

San Marino

Exchange rate: U.S.\$1.00 equals 1.12 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1955 (old age), 1965 (disability), and 1983 (survivors).

Type of program: Social insurance system.

Coverage

Employees and self-employed workers.

Source of Funds

Insured person: 1.9% of earnings.

Employer: 10% of payroll.

Government: Covers any deficit.

Qualifying Conditions

Old-age pension: Age 60 (men and women) and 15 years of contributions.

Disability pension: A loss of working capacity of 65% and 7 years of contributions.

Survivor pension: 15 years of contributions, or 7 years of contributions with at least 1 year within the 5 years preceding the death of the insured. Available to an unemployed widow or widower. The pension is discontinued on the remarriage of spouse.

Old-Age Benefits

Old-age pension: 3% of average earnings of the last 5 years of employment for each of the first 15 years of pension payment; 2% of the same average earnings for the 16th to 35th years of pension payment.

Deferred pension: An increase of 3% for each year of employment after age 60.

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

Permanent Disability Benefits

Disability pension: The amount of pension benefit is not affected by the degree of disability.

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

Survivor Benefits

Survivor pension: The amount of pension varies depending on the number of eligible survivors. For a spouse with one child, 50%; with two children, 60%; with three children, 95%; and for a spouse with more than three children, 100%.

Administrative Organization

National Social Security Institute provides general supervision.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1955 (medical benefits), 1965 (welfare), 1967 (cash benefits), and 1968 (self-employed).

Type of program: Social insurance system (cash benefits) and universal scheme (medical benefits).

Coverage

Cash benefits: Employees and self-employed workers.

Medical care: All residents.

Source of Funds

Insured person: 3.5%.

Employer: 5%.

Government: Cash benefits, none. Medical care, 50% of direct taxes collected by the state.

Qualifying Conditions

Cash sickness benefits: No qualifying period.

Cash maternity benefits: No qualifying period.

Medical care: No qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit: Private employees receive 86% of monthly earnings for the first 15 days, 100% until the sixth month, and then 86% until the end of the 12th month. Benefit is payable for 365 days. Public employees receive 100% of monthly earnings for 180 days, then 86% until the end of the illness.

Maternity benefit: 100% of earnings during the 5 months of maternity leave (2 months before and 3 months after expected date of childbirth). Thereafter, during the following 7 months, mothers can remain on leave with benefit equal to 2 hours of earnings per day, or they can return to work and take leave up to 2 hours a day on full pay.

Workers' Medical Benefits

Services provided by doctors of the National Social Security Institute and state hospitals. Benefits include all medical services, hospitalization, maternity care, and pharmaceuticals.

Dental care is provided free for tooth extractions and for the first course of treatment. There is a fee for subsequent treatments (dental services are free for children up to age 14 and for pensioners). There is no cost-sharing by patients. There is no limit to duration.

Dependents' Medical Benefits

Same conditions as for insured beneficiaries.

Administrative Organization

National Social Security Institute provides general supervision.

Work Injury

Regulatory Framework

First and current law: 1983.

Type of program: Social insurance system.

Coverage

Employees and self-employed workers.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: See Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of earnings.

Permanent Disability Benefits

Permanent disability benefits: Calculated as the degree of disability multiplied by the amount of earnings used as the base for calculations. Monthly benefit calculated by dividing earnings for last 5 years by the number of days worked during those years and multiplying by 18.

Minimum level of disability is 15%.

Medical benefits: All necessary services provided free of charge.

Survivor Benefits

Survivor pension: See survivor pension under Old Age, Disability, and Survivors, above, with the exception that being unemployed is not a necessary condition of entitlement.

Administrative Organization

National Social Security Institute provides general supervision.

State hospitals, or government-approved establishments, deliver medical services.

Unemployment

Regulatory Framework

There is no information available on the unemployment scheme in San Marino.

Family Allowances

Regulatory Framework

There is no information available on the family allowances scheme in San Marino.