984 generally must meet a residency test.

Old-Age Benefits

Old-age pension: The pension is based on the insured's average covered earnings since 1950 (or age 21, if later) and indexed for past wage inflation, up to age 62 (or death, if earlier) excluding the 5 years with the lowest earnings. (Earnings in years outside this period may be substituted, if higher.)

Early pension: The pension is paid from age 62 but is reduced for each month of receipt before the full retirement age.

There is no minimum pension for insured persons reaching age 62 after 1981.

The maximum monthly pension for workers retiring in 2009 at the full retirement age is \$2,323.

Deferred pension: An increment is provided for each month the insured defers retirement after the full retirement age, up to age 70. The increment amount depends on the year the insured person reached age 62. In 2009, the annual increment is 8% for those aged 62.

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

Dependent's allowance: 50% of the insured's primary insurance amount is paid to a wife or a husband (or an unmarried divorced spouse, if the marriage lasted at least 10 years) at the full retirement age (reduced from age 62 up to the full retirement age) or to a wife or a husband at any age caring for a child younger than age 16 or disabled; to each child (or dependent grandchild) younger than age 18 or aged 18 to 19 and attending elementary or secondary school full time (no age limit if disability began before age 22).

The primary insurance amount is derived from the insured's covered lifetime earnings and is the basis for determining benefit amounts for the insured and the insured's family members.

The maximum family pension ranges from 150% to 188% of the insured's primary insurance amount.

The maximum monthly family pension for an insured person retiring in 2009 at the full retirement age is \$4,065.

Old-age supplemental income benefit (means-tested): The maximum monthly benefit is \$674 for an individual; \$1,011 for a couple.

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 since 1950 (or age 21, if later) and

indexed for past wage inflation, up to the onset of disability, excluding up to 5 years of the lowest earnings.

There is no minimum pension for insured persons disabled after 1981.

The maximum monthly pension for insured persons disabled at age 50 in 2008 is \$2,453. The maximum pension for insured persons disabled at any other age is computed based on that age.

Dependent's allowance: 50% of the insured's pension is paid to a wife or a husband (or an unmarried divorced spouse aged 62 or older, if the marriage lasted at least 10 years) at the full retirement age (reduced from age 62 up to the full retirement age) or to a wife or a husband at any age caring for a child younger than age 16 or disabled; to each child (or dependent grandchild) younger than age 18 or aged 18 to 19 and attending elementary or secondary school full time (no age limit if disabled before age 22).

The maximum family benefit ranges from 100% to 150% of the insured's primary insurance amount.

The primary insurance amount is derived from the insured's covered lifetime earnings and is the basis for determining benefit amounts for the insured and the insured's family members.

The maximum monthly family pension for an insured person who becomes disabled in 2008 is \$3,679.

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 \$674 for an individual; \$1,011 for a couple.

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

Survivor Benefits

Survivor pension: The pension is 100% of the deceased's primary insurance amount at the full retirement age (reduced if at least aged 60 and up to the full retirement age); a reduced pension is paid if the deceased was disabled at age 50 to 59 or received the early old-age pension.

The pension is paid to a widow(er) (or a surviving divorced spouse, if the marriage lasted at least 10 years); 75% of the insured's primary insurance amount is paid for a widow(er) or surviving divorced spouse at any age caring for a child younger than age 16 or disabled.

The primary insurance amount is derived from the deceased's covered lifetime earnings and is the basis for determining benefit amounts for survivors.

The pension is not paid before age 50 if the survivor has a disability.

The pension ceases if the survivor remarries before age 60.

United States

Death benefit: A lump sum of \$255 is also paid to a surviving spouse.

Orphan's pension: Each child receives 75% of the deceased's pension.

Dependent parent's pension: The pension is 82.5% of the deceased's pension at age 62; 150% for two eligible parents.

The maximum family pension ranges from 150% to 188% of the deceased's primary insurance amount.

The maximum monthly family pension, if the insured died at age 40 in 2008, is \$4,329.

Administrative Organization

Social Security Administration (<http://www.socialsecurity.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.

Administered by the Social Security Administration, the Supplemental Security Income (SSI) program (<http://www.socialsecurity.gov/ssi>) 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); and 2003 (prescriptions drugs), implemented in 2006.

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

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: Persons eligible for a pension and aged 65 or older and certain others who qualify at age 65; persons who have been receiving disabled worker benefits for more than 2 years; and persons with end-stage renal disease.

Other medical services: Persons eligible for a pension and aged 65 or older and certain others who qualify at age 65; persons who have been receiving disabled worker benefits for more than 2 years; persons with end-stage renal disease; and all other persons aged 65 or older, through voluntary coverage.

Prescription drugs: Persons entitled to basic hospitalization coverage and persons enrolled in the voluntary physician and other services plan may enroll voluntarily in a Medicare stand-alone prescription drug plan or an integrated Medicare Advantage plan that offers drug coverage.

Separate federal and state systems for the medically needy.

Source of Funds

Insured person

Cash benefits: There is no national program.

Hospitalization: 1.45% of gross earnings is paid by all workers covered for old-age, disability, and survivor benefits, plus some federal, state, and local employees.

There are no maximum earnings for contribution calculation purposes for hospitalization.

Other medical services: Pensioners contribute \$96.40 a month.

Prescription drugs: Pensioners pay a monthly premium that varies according to the plan they choose. Low income individuals may be eligible for premium or cost-sharing subsidies.

Self-employed person

Cash benefits: There is no national program.

Hospitalization: 2.9% of declared earnings.

There are no maximum earnings for contribution calculation purposes for hospitalization.

Other medical services: Pensioners contribute \$96.40 a month.

Prescription drugs: Pensioners pay a monthly premium that varies according to the plan they choose. Low income individuals may be eligible for premium or cost-sharing subsidies.

Employer

Cash benefits: There is no national program.

Hospitalization: 1.45% of gross payroll.

There are no maximum earnings for contribution calculation purposes for hospitalization.

Other medical services: None.

Prescription drugs: Not applicable.

Government

Cash benefits: There is no national program.

Hospitalization: The total cost of hospitalization benefits for certain noninsured elderly persons.

Other medical services: The balance of the cost for voluntary insurance.

Prescription drugs: The balance of the cost for voluntary insurance.

Qualifying Conditions

Cash sickness and maternity benefits: There is no national program. Cash benefits may be provided at the state level.

Medical benefits

Hospitalization: Pensioners aged 65 or older, persons with disabilities who have been entitled to disability benefits for at least 2 years, or persons with end-stage renal disease.

Other medical services: Meets the requirement for hospitalization benefits, election of coverage, and payment of required premiums.

Prescription drugs: Must be entitled to hospitalization benefits or other medical services.

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

Hospitalization: Inpatient care is provided for stays of up to 90 days; the beneficiary is responsible for the first-day deductible of \$1,068 (amount adjusted each year) and, for the 60th to the 90th day, \$267 per day. For inpatient care longer than 90 days, coverage is available for up to 60 lifetime reserve days (may be used only once); the beneficiary is responsible for \$534 per day. Posthospital skilled nursing facility care for an additional 100 days (the patient pays \$133.50 for the 21st to the 100th day), laboratory and X-ray services for inpatients, and posthospital home health services.

Other medical services: Payment for 80% of medically necessary charges above \$135 a year for physician's services, outpatient diagnostic and physical therapy, laboratory services, appliances, and transportation.

Persons eligible for both hospitalization and other medical services under the regular Medicare program, except

for those with end-stage renal disease, can as an alternative elect to participate in one of several types of Medicare Advantage plans if one is available in their jurisdiction.

Prescription drugs: The payment varies depending on the plan chosen. In general, the insured pays an annual tax-deductible premium, up to \$295. The plan and the insured share the cost of prescription drugs, up to a combined limit of \$2,700. The insured pays the combined total cost of prescription drugs between \$2,700 and \$4,350. If the combined total cost of prescription drugs is greater than \$4,350, the insured pays 5% of the costs and Medicare pays 95% of the costs for the insured year.

Federal and state assistance programs: Medical services are provided to medically needy persons of any age.

Dependents' Medical Benefits

Medical benefits for dependents

Benefits are only for persons aged 65 or older who satisfy other qualifying requirements or who have end-stage renal disease.

Hospitalization: Inpatient care is provided for stays of up to 90 days; the beneficiary is responsible for the first-day deductible of \$1,068 (amount adjusted each year) and, for the 60th to the 90th day, \$267 per day. For inpatient care longer than 90 days, coverage is available for up to 60 lifetime reserve days (may be used only once); the beneficiary is responsible for \$534 per day. Posthospital skilled nursing facility care for an additional 100 days (the patient pays \$133.50 for the 21st to the 100th day), laboratory and X-ray services for inpatients, and posthospital home health services.

Other medical services: Payment for 80% of medically necessary charges above \$135 a year for physician's services, outpatient diagnostic and physical therapy, laboratory services, appliances, and transportation.

Persons eligible for both hospitalization and other medical services under the regular Medicare program, except for those with end-stage renal disease, can as an alternative elect to participate in one of several types of Medicare Advantage plans if one is available in their jurisdiction.

Prescription drugs: Payment varies depending on the plan chosen. The plan and the insured share the cost of prescription drugs, up to a combined limit of \$2,700. The insured pays the combined total cost of prescription drugs between \$2,700 and \$4,350. When the combined total cost of prescription drugs is greater than \$4,350, the insured pays 5% of the costs and Medicare pays 95% of the costs for the rest of the calendar year.

Federal and state assistance programs: Medical services are provided to medically needy persons of any age.

Administrative Organization

Medical benefits: Department of Health and Human Services provides general supervision. Centers for Medicare and Medical Services (CMS) (<http://www.cms.hhs.gov>) provide the national administration of the program in cooperation with the Public Health Service, Social Security Administration, and state health departments.

Private carriers and public agencies, serving under contract as intermediary administrative agents, determine and make payments to providers of services or to patients.

Medical services are furnished by providers paid for directly by carriers, or through refunds to patients by carriers of part of the medical expenses.

Includes nonprofit Blue Cross and Blue Shield plans, commercial insurance companies, and group-practice prepayment plans.

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: All states, Puerto Rico, District of Columbia, Guam, and Virgin Islands; federal employees, longshoremen, and harbor workers. Most laws were enacted before 1920.

Type of program: Compulsory (elective for employers in one state) insurance through a public or private carrier (according to the state) or self-insurance.

Coverage

Employees in industry and commerce generally and most public-sector employees.

Exclusions: Common exemptions from coverage are household workers, agricultural employees, small employers, and casual labor. However, 39 programs have some coverage for agricultural workers, and 25 programs have some coverage for household workers.

Special federal program for miners (pneumoconiosis).

Source of Funds

Insured person: Nominal contributions in a few states.

Self-employed person: Not applicable.

Employer: The total cost in most states and most of the cost in others, met through either insurance premiums varying with the assessed degree of risk or self-insurance. (The average cost in 2006 was 1.58% of payroll.) The total cost of pneumoconiosis benefits for insured persons who entered the workforce after 1973.

Government: None; contributes as an employer. The total cost of pneumoconiosis benefits 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.

Temporary Disability Benefits

In most states, the benefit is 66.6% of earnings. The benefit is paid after a waiting period of 3 to 7 days (depending on the state). Benefits are paid retroactively if the disability lasts a specified period, ranging from 4 days to 6 weeks.

Dependent's supplement: About 20% of all states provide supplements for dependents, 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: In most states, the pension is 66.6% of earnings for a total disability. The pension is limited to between 312 days and 500 weeks in nine jurisdictions.

Partial disability: A reduced pension is paid according to the assessed loss of earning capacity, or at the full rate for fewer weeks in the case of scheduled injuries.

Pneumoconiosis pension: The basic monthly pension is \$616. The maximum monthly family pension is \$1,232.

Constant-attendance supplement: Provided 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 in 80% of all states. Some states provide limited supplements for a duration of 104 to 500 weeks.

Dependent's supplement: Provided in some states, the supplement is paid for life or for the duration of the disability in 80% of all states. Some states provide limited supplements for a duration of 104 to 500 weeks.

Workers' Medical Benefits

Medical care is provided for as long as is required in all states.

Survivor Benefits

Survivor pension: The pension is between 35% and 70% of the deceased's earnings for a widow(er); 60% to 80% for a widow(er) with dependent children.

Other eligible survivors (under some work injury laws) include dependent parents, brothers, and sisters.

Survivor pension (pneumoconiosis): The basic monthly pension is \$616. The family maximum monthly is \$1,232.

Other eligible survivors include dependent parents, brothers, and sisters.

Funeral grant: A lump sum is paid. The amount varies by state.

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 six states; may insure with the state fund or a private carrier in 14 states and with a private carrier in the remainder.

Self-insurance by employers is also permitted under all but three state laws.

Pneumoconiosis: Department of Labor, Office of Workers' Compensation Program (<http://www.dol.gov/owcp>), administers the program and pays benefits.

Unemployment

Regulatory Framework

Federal law: 1935.

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

Employees of firms in industry and commerce and employees of nonprofit organizations with four or more employees during 20 weeks in a year or that pay wages of \$1,500 or more in any calendar quarter in a year. Almost all state and local government workers, household workers, and more than 75% of farm workers are covered. Federal civilian and military employers are also covered.

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 tax: 0.8% of taxable payroll. (The full amount is 6.2%. However, there is a 5.4% credit if states meet all federal requirements; includes a temporary surcharge of 0.2% on the first \$7,000 earned by each worker in covered employment annually.)

State programs: The standard rate is 5.4% of taxable payroll. Actual rates vary from zero to 10% or more, according to the individual employer's experience with laying off workers. The first \$7,000 to \$35,700 (varies according to the state) earned by each worker in covered employment is subject to this tax annually.

Government: Federal tax revenue is used for the administration of state unemployment compensation programs, loans to states to pay for unemployment benefits, or to finance the extended benefits program. State tax revenue is used for unemployment benefits.

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. A few states require a specified number of weeks of employment (for example, from 15 to 20 weeks). One state requires a certain number of hours of work. To be eligible, an unemployed worker must be registered with the employment service, be capable of and available for work, and must actively seek work. An unemployed worker will be disqualified for voluntarily leaving a job without good cause, being discharged from employment for misconduct, or refusing an offer of suitable work. Unemployed workers may be disqualified if they are participating in a labor dispute. The length of the disqualification period varies among states and depends on the reason for disqualification.

Unemployment Benefits

The benefit is about 50% of the insured's earnings (usually capped at around 50% of the state's average weekly wage), according to diverse state formulas. The benefit is paid after a 1-week waiting period in most states, for up to 26 weeks in most states.

Dependent's supplement: About 25% of states provide from \$1 to \$125 a week for each child and sometimes for other dependents.

Federal law provides for up to 13 additional weeks of benefits in states with high levels of unemployment.

Unemployment assistance: Assistance is available in some states to workers who are ineligible for unemployment benefits because of insufficient periods of covered employment, to unemployed persons who have exhausted benefit rights under the federal and state assistance programs, and to unemployed persons participating in training programs.

Administrative Organization

Department of Labor (<http://www.ows.doleta.gov/unemploy>) administers the program nationally through its Employment Training Administration and Office of Workforce Security.

State workforce agencies are responsible for the administration of individual state programs. More than half of agencies are within a department of the state government; the remainder are independent boards or commissions.

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 liberalized refundable federal tax credits operates for low-income families with eligible children and for some unmarried persons.

Uruguay

Exchange rate: US\$1.00 equals
23.07 new pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: Various laws for specified groups of workers from 1829 to 1934.

Current laws: 1995 (social insurance and individual accounts), implemented in 1996; and 2009 (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 19,805 pesos and voluntary for those with monthly income of 19,805 pesos or less. All others are covered only by the social insurance system.

Coverage

Social insurance: Employed and self-employed persons, including rural and household workers.

Special systems for bank employees, notaries, university graduates, and armed forces and police force personnel.

Individual account: Employed and self-employed persons with monthly earnings greater than 19,805 pesos.

Voluntary coverage under the individual accounts system for employed and self-employed persons with monthly earnings of 19,805 pesos or less.

Special systems for bank employees, notaries, university graduates, and armed forces and police force personnel.

Social assistance: Needy elderly or disabled persons.

Source of Funds

Insured person

With gross monthly earnings of 19,805 pesos or less, a mandatory contribution of 15% of earnings is paid to social insurance only. (Voluntary contributors to the individual account with gross monthly earnings of 19,805 pesos or less contribute 7.5% of earnings to social insurance and 7.5% of earnings to the individual account.)

With gross monthly earnings greater than 19,805 pesos, 15% of 19,805 pesos is paid to social insurance and 15% of the earnings above 19,805 pesos is paid to the individual account.

The insured's contribution for the individual account includes an average 0.97% of covered earnings for

disability and survivor insurance and an average 1.86% of covered earnings for administrative fees.

The maximum monthly earnings for contribution calculation purposes are 59,414 pesos.

Earnings for contribution calculation purposes are adjusted according to the civil servants' average wage index.

Self-employed person: With gross monthly earnings of 19,805 pesos or less, a mandatory contribution of 15% of earnings is paid to social insurance only. (Voluntary contributors to the individual account with gross monthly earnings of 19,805 pesos or less contribute 7.5% of earnings to social insurance and 7.5% of earnings to the individual account.)

With gross monthly earnings greater than 19,805 pesos, 15% of 19,805 pesos is paid to social insurance and 15% of the earnings above 19,805 pesos is paid to the individual account.

The insured's contribution for the individual account includes an average 0.97% of covered earnings for disability and survivor insurance and an average 1.86% of covered earnings for administrative fees.

The maximum monthly earnings for contribution calculation purposes are 59,414 pesos.

Earnings for contribution calculation purposes are adjusted according to the civil servants' average wage index.

Employer: 7.5% of covered payroll for social insurance only.

The maximum monthly earnings for contribution calculation purposes are 59,414 pesos.

Government: Finances pension deficits; the total cost of noncontributory benefits; contributes as an employer.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 60 (men and women) with at least 30 years of coverage. Women are credited with one year of coverage for each biological or adopted child, up to 5 years. Additional years of coverage are credited to workers in hazardous occupations.

Deferred pension: With at least 35 years of coverage, the pension is increased for each year of deferral.

Old-age pension (individual account): Age 60 (men and women) with at least 30 years of coverage; age 65 with no coverage requirement.

Advanced-age pension (social insurance and individual account): Age 70 (men and women) with at least 15 years of coverage. Age requirements are reduced according to the number of years worked, from age 69 with at least 17 years of coverage to age 65 with at least 25 years of coverage. Retirement from the current place of employment is necessary.

Noncontributory means-tested pension (social assistance): Age 70 (men and women), assessed as needy, and a resident of Uruguay for at least 15 years.

Disability pension

Permanent disability pension (social insurance and individual account): The insured must be incapable of any work and have an assessed degree of disability of at least 66%. If the disability is the result of an accident, there are no other qualifying conditions. Alternatively, workers aged 26 or older must have at least 2 years of recognized service before the disability began and workers younger than age 26 must have at least 6 months. Coverage is extended after employment ceases if the insured has at least 10 years of coverage.

Partial disability benefit (social insurance and individual account): The insured must be incapable of work in the usual job and have an assessed degree of disability of 50% to 66%. If the disability is the result of an accident, there are no other qualifying conditions. Alternatively, workers aged 26 or older must have at least 2 years of recognized service before the disability began and workers younger than age 26 must have at least 6 months. The benefit is paid on a temporary basis and is subject to a reassessment of the incapacity to work.

District medical commissions of the Social Security Bank assess the degree of incapacity to work.

Noncontributory means-tested pension (social assistance): Must be assessed with a total and permanent disability, assessed as needy, and a resident of Uruguay for at least 15 years.

Survivor pension

Survivor pension (social insurance and individual account): The deceased was working; a pensioner; a partial disability, sickness, maternity, or work injury beneficiary; unemployed and receiving unemployment benefits; or death occurred 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 coverage.

Eligible survivors include a widow(er), divorced spouse, unmarried orphans up to age 21 (no limit if disabled), and dependent, disabled parents. A widow(er) must have average monthly earnings in the 12 months before the insured's death of no more than 45,562 pesos; 26,198 pesos for a divorced spouse.

Funeral grant: The grant is paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension

Old-age pension (social insurance): With at least 35 years of coverage, the monthly benefit is 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 amount is lower). 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 conditions 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 conditions are met.

The minimum monthly pension is 2,221 pesos; an additional 2,916 pesos is paid for insured persons without any other source of income or support.

The maximum monthly pension is 16,339 pesos (for insured persons in the mixed social insurance and individual accounts scheme) or 24,162 pesos (for insured persons in the social insurance scheme only).

The pension is payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Advanced-age pension (social insurance): The monthly benefit is 50% of the insured's monthly average earnings in the last 10 years or 50% of 105% of the insured's monthly average earnings in the best 20 years of earnings (whichever amount is lower) plus 1% for each year of work exceeding the respective minimum years of service (from 15 to 25 minimum years, up to 14%).

The pension is payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Old-age pension (individual account): At retirement, the insured uses the accumulated capital (contributions plus interest) to purchase an annuity from an insurance company.

The pension is payable abroad under bilateral or multilateral agreement only.

Advanced-age pension (individual account): The value of the pension depends on the insured's contributions plus accrued interest. At retirement, the insured uses the accumulated capital to purchase an annuity from an insurance company.

The pension is payable abroad under bilateral or multilateral agreement only.

Noncontributory means-tested pension (social assistance): 2,916 pesos a month is paid.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Permanent Disability Benefits

Disability pension

Permanent disability pension (social insurance): The monthly pension is 65% of the insured's average indexed earnings in the 20 years before the disability began, or the total number of years worked if less than 20 years.

Special allowances: A lump sum of 1,128 pesos is paid for transportation costs and 2,511 pesos is paid for rehabilitation costs.

Partial disability benefit (social insurance): The monthly benefit is 65% of the insured's average indexed earnings in the 20 years before the disability began, or the total number of years worked if less than 10 years. The benefit is paid for up to 3 years.

The minimum monthly benefit is 3,821 pesos.

Benefits are payable abroad under bilateral or multilateral agreement only.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Permanent disability pension (individual account): The monthly pension is 45% of the insured's average indexed earnings in the 10 years before the disability began. The accumulated capital in the individual account (contributions plus accrued interest) is transferred to an insurance company, which pays the pension.

Partial disability benefit (individual account): The monthly pension is 45% of the insured's average indexed earnings in the 10 years before the disability began and is paid by disability insurance for up to 3 years.

Noncontributory means-tested pension (social assistance): 3,821 pesos a month is paid.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Survivor Benefits

Survivor pension

Survivor pension (social insurance and individual account): A monthly pension between 66% and 75% of the pension the deceased received or was entitled to receive is paid, depending on the number of survivors.

Widow(er)s, divorced spouses, and partners with at least 5 years of cohabitation with the insured share 100% of the pension if there are no other eligible survivors; 70% of the pension if they have children; 60% if there are no children but other eligible survivors. The remainder is split equally among other eligible survivors. In the absence of a widow(er) or a divorced spouse, 100% of the pension is split equally among other eligible survivors.

The pension ceases if the widow(er), divorced spouse, or eligible partner 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 the civil servants' average wage index.

Funeral grant: The cost of the funeral is paid, up to 7,054 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 (AFAPs) and insurance companies.

AFAPs 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), 2001 (adoption), 2007 (national health fund); and 2009 (national integrated health system).

Type of program: Social insurance system.

Coverage

Sickness 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 one employee, and pensioners.

Exclusions: Workers with less than 13 days a month of covered work or who earn less than 2,430 pesos a month.

Special systems for armed forces and police force personnel.

Maternity benefits: Benefits are provided under the Family Allowances program, below.

Source of Funds

Insured person: From 3% to 6% of gross earnings.

Self-employed person: 8% of declared earnings.

Employer: 5% of payroll, plus additional insurance contributions. Employers with one employee contribute 8% of declared earnings.

Government: Finances maternity benefits and any deficits for sickness benefits.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 3 months of contributions or 75 days of contributions in the last 12 months.

Cash maternity benefits: See Family Allowances, below.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 70% of the insured's earnings and is paid after a 3-day waiting period (no waiting period in case of hospitalization) for up to a year; may be extended for an additional year.

The maximum monthly benefit is 4,908 pesos; 1,145 pesos for self-employed persons.

Maternity benefit: See Family Allowances, below.

Workers' Medical Benefits

Medical services are available through mutual health institutions. Medical services include medical assistance, surgery, and pharmaceutical products.

Grants for eyeglasses, contact lenses, prostheses, orthopedic appliances, wheelchairs, and psychiatric hospitalization are provided by health institutions.

Prenatal and postnatal medical care is provided for insured women under Family Allowances, below.

Dependents' Medical Benefits

Medical services are available through mutual health institutions. Medical services include medical assistance, surgery, and pharmaceutical products.

Grants for eyeglasses, contact lenses, prostheses, orthopedic appliances, wheelchairs, and psychiatric hospitalization are provided by health institutions.

Prenatal and postnatal medical care is provided for insured women under Family Allowances, below.

Maternity care for the wife of an insured man and pediatric care for the insured's children up to age 6 (may be extended to age 14) are provided under Family Allowances, below.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers cash benefits.

Collective medical assistance or mutual health institutions contracted by the Social Insurance Bank provide medical benefits.

Work Injury

Regulatory Framework

First law: 1914.

Current law: 1989 (work injury), with 1990 amendment.

Type of program: Compulsory insurance with a public carrier.

Coverage

Private-sector employees, including agricultural workers; certain public-sector workers; apprentices; and persons working with horses.

Exclusions: Self-employed persons, sportsmen, and actors.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through contributions varying with the assessed degree of risk. For agricultural workers, assessments are made according to the land area the employer has under cultivation.

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

For full-time employees, the work injury benefit is 66% of earnings before the disability began; for occasional workers, 66% of total adjusted earnings in the last 6 months divided by 150. The daily benefit is paid retroactively after a 4-day waiting period for the duration of the disability.

For an occupational disease, the benefit is 100% of earnings before the disease was diagnosed. 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 civil servants' average wage index.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of 20% or more, the monthly pension is the monthly loss of earnings; 115% of earnings before the disability began is paid if the insured needs the constant attendance of another person.

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

Medical services are available through the Social Insurance Bank. Benefits include medical, surgical, and dental care; hospitalization; medicine; and appliances.

There is no limit to duration.

Survivor Benefits

Survivor pension: A monthly benefit of 75% of the deceased's earnings is paid to a widow(er), divorced spouse, or partner 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 5 years. If the only eligible survivors are the divorced spouse or dependent parents of the deceased, the benefit is 50% of the deceased earnings.

Orphan's pension: In the absence of other eligible survivors, the pension is 66% of the deceased earnings.

For 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.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers benefits.

Unemployment

Regulatory Framework

First law: 1934.

Current laws: 1981 (industry and commerce), with amendments in 2009; 2001 (rural workers); 2002 (term contracts); and 2006 (household workers).

Type of program: Social assistance system.

Coverage

Private-sector employees in industry and commerce, rural workers, and household workers.

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: The insured must have at least 6 months of work in the 12-month period before unemployment; workers who are paid at irregular intervals must have at least 5 months of work and have earned at least 8,892 pesos in the 12-month period before unemployment began.

Rural workers who are paid monthly must have at least 12 months of work in the 24-month period before unemployment; rural workers who are paid at irregular intervals must have at least 250 days of work and have earned at least 23,328 pesos in the 24-month period before unemployment began.

Household workers must be registered; household workers who are paid monthly must have at least 6 months of work in the 12-month period before unemployment; household workers who are paid at irregular intervals must have at least 12 months in the 24-month period before unemployment began; workers who are 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.

Unemployment must not be the result of dismissal for disciplinary reasons.

Partial unemployment benefit: A benefit is paid to workers who are paid daily or at irregular intervals if working time is reduced by 25% or more.

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, workers who are paid monthly or at irregular intervals receive a monthly benefit of 50% of average earnings in the 6 months before unemployment; 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 earnings before partial unemployment, minus the value of current monthly earnings.

Dependent's supplement: 20% of the benefit.

The monthly minimum unemployment benefit is 1,944 pesos.

Uruguay

The monthly maximum unemployment benefit is 21,384 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 pregnancy), and 2008 (equality in family allowances).

Type of program: Social assistance system.

Coverage

Needy private-sector employees, household workers, unemployment benefit recipients, 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.

Pensioners with benefits of 4,908 pesos or more and employees with earnings of 16,360 pesos or more do not receive family allowances. (For employees with earnings of 16,360 pesos or more and with three or more dependents, the earnings limit is increased by 1,568 pesos for each additional dependent.)

Cash maternity benefit: Paid for the birth of a child.

Multiple birth allowance: Paid to a pregnant woman expecting more than one child. The benefit is paid from the day the pregnancy is confirmed.

Special paid leave: Paid to a salaried worker who adopts a child.

Low-income family allowance: 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: The allowance is 710 pesos for covered families with income up to 11,664 pesos; 355 pesos with income between 11,665 pesos and 19,440 pesos; for income over 19,440 pesos, the allowance depends on the number of children. In the case of a child with a disability, the allowance is doubled.

For a family with children resulting from 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 the children reach age 12, and at the standard rate until the children reach age 18.

The benefit is paid every 2 months.

Cash maternity benefit: The benefit is 100% of average earnings in the last 6 months and is paid for the period 6 weeks before until 6 weeks after the expected date of childbirth. The benefit is paid on the expected date of childbirth.

Multiple birth allowance: The allowance is paid at three times the family allowance standard rate until the children reach age 5, at twice the standard rate until the children reach age 12, and at the standard rate until the children reach age 18. The benefit is paid every 2 months.

Special paid leave: Private-sector workers receive benefits equal to 6 months of cash maternity benefit.

Low-income family allowance: The benefit is based on the number of beneficiaries in the family, the number of family members with disabilities, and their level of education. The benefit is 746 pesos for a child in primary school and 1,092 pesos for a child in secondary school or disabled.

In-kind benefits include pediatric care for children up to age 6, dental care for children up to age 9, and specialist medical care and transportation for children up to age 14. Medical examinations and medicine for children are free.

The benefit is paid monthly.

Benefit adjustment: Benefits are adjusted according to the civil servants' average wage index.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy>) supervises and administers benefits.

Collective medical assistance or mutual health institutions contracted by the Social Insurance Bank provide medical benefits.

Venezuela

Exchange rate: US\$1.00 equals
2.15 new bolivares.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1940, with amendments.

Current law: 2008 (social security).

Type of program: Social insurance system.

Coverage

Private- and public-sector employees; members of cooperatives; and household, seasonal, and occasional workers.

Voluntary coverage for self-employed persons, unemployed pregnant women, and persons who were previously covered with at least 250 weeks of contributions in the last 10 years.

Special system for armed forces personnel.

Source of Funds

Insured person: 4% of monthly covered earnings for private-sector workers; 2% for public-sector workers and members of cooperatives.

The maximum monthly earnings for contribution calculation purposes are five times the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

The insured's contributions also finance sickness and maternity benefits and the marriage grant (see Family Allowances, below).

Self-employed person: A percentage of monthly covered earnings in the last 100 weeks.

The maximum monthly earnings for contribution calculation purposes are five times the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

Employer: Between 11% and 13% of covered payroll for private-sector workers; 4.75% of covered payroll for public-sector workers.

The maximum monthly earnings for contribution calculation purposes are five times the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

The employer's contributions also finance sickness and maternity benefits and the marriage grant (see Family Allowances, below).

Government: At least 1.5% of total covered earnings to cover the cost of administration.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 750 weeks of contributions. The pensionable age is lower for those in unhealthy and arduous work.

Retirement is not necessary.

The pension is payable abroad.

Old-age grant: Age 60 (men) or age 55 (women) and does not satisfy the qualifying conditions for the old-age pension.

Disability pension: Paid for the permanent or prolonged loss of over 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 3 years before the disability began. There is no qualifying period for a disability caused by an accident.

Partial disability pension: Paid for an assessed degree of disability of between 25% and 66.7%.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability grant: Paid for an assessed degree of disability of between 5% and 24%.

Survivor pension: The insured satisfied the qualifying conditions for a 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 are a widow older than age 45 or at any age with dependent children; a partner who cohabited with the deceased for at least 2 years who is older than age 45 or at any age with dependent children; a dependent widower aged 60 or older or disabled; 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. In the absence of other eligible survivors, brothers and sisters younger than age 14 and dependent parents.

The widow(er)'s pension ceases on remarriage and a lump sum is paid.

Survivor grant: The insured did not satisfy the qualifying period for a pension but had at least 100 weeks of contributions during the last 4 years.

Old-Age Benefits

Old-age pension: The pension is equal to the minimum urban wage plus 30% of the reference salary and 1% of earnings for each 50-week period of contributions exceeding 750 weeks.

The reference salary is 20% of covered earnings in the last 5 years or 10% in the last 10 years (whichever is greater).

The minimum pension is equal to the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

Deferred pension: An additional 5% of the pension is paid for each year the pension is deferred after the pensionable age.

Old-age grant: The grant is 10% of the insured's total covered earnings.

Benefit adjustment: Benefits are adjusted periodically according to changes in prices and wages.

Permanent Disability Benefits

Disability pension: The pension is equal to the minimum urban wage plus 30% of the reference salary and 1% of earnings for each 50-week period of contributions exceeding 750 weeks.

The reference salary is 20% of covered earnings in the last 5 years or 10% in the last 10 years (whichever is greater).

The minimum pension is equal to the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

Constant-attendance supplement: Up to 50% of the disability pension is paid.

Partial disability: For an assessed degree of disability of between 25% and 66.6%, a percentage of the total disability pension is paid according to the assessed degree of disability.

Disability grant: The grant is 36 months of total disability pension multiplied by the assessed degree of disability.

Benefit adjustment: Benefits are adjusted periodically according to changes in prices and wages.

Survivor Benefits

Survivor pension: An eligible widow(er) or partner receives 40% of the deceased's pension. Other widows or partners receive a lump sum of 2 years of survivor pension.

Remarriage settlement: A lump sum of 2 years of pension is paid.

Orphan's pension: Each orphan younger than age 14 (age 18 if a student, no limit if disabled) receives 20% of the deceased's pension; one full orphan receives 40% of the pension; two or more full orphans receive 20% each.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Other eligible survivors (in the absence of the above): Eligible siblings and parents may receive an amount equal to 10% of the deceased's total covered earnings.

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: 10% of the deceased's total covered earnings is paid.

Funeral grant: The grant must not be greater than five times the deceased's monthly salary.

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.mintra.gov.ve>) provides general supervision.

Managed by a tripartite board and director general, the Social Insurance Institute (<http://www.ivss.gov.ve>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1940, with amendments.

Current law: 2008 (social security).

Type of program: Social insurance system.

Coverage

Private- and public-sector employees; members of cooperatives; household, seasonal, and occasional workers; and recipients of old-age, disability or survivor benefits; and certain dependents.

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 and maternity benefits: Must be currently insured.

Medical benefits: Must be currently insured.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66.7% of average daily earnings and is paid after a 3-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: The benefit is 66.7% of earnings and is paid for up to 6 weeks before and 12 weeks after the date of childbirth.

Workers' Medical Benefits

Free medical services are normally provided directly to patients by the medical facilities of the Social Security Institute 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

Free medical services are normally provided directly to patients by the medical facilities of the Social Security Institute. Benefits include general and specialist care, hospitalization, laboratory services, medicine, dental care, maternity care, appliances, and transportation.

The maximum duration of medical benefits for the dependents of pensioners is 26 weeks; survivors of pensioners are entitled to medical service benefits for up to 52 weeks.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.mintra.gov.ve>) provides general supervision.

Managed by a tripartite board and director general, the Social Insurance Institute (<http://www.ivss.gov.ve>) administers the program.

Work Injury

Regulatory Framework

First law: 1923, with amendments.

Current law: 2005.

Type of program: Social insurance system.

Coverage

Private- and public-sector employees; members of cooperatives; and household and custodial workers.

Exclusions: 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

The benefit is 100% of the insured's earnings and is paid after a 3-day waiting period until the insured is rehabilitated, recovered, or certified with a permanent disability.

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

Permanent Disability Benefits

Permanent disability pension: The pension is 100% of the insured's last covered earnings. If the insured person has an assessed degree of disability of at least 66.7%, 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 pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability greater than 25% but less than 66.7%, a percentage of the full pension is paid according to the assessed degree of disability. For an assessed degree of disability of up to 25%, a lump sum of 5 years of the full disability pension is paid.

Schedule of payments: Fourteen payments a year.

Workers' Medical Benefits

Benefits include free general, specialist, and dental care; hospitalization; medicine; laboratory services; appliances; and rehabilitation services.

Survivor Benefits

Survivor pension: An eligible widow(er) or partner receives 60% of the deceased's last covered salary. Other widows or partners receive a lump sum of 2 years of survivor pension.

Eligible survivors are a widow, widower, or partner older than age 45; unmarried children younger than age 18 (age 25 if a student, no limit if disabled); brothers and sisters younger than age 18 (age 25 if a student, no limit if disabled); and other dependent family members.

Orphan's pension: Each eligible orphan receives 20% of the deceased's last covered salary, up to 40%; 100% if there are no other eligible survivors. If there are other eligible survivors (excluding a widow(er) or partner), 40% is split equally among orphans and other dependent family members.

Other eligible survivors (in the absence of the above):

In the absence of an eligible widow(er), partner, or orphan, other dependent family members may each receive 20% of the deceased's last covered salary, up to 60%.

Schedule of payments: Fourteen payments a year.

Funeral grant: 5,000 bolivares is paid.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.mintra.gov.ve>) provides general supervision.

National Institute for Prevention, Health, and Security at Work (<http://www.inpsasel.gov.ve>) manages and administers the program.

Unemployment

Regulatory Framework

First law: 1940, with amendments.

Current law: 2005 (unemployment).

Type of program: Social insurance system.

Coverage

Private- and public-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 for contribution calculation purposes are equal to one minimum urban wage.

The maximum monthly earnings for contribution calculation purposes are 10 times the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

The insured's contributions also help finance health insurance for unemployed persons.

Self-employed person: 2.5% of covered earnings.

The minimum monthly earnings for contribution calculation purposes are equal to one minimum urban wage.

The maximum monthly earnings for contribution calculation purposes are 10 times the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

The self-employed person's contributions also help finance health insurance for unemployed persons.

Employer: 2% of covered payroll.

The minimum monthly earnings for contribution calculation purposes are equal to one minimum urban wage.

The maximum monthly earnings for contribution calculation purposes are 10 times the minimum urban wage.

The minimum urban wage is 967.50 bolivares a month.

The employer's contributions also help 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: The insured 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

The benefit is 60% of the insured's average monthly earnings in the last 12 months and is paid for up to 5 months.

Workers' Medical Benefits

Unemployed insured persons and dependent family members are covered for health insurance for 26 weeks.

Administrative Organization

Ministry of the People's Power for Labor and Social Security (<http://www.mintra.gov.ve>) provides general supervision.

Employment services administer training and guidance.

Managed by a tripartite board and director general, the Social Insurance Institute (<http://www.ivss.gov.ve>) administers the program.

Family Allowances

Regulatory Framework

Marriage grant: A lump sum of 7,000 bolivares is paid with at least 100 weekly contributions made in the 3 years before marriage. (The grant is provided under Old Age, Disability, and Survivors, above.)