

Moldova

Exchange rate: US\$1.00 = 17.06 lei.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 (state pensions) and 1964 (pensions and allowances for collective farmers).

Current laws: 1998 (state pensions), 1999 (social insurance), 1999 (social assistance), 2000 (social insurance), 2001 (pension calculations), and 2008 (civil servants).

Type of program: Social insurance and social assistance system.

Note: A 2016 law extended coverage of the social insurance program to most civil servants.

Coverage

Social insurance: Employed persons, agricultural workers, certain self-employed persons, and certain civil servants.

Special systems for certain civil servants, military personnel, and workers in aviation.

Social assistance: Residents of Moldova.

Source of Funds

Insured person

Social insurance: 6% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

The insured person's contributions also finance cash sickness and maternity benefits, unemployment benefits, and family allowances.

Social assistance: None.

Self-employed person

Social insurance: An annual flat-rate contribution of 7,512 lei; 1,920 lei for agricultural landowners.

The self-employed person's contribution also finances cash sickness and maternity benefits, unemployment benefits, and family allowances.

Social assistance: None.

Employer

Social insurance: 23% of gross monthly payroll; 16% for the agricultural sector.

There are no minimum or maximum earnings used to calculate contributions.

The employer's contributions also finance cash sickness and maternity benefits, work injury benefits, unemployment benefits, and family allowances.

Social assistance: None.

Government

Social insurance: 6% of gross monthly earnings for agricultural workers; contributes as an employer.

The government's contributions also finance cash sickness and maternity benefits, work injury benefits, unemployment benefits, and family allowances for agricultural workers.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensie pentru limita de vârstă, social insurance):

Age 62 and 4 months (gradually rising to age 63 by 2019) with at least 33 years and six months of coverage (men, rising to 34 years in July 2018) or age 57 and 6 months (gradually rising to age 63 by 2028) with at least 30 years and six months of coverage (women, gradually rising to 34 years by 2024).

The retirement age is reduced by three years for women who have given birth to and raised at least five children.

Partial pension: Age 62 and 4 months (men, gradually rising to age 63 by 2019) or age 57 and 6 months (women, gradually rising to age 63 by 2028) with at least 15 years of coverage.

The old-age pension is payable abroad under bilateral agreement.

Old-age social pension (Alocatii sociale de stat, social assistance):

Age 62 and 4 months (men, gradually rising to age 63 by 2019) or age 57 and 6 months (women, gradually rising to age 63 by 2028) and does not meet the coverage requirements for a social insurance old-age pension.

The old-age social pension is not payable abroad.

Disability pension (Pensie de dizabilitate, social insurance):

Must be assessed with a Group I (incapacity for any work and requiring constant attendance), Group II (incapacity for any work but not requiring constant attendance), or Group III (incapacity for usual work) disability.

The required coverage period varies depending on the insured's age when the disability began: at least one year of coverage if younger than age 23; four years if aged 23 but younger than 29; seven years if aged 29 but younger than 33; 10 years if aged 33 but younger than 37; 13 years if aged 37 but younger than 41; or at least 15 years if aged 41 or older.

The National Council for Determining Disability and Work Capacity assesses the loss of work capacity.

The disability pension is payable abroad under bilateral agreement.

For a work-related disability, work injury benefits supplement the disability pension provided under Old Age, Disability, and Survivors.

Disability social pension (Alocatii sociale de stat, social assistance): Paid to persons with a severe, significant, or medium disability that began in childhood; children younger than age 18 with a severe, significant, or medium disability; and persons assessed with a Group I, II, or III disability who do not meet the coverage requirements for a social insurance disability pension.

The disability social pension is not payable abroad.

Caregiver's allowance (Alocatia pentru îngrijire, însotire si supraveghere, social assistance): Paid to persons caring for a child younger than age 18 with a severe disability, a person with a severe disability that began in childhood, or a blind person with a severe disability.

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

Eligible survivors include a widower aged 57 and 4 months or older or a widow aged 52 and 6 months or older (no age limit if severely disabled) who was married to the deceased for at least 15 years, or caring for a child younger than age 3 and not employed; and children younger than age 18 (age 23 if a student; no limit if disabled).

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

The survivor pension is payable abroad under bilateral agreement.

Survivor social pension (Alocatii sociale de stat, social assistance): Paid to children younger than age 18 (age 23 if a student) when the family breadwinner dies and does not meet the coverage requirements for a social insurance old-age or disability pension.

The survivor social pension is not payable abroad.

Death grant (Ajutor de deces, social insurance): Paid when the insured, one of the insured's dependents, or a social insurance pensioner dies. The benefit is paid to an eligible survivor, a named survivor, or the person who paid for the funeral.

Death grant (Ajutor de deces, social assistance): Paid when a person dies and he or she is not entitled to a social insurance death grant. The benefit is paid to an eligible survivor, a named survivor, or the person who paid for the funeral.

Old-Age Benefits

Old-age pension (Pensie pentru limita de vârsta, social insurance): 1.35% of the insured's average monthly earnings period multiplied by the number of years of contributions is paid.

Average monthly earnings are the insured's average indexed monthly earnings for all years of contributions since January 1, 1999.

There are no minimum or maximum earnings used to calculate benefits.

The minimum monthly old-age pension is 961 lei (1,021 lei as of April 1, 2018).

There is no maximum monthly old-age pension.

Partial pension: The pension is proportionally reduced for each year of coverage less than 33 years and six months (men, rising to 34 years in July 2018) or 30 years and six months (women, gradually rising to 34 years by 2024).

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices and average earnings in the previous year.

Old-age social pension (Alocatii sociale de stat, social assistance): 153.95 lei a month is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Permanent Disability Benefits

Disability pension (Pensie de dizabilitate, social insurance): The pension is calculated based on the insured's average monthly covered earnings, the number of years of coverage, and a coefficient related to the assessed degree of disability.

The coefficient is 0.42 for a Group I disability; 0.35 for a Group II disability; and 0.20 for a Group III disability.

The minimum monthly disability pension is 720.75 lei for a Group I disability; 672.70 lei for a Group II disability; and 480.50 lei for a Group III disability (768.75 lei, 717.50 lei, and 512.50 lei, respectively, as of April 1, 2018).

There is no maximum monthly disability pension.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices and average earnings in the previous year.

Disability social pension (Alocatii sociale de stat, social assistance): 615.80 lei a month is paid to a person with a severe disability that began in childhood or who is younger than age 18; 574.75 lei a month for a significant disability; and 410.54 lei a month for a medium disability.

For persons assessed with a Group I, II, or III disability who do not meet the coverage requirements for a social insurance disability pension, 202.51 lei a month is paid with a Group I disability; 195.55 lei a month for Group II; and 137.70 lei a month for Group III.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Caregiver's allowance (Alocatia pentru îngrijire, însotire si supraveghere, social assistance): 769.76 lei a month is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Survivor Benefits

Survivor pension (Pensie de urmas, social insurance): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible survivor.

There is no minimum or maximum survivor pension.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices and average earnings in the previous year.

Survivor social pension (Alocatii sociale de stat, social assistance): 307.90 lei is paid to each eligible orphan. The pension is doubled for full orphans.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Death grant (Ajutor de deces, social insurance): A lump sum of 1,100 lei is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Death grant (Ajutor de deces, social assistance): A lump sum of 1,100 lei is paid.

Benefit adjustment: Benefits are adjusted in April based on changes in consumer prices in the previous year.

Administrative Organization

Ministry of Health, Labor, and Social Protection (<https://msmps.gov.md/>) is responsible for social security policy.

National Office of Social Insurance (<http://www.cnas.md/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1993.

Current laws: 1995 (health); 1998 (health insurance); 1999 (social insurance); and 2004 (temporary disability benefits), implemented in 2005.

Type of program: Social insurance (cash and medical benefits) and social assistance (medical benefits only) system.

Coverage

Social insurance (cash benefits): Salaried persons; agricultural workers; self-employed persons; elected or appointed officials in government, parliament, and the judicial system; persons with disabilities; and unemployed persons.

Social insurance (medical benefits): Employed and self-employed persons.

Social assistance (medical benefits): Old-age, disability, and survivor pensioners; children up to age 18; women receiving prenatal or postnatal care; persons with disabilities; certain categories of students; unemployed persons; and certain other persons.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 4.5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: None.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): An annual flat-rate contribution of up to 4,056 lei.

Social assistance: None.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 4.5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: None.

Government

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): None; contributes as an employer.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (Indemnizatie pentru incapacitate temporara de munca, social insurance): Must have at least nine months of contributions in the last 24 months or a total of three years of contributions before the date of sick leave.

Sick child benefit (medical leave, social insurance): Paid to an insured person caring for a sick child younger than age 10 (younger than age 16 for a child with a short-term incapacity that is not the result of, or related to, an assessed disability).

Cash maternity benefit (Indemnizatie de maternitate, social insurance): Paid to an insured woman and the non-working, dependent wife of an insured man. The insured husband or partner of an uninsured woman must have at least nine months of contributions in the last 24 months or a total of three years of contributions before the expected date of childbirth; there is no minimum qualifying period for an insured woman.

Medical benefits (social insurance and social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Indemnizatie pentru incapacitate temporara de munca, social insurance): 60% of the insured's average monthly earnings is paid with less than five years of coverage; 70% with five to eight years; 90% with more than eight years. The benefit is paid after a five-day waiting period for up to 180 days (the employer pays the first five days); may be extended up to 30 days in certain cases.

Average monthly earnings are based on the insured's earnings in the last 12 months before the incapacity began; with less than 12 months of coverage, average earnings are based on a reference wage for each particular job or the legal monthly minimum wage on the day the incapacity began.

The legal monthly minimum wage is 2,380 lei (May 2017).

Sick child benefit (medical leave, social insurance): The benefit is calculated in the same way as the sickness benefit.

Maternity benefit (Indemnizatie de maternitate, social insurance): 100% of the insured's average monthly earnings is paid from the 30th week of pregnancy for 126 days.

For the adoption of a child, the benefit is paid from the day of the adoption for up to 56 days after the date of childbirth.

Average monthly earnings are based on the insured's earnings in the last 12 months before the incapacity began; with less than 12 months of coverage, average earnings are based on a reference wage for each particular job or the legal monthly minimum wage on the day the incapacity began.

The legal monthly minimum wage is 2,380 lei (May 2017).

Workers' Medical Benefits

Medical services are provided by the state through health service providers. Benefits include general, emergency and outpatient medical care, and hospitalization.

Free hospital treatment is provided for a limited number of days for insured persons.

Cost sharing: The insured pays a small percentage of the cost of some medical care.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Health (<https://msmps.gov.md/>) provides general supervision of the health care system and makes health care policy.

National Office of Social Insurance (<http://www.cnas.md/>) administers the cash benefits.

National Health Insurance Company (<http://www.cnam.md/>) administers the medical benefits.

Work Injury

Regulatory Framework

First law: 1991 (labor protection).

Current laws: 1999 (work injury and occupational diseases insurance), 2001 (work injury allowances), and 2005 (work accident regulations).

Type of program: Social insurance system.

Coverage

Employed persons, including elected or appointed officials in government; members of cooperatives; students; and persons undergoing professional training.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

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 for agricultural workers; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period. The insured must be assessed with a Group I (incapacity for any work and requiring constant attendance), Group II (incapacity for any work but not requiring constant attendance), or Group III disability (incapacity for usual work). The assessed disability must be the result of a work injury or occupational disease.

The National Council for Determining Disability and Work Capacity assesses the loss of work capacity.

Temporary Disability Benefits

100% of the insured's average monthly earnings in the six months before the work injury or occupational disease occurred is paid after a 20-day waiting period for up to 180 days in a calendar year. (The employer pays the first 20 calendar days.)

Permanent Disability Benefits

Permanent disability pension: The monthly pension consists of a basic pension and supplemental pension.

Basic pension: The social insurance disability pension under Old-Age, Disability, and Survivors is paid, based on the degree of disability.

Supplemental pension: 66.6% of the difference between the insured's average monthly covered earnings in the six months before the work injury or occupational disease occurred and the basic pension is paid.

Lump-sum benefit: A lump sum that varies depending on the degree of disability is paid by the employer.

Workers' Medical Benefits

Public health facilities provide medical services directly to patients. Benefits include general, emergency, and specialist care, hospitalization, surgeries listed by the Ministry of Health, laboratory services, functional and vocational rehabilitation, transportation, and basic medicine.

Survivor Benefits

Survivor pension (Pensie de urmas): See Old Age, Disability, and Survivors.

Death grant (Indemnizatie de deces): A lump sum is paid depending on the category and number of dependents.

Eligible survivors include a widower aged 62 and 4 months or older (no age limit if severely disabled), an unemployed widow or the deceased's parents if caring for a child younger than age 3; and children younger than age 18 (age 23 if a student; no limit if disabled).

The minimum death grant is three times the national average monthly wage.

The maximum death grant is 24 times the national average monthly wage.

The national average monthly wage is 6,150 lei.

Administrative Organization

Ministry of Health, Labor, and Social Protection (<https://msmps.gov.md/>) provides general supervision.

National Office of Social Insurance (<http://www.cnas.md/>) administers and pays cash benefits.

National Health Insurance Company (<http://www.cnam.md/>) administers medical benefits.

Unemployment

Regulatory Framework

First and current laws: 1992 (employment) and 2003 (employment and social protection for job seekers).

Type of program: Social insurance system.

Coverage

Residents of Moldova.

Source of Funds

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

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

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

Government: Provides subsidies as needed; see source of funds under Old Age, Disability, and Survivors for agricultural workers; contributes as an employer.

Qualifying Conditions

Must be registered at an employment office, have at least nine months of covered employment in the 24 months before the date of registration, be willing and able to work, and have no taxable income.

Benefits may be reduced, postponed, suspended, or terminated if the insured is discharged for violating work discipline rules, leaving employment without good cause, violating conditions for a job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

30%, 40%, or 50% of the insured's average wage in the last place of work is paid, depending on the cause and circumstances of unemployment.

With up to five years of employment, the benefit is paid for up to six months; with five to 10 years, the benefit is paid for up to nine months; with more than 10 years of employment, the benefit is paid after a seven-day waiting period (three months if voluntarily unemployed) for up to 12 months.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 2,380 lei (May 2017).

The maximum monthly unemployment benefit is the national average monthly wage.

The national average monthly wage is 6,150 lei.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Ministry of Health, Labour, and Social Protection (<https://msmps.gov.md/>) and National Employment Agency (<http://www.anofm.md/>) administer the program.

Family Allowances

Regulatory Framework

First law: 1977.

Current laws: 1992 (children), 1993 (children and family protection), 1999 (social insurance benefits), and 2002 (family allowances).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, agricultural workers, certain self-employed persons, and certain civil servants.

Social assistance: Residents of Moldova.

Source of Funds

Insured person

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

Social assistance: None.

Self-employed person

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

Social assistance: None.

Employer

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

Social assistance: None.

Government

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

Social assistance: The total cost.

Qualifying Conditions

Child care allowance (Indemnizatia lunara pentru cresterea copilului, social insurance): Paid to an insured person or another eligible person (a parent, grandparent,

or other relative or guardian, regardless of family income) caring for a child younger than age 3. The insured person must have at least nine months of contributions in the last 24 months or a total of three years of contributions before the child's birth.

Child care allowance (Indemnizatia lunara pentru ingrijirea copilului, social assistance): Paid to a person caring for a child younger than age 2 who does not meet the contribution requirements for the social insurance child care allowance.

Birth grant (Indemnizatia unica la nasterea copilului, social insurance and social assistance): Paid for each live birth, regardless of family income.

Family Allowance Benefits

Child care allowance (Indemnizatia lunara pentru cresterea copilului, social insurance): 30% of the insured's average monthly earnings in the 12 months before the child's month of birth is paid.

The minimum monthly child care allowance is 540 lei.

An additional grant is paid for multiple births or the adoption of two children at the same time.

Child care allowance (Indemnizatia lunara pentru ingrijirea copilului, social assistance): 540 lei a month is paid.

An additional grant is paid for multiple births or the adoption of two children at the same time.

Birth grant (Indemnizatia unica la nasterea copilului, social insurance and social assistance): A lump sum of 5,600 lei is paid for each child.

Administrative Organization

Ministry of Health, Labor, and Social Protection (<https://msmps.gov.md/>) coordinates and supervises the program.

National Office of Social Insurance (<http://www.cnas.md/>) administers the program.