

Argentina

Exchange rate: US\$1.00 equals 2.88 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: 1993 (pensions), implemented in 1994; 1995; 1998 (small contributors), implemented in 1999, with 2004 amendment; 1999 (domestic workers), implemented in 2000; 2004 (early retirement), implemented in 2005; and 13 national social assistance laws approved between 1952 and 1994.

Type of program: Social insurance, individual account, and social assistance system.

Note: Beginning in 1994, the insured, including new entrants, can opt to direct part of the contribution to an individual account or to remain only in the social insurance system.

Coverage

Social insurance and individual account: Employed and self-employed persons; occasional workers with declared earnings of 12,000 pesos or less in the previous year.

Voluntary coverage for some clergy, domestic workers, and persons insured under professional provincial systems.

Exclusions: Armed forces, security forces, and police force personnel; technical workers hired abroad who work in the country for less than 2 years and are insured in another country; and persons younger than age 18.

Special systems for civil servants of some provinces and municipalities; armed forces, security forces, and police force personnel; and certain other groups.

Social assistance: The needy elderly and disabled.

Source of Funds

Insured person: 11% of gross earnings if opting for social insurance only; 7% of earnings, including an average 1.27% of gross earnings for disability and survivor insurance and an average 1.25% of gross earnings for administrative fees, if opting into the individual account system.

Voluntary contributions are the same as those for the insured person.

The minimum monthly earnings for contribution purposes are equal to three MOPREs.

The maximum monthly earnings for contribution purposes are equal to 60 MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

Contributions are paid monthly.

Self-employed person: 27% of earnings, according to a fixed earnings reference scale. (Self-employed persons who opt for the individual account also contribute an average 1.27% of earnings for disability and survivor insurance and an average 1.25% of earnings for administrative fees.)

Occasional workers contribute 5% of each declared invoice. Small contributors contribute a monthly lump sum between 92.44 pesos and 564.44 pesos (according to annual declared earnings). The contribution includes value-added taxes and income taxes, as well as the contributions for old-age, disability, and survivor benefits and sickness benefits. (Small contributors are 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 members.)

Contributions are paid monthly.

Employer: 10.17% or 12.71% of payroll, according to the type of enterprise. (Additional contributions are made on behalf of workers in hazardous or unhealthy occupations.)

The minimum monthly earnings for contribution purposes are equal to three MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

There are no maximum monthly earnings for contribution purposes after October 2005.

Employers of domestic workers contribute a monthly lump sum of 20, 39, or 55 pesos (according to hours worked).

Contributions are paid monthly.

Government: Contributes through general revenue, investment income, and certain earmarked taxes to the cost of social insurance pensions; finances the total cost of social assistance pensions; and contributes to the cost of the disability and survivor pensions for insured persons born before 1963 (men) or 1968 (women) who have opted for the individual account.

Qualifying Conditions

Old-age pension

Basic universal old-age pension (social insurance and individual account): Age 65 (men) or age 60 (women) with at least 30 years of contributions and service, up to a maximum of 45 years. (In order 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 conditions are reduced by 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, up to a maximum of 45 years. 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, up to a maximum of 45 years. The additional pension is paid if the insured has been credited with contributions to the social insurance system since June 1994.

Early pension (social insurance): Age 60 (men) or age 55 (women) with at least 30 years of contributions and service and unemployed since November 30, 2004. Persons receiving the early pension must cease all gainful activity. (No new claims for an early pension will be awarded as of February 2007; thereafter, an existing claim will continue to be paid until the beneficiary reaches the normal pensionable age.)

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

Old-age pension (individual account): Age 65 (men) or age 60 (women).

Early pension (individual account): Payable only if the individual account balance is sufficient to finance a minimum monthly benefit specified by law.

Noncontributory old-age pension (social assistance): Indigent residents aged 70 or older.

Disability pension

Disability pension (social insurance and individual account): Payable 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 requirement for the old-age pension (basic universal) or have paid 30 months of contributions in the last 36 months before the onset of disability.

Nonregular contributors must meet 50% of the minimum contribution requirement for the old-age pension (basic universal) or have paid 12 months of contributions in the 60 months before the onset of disability or have paid 18 months of contributions in the 36 months before the onset of disability.

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 is no longer disabled.

Advanced-age disability pension (social insurance and individual account): The loss of at least 66% of earning capacity and aged 70 or older (men and women) with at least 10 years of service with contributions paid while employed or self-employed, including 5 of the last 8 years before leaving employment. A self-employed person must have been insured for at least 5 years.

Noncontributory disability pension (social assistance): Indigent disabled residents.

Survivor pension

Survivor pension (social insurance and individual account): The deceased was a pensioner or had paid contributions on a regular or nonregular basis.

Regular contributors must meet the minimum contribution requirement for the old-age pension (basic universal) or have paid 30 months of contributions in the last 36 months before the onset of disability.

Nonregular contributors must meet 50% of the minimum contribution requirement for the old-age pension (basic universal) or have paid 12 months of contributions in the 60 months before the onset of disability or have paid 18 months of contributions in the 36 months before the onset of disability.

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 disabled child (regardless of age) who was dependent on the deceased.

Old-Age Benefits

Old-age pension

Note: Insured persons who have set up an individual account may receive different combinations of social insurance and individual account benefits.

Basic universal old-age pension (social insurance and individual account): The monthly pension is equal to 2.5 MOPREs, plus 1% of 2.5 MOPREs for each year of contributions exceeding 30 years, up to a maximum of 45 years.

The value of the MOPRE is 80 pesos in 2005.

Compensatory pension (social insurance): The monthly pension is equal to 1.5% of the insured's average adjusted monthly salary in the last 10 years (weighted average adjusted amounts for all periods if self-employed) with contributions paid before July 1994, up to a maximum of 35 years.

The maximum compensatory pension is equal to one MOPRE for each year of contributions used to calculate the compensatory pension.

The value of the MOPRE is 80 pesos in 2005.

Additional pension (social insurance): The monthly pension is equal to 0.85% of the insured's average adjusted monthly salary in the last 10 years (weighted average adjusted amounts for all periods if self-employed) with contributions paid after July 1994, up to a maximum of 35 years.

The maximum additional pension is 1,428 pesos a month.

Early pension (social insurance): The monthly pension is equal to 50% of the full old-age pension (including all pension entitlements). The early pension is commuted to a full old-age pension (including all pension entitlements) at age 65 (men) or age 60 (women).

An early pensioner is not entitled to receive other benefits.

The minimum monthly early pension is 390 pesos.

Advanced-age old-age pension (social insurance and individual account): The monthly pension is equal to 70% of the basic universal old-age pension, plus the compensatory pension, the additional pension, and the value of any pension received from an individual account.

The minimum monthly advanced-age pension is 390 pesos.

The combined minimum monthly advanced-age pension (the sum of all contributory pensions) is 390 pesos.

The maximum monthly advanced-age pension (the sum of the basic universal and social insurance pensions) is 3,100 pesos.

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

Pensions are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Pensions are adjusted annually by government, according to changes made to the MOPRE.

Old-age pension (individual account): The pension depends on the value of the insured's contributions plus accrued interest. The pension is payable as a life pension annuity, as programmed withdrawals, or as partial withdrawals.

The combined minimum old-age pension of 390 pesos does not apply to insured persons who are eligible only for an old-age pension based on an individual account.

Early pension (individual account): The insured may receive an early pension, regardless of age, if the individual account balance is sufficient to finance a monthly benefit that, when paid under the life pension annuity or programmed withdrawal method, provides at least 50% of the base salary or 460 pesos a month, whichever is greater.

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

Pensions are payable abroad under bilateral or multilateral agreement.

Noncontributory old-age pension (social assistance): The monthly pension is equal to 273 pesos (70% of the minimum pension of 390 pesos). Additional benefits may be paid for dependents under Family Allowances, below.

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.

Social assistance pensions are not payable abroad.

Benefit adjustment: Pensions are adjusted annually by government, according to changes made to the MOPRE.

Permanent Disability Benefits

Disability pension

Disability pension (social insurance and individual account): The pension is equal to 70% of the insured's average salary (regular contributor) or 50% of the insured's average salary (nonregular contributor) during the 5 years before the onset 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.)

The pension payable to insured persons who opted for the individual account is subject to review after 3 years.

The minimum monthly disability pension is 390 pesos.

The maximum monthly disability pension is 3,100 pesos.

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.

The pension is payable abroad under bilateral or multilateral agreement.

Advanced-age disability pension (social insurance and individual account): The monthly pension is equal to 70% of the basic universal old-age pension, plus the insured's compensatory pension, additional pension, and the value of any pension received from an individual account.

The minimum monthly advanced-age disability pension is 390 pesos.

The maximum monthly advanced-age disability pension is 3,100 pesos.

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.

The pension is payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Pensions are adjusted annually by government, according to changes made to the MOPRE.

Noncontributory disability pension (social assistance): The monthly pension is equal to 273 pesos (70% of the

minimum pension of 390 pesos). Additional benefits may be paid for dependents under Family Allowances, below.

The noncontributory disability pension is not payable abroad.

Benefit adjustment: Pensions are adjusted annually by government, according to changes made to the MOPRE.

Survivor Benefits

Survivor pension

Survivor pension (social insurance and individual account): A widow(er) or partner without dependents receives 70% of the reference payment or, if the deceased was a pensioner, the pension; a widow(er) or partner with children receives 50%. (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.)

In certain cases, both the deceased's widow(er) and a partner may be entitled to survivor benefits. A widow(er) or partner without dependents receives 35% of the reference payment or, if the deceased was a pensioner, the pension; a widow(er) or partner with children receives 25%.

The reference payment is equal to 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 payable may be recalculated if the number of eligible survivors changes.

The minimum monthly survivor pension is 390 pesos.

The maximum monthly survivor pension is 3,100 pesos.

Orphan's pension (social insurance and individual account): 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. (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 maximum total survivor pension is equal to 100% of the reference payment or 100% of the deceased's pension.

The reference payment is equal to 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 payable may be recalculated if the number of eligible survivors changes.

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

Survivor pensions are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Pensions are adjusted annually by government, according to changes made to the MOPRE.

Funeral grant (social insurance and individual account): A lump sum of 450 pesos is paid to survivors.

Administrative Organization

Secretariat for Social Security (<http://www.seguridadsocial.gov.ar>) is responsible for policy development for all areas of social security except health insurance.

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

Superintendent of Retirement and Pension Fund Administrators (<http://www.safjp.gov.ar>) provides general supervision of the pension funds.

Retirement and Pension Fund Administrators (AFJPs) administer the pension funds and benefits.

National Assistance Pension Commission (<http://www.cnpa.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: Domestic workers and the self-employed.

Medical benefits: Employed persons, small contributors, the unemployed, and pensioners.

Voluntary coverage for other persons and domestic workers.

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

Source of Funds

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits

Insured person: None.

Self-employed person: None.

Employer: See source of funds under Family Allowances, below.

Government: See source of funds under Family Allowances, below.

Medical benefits

Insured person: 6% of gross earnings, plus 1.5% of gross earnings for each covered dependent other than the spouse or children. Pensioners contribute 3% of the pension.

The minimum monthly earnings for contributions purposes are equal to three MOPREs.

The maximum monthly earnings for contributions purposes are equal to 60 MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

Self-employed person: Small contributors pay a monthly lump sum of 24.44 pesos, plus 24.44 pesos for a spouse and children. Domestic workers pay a monthly lump sum of 20 pesos, plus 20 pesos for a spouse and children.

Employer: The average contribution is 7.2% of payroll (including 1.5% or 1.62% of payroll for retired persons).

The minimum monthly earnings for contributions purposes are equal to three MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

There are no maximum monthly earnings for contribution purposes after October 2005.

Government: Provides subsidies for persons who would not otherwise qualify and provides tax incentives for self-employed persons.

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: 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: 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.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (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 equal to 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 suffers from Down's 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 the 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 for postnatal care; for the child until age 1; and in cases of hospitalization.

Cost sharing: Up to 4 pesos for an outpatient visit, up to 5 pesos for medical examinations, and up to 7 pesos for outpatient dental treatment.

There is no cost sharing for pregnancy, childbirth, or postnatal care; for the child up to age 1; in case of hospitalization; and for the treatment of tumors.

Dependents' Medical Benefits

Eligible dependents include a spouse or cohabiting partner and single 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.

Benefits include medical, hospital, dental, and palliative care; rehabilitation; prostheses; and transportation. Benefits are defined by the 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 for postnatal care; for the child until age 1; and in cases of hospitalization.

Cost sharing: Up to 4 pesos for an outpatient visit, up to 5 pesos for medical examinations, and up to 7 pesos for outpatient dental treatment.

There is no cost sharing for pregnancy, childbirth, or postnatal care; for the child up to age 1; in cases of hospitalization; and for the treatment of tumors.

Administrative Organization

Ministry of Health and Environment (<http://www.minsal.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.

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 taken with a work injury insurer (ART).

Coverage

Employed persons in the private and public sectors (including provinces and municipalities).

There is no voluntary coverage.

Exclusions: Domestic workers, the self-employed, and firemen.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: Total cost, met through a work injury insurer (ART) or through self-insurance.

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 equal to the insured's average earnings in the 12 months before the onset of disability and is payable from the day after the onset of disability. The employer pays the benefit for the first 10 days, with the remaining period covered by the ART. The benefit is payable until recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are equal to three MOPREs.

The maximum monthly earnings for benefit calculation purposes are equal to 60 MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

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

A medical commission assesses the degree of disability.

Permanent Disability Benefits

For an assessed degree of loss of earning capacity of 66% or more, the benefit is equal to 70% of the insured's average earnings in the 12 months before the onset of disability, plus family allowances.

The minimum monthly earnings for benefit calculation purposes are equal to three MOPREs.

The maximum monthly earnings for benefit calculation purposes are equal to 60 MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

An initial benefit is paid for 36 months (extended for 24 months if there is uncertainty about the final degree of loss of earning capacity). When the disability is assessed as permanent, the monthly disability benefit—70% of average salary (regular contributor) or 50% of average salary (nonregular contributor) during the 5 years before the onset of disability—is paid, plus an annuity based on 53 times the insured's average earnings in the 12 months before the onset of disability multiplied by a coefficient resulting from dividing 65 by the age of the worker at the date of the onset of disability. The amount must not exceed 180,000 pesos, plus a lump-sum benefit of 40,000 pesos.

Constant-attendance allowance: For a severe permanent total disability, an additional monthly benefit equal to three MOPREs is paid by the ART for the assistance of another person.

Permanent partial disability benefit: For an assessed degree of loss of earning capacity lower than 66%, the benefit is 70% of the insured's average earnings in the 12 months before the onset of disability multiplied by the assessed degree of loss of earning capacity, plus family allowances.

The minimum monthly earnings for benefit calculation purposes are equal to three MOPREs.

The maximum monthly earnings for benefit calculation purposes are equal to 60 MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

A preliminary partial permanent benefit is paid for 36 months; the period may be reduced if there is uncertainty about the final degree of loss of earning capacity.

When the partial disability is assessed as permanent with an assessed degree of loss of earning capacity from 50% to 66%, the benefit is equal to the insured's average earnings in the 12 months before the onset of disability (up to a maximum of 180,000 pesos), plus a lump-sum benefit of 30,000 pesos.

When the partial disability is assessed as permanent with an assessed degree of loss of earning capacity lower than 50%, a lump-sum benefit is paid equal to 53 times the insured's average earnings in the 12 months before the onset of disability multiplied by the assessed degree of loss of earnings capacity and a coefficient resulting from dividing 65 by the age of the worker at the date of the onset of disability. The amount must not exceed 180,000 pesos multiplied by the assessed degree of disability.

A medical commission assesses the degree of disability.

Benefit adjustment: Pensions are adjusted annually by the government, according to changes made to the MOPRE.

Workers' Medical Benefits

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

Survivor Benefits

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

In certain cases, both the deceased's widow(er) and a partner may be entitled to survivor benefits. A widow(er) or partner without dependents receives 35% of the reference payment; a widow(er) or partner with children receives 25%.

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

Nonregular contributors must fulfill 50% of the minimum contribution requirement for the old-age pension (basic universal) or have paid 12 months of contributions in the

60 months before the date of the onset of disability or have paid 18 months of contributions in the 36 months before the onset of disability.

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

The minimum monthly survivor pension is 390 pesos.

The maximum monthly survivor pension is 3,100 pesos.

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

Pensions are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Pensions are adjusted annually by the government, according to changes made to the MOPRE.

Orphan's pension: Each eligible child younger than age 21 (age 25 if a student, no limit if disabled) 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 maximum total survivor pension is equal to 100% of the reference payment.

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

Benefit adjustment: Pensions are adjusted annually by the government, according to changes made to the MOPRE.

Survivors also receive an annuity based on 53 times the insured's average earnings in the 12 months before the onset of disability multiplied by a coefficient resulting from dividing 65 by the age of the worker at the date of the onset of disability. The sum must not exceed 180,000 pesos, plus a lump-sum benefit of 50,000 pesos.

The lump sum is split equally among eligible survivors.

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

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

Benefit adjustment: Pensions are adjusted annually by the government, according to changes made to the MOPRE.

Administrative Organization

Secretariat for Social Security (<http://www.seguridadsocial.gov.ar>) is responsible for policy development for all areas of social security except health insurance.

Superintendent of Work Injury provides general supervision.

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

Unemployment

Regulatory Framework

First law: 1967.

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

Type of program: Social insurance system.

Coverage

Private-sector employees, including temporary and occasional workers.

There is no voluntary coverage.

Exclusions: The self-employed, domestic workers, public-sector employees, and teachers in private institutions.

Special systems for agricultural and construction workers.

Source of Funds

Insured person: None.

Self-employed person: None.

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

The minimum monthly earnings for contribution purposes are equal to three MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

There are no maximum monthly earnings for contribution purposes after October 2005.

Government: Any deficit.

Qualifying Conditions

Unemployment benefits: Twelve months of contributions before the date of unemployment; 12 months of contributions in the 3 years before or 90 days in the 12 months before the date of unemployment for temporary workers; 90 days of contributions in the 12 months before the date of unemployment for occasional workers.

Extended unemployment benefit: The benefit may be extended for 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 create an enterprise. 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 equal to 41.5% of the insured's best wage in the 6 months before the date of 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 benefit is equal to 100% of the calculated amount for the first 4 months; thereafter, the benefit declines to 85% of the calculated amount for the fifth to the eighth month and to 75% for the ninth to the twelfth month.

The minimum monthly unemployment benefit is 150 pesos.

The maximum monthly unemployment benefit is 300 pesos.

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

Single-payment benefit: Payable after the first monthly payment has been paid and there remains at least 3 monthly payments before entitlement ceases. The benefit is equal to 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.gov.ar>) provides general supervision.

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

National Registry of Agricultural Workers and Employers (<http://www.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: Employed persons in the private sector and beneficiaries of work injury and unemployment programs.

Social assistance: Beneficiaries of the social insurance, individual account, or social assistance programs.

Exclusions: Self-employed persons and domestic workers.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 4.44% or 5.56% of payroll, according to the enterprise type. Contributions also finance maternity benefits (see *Sickness and Maternity*, above).

The minimum monthly earnings for contribution purposes are equal to three MOPREs.

The MOPRE is an indexed figure determined once a year. The value of the MOPRE is 80 pesos in 2005.

There are no maximum monthly earnings for contribution purposes after October 2005.

Government: The cost of benefits for pensioners and other recipients of noncontributory benefits.

Qualifying Conditions

Family allowances: The monthly income of employed persons or beneficiaries of work injury and unemployment benefits must be between 100 pesos and 3,000 pesos (lower than 3,100 pesos for other beneficiaries), depending on the allowance. Income limits and benefit amounts vary by region.

Child benefit (means-tested): A monthly benefit is paid to an employed person or to a pensioner who qualifies for family allowances or to an 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 or to a pensioner who qualifies for family allowances or to an ART beneficiary for every 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 or to an ART beneficiary from the time of conception to the expected date of childbirth or end of the pregnancy. The insured must have current continuous employment for 3 months.

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

Birth grant (means-tested): A benefit is paid to an employed person or to an ART beneficiary for the birth of a child. The grant is paid to one of the parents or to the guardian. The insured must have current continuous employment for 6 months.

Adoption grant (means-tested): A benefit is paid to an employed person or to an ART beneficiary for the adopted child. The grant is paid to one of the adopting parents. The

insured must have current continuous employment for 6 months.

Marriage grant (means-tested): A benefit is paid to both spouses if they are employed or are ART beneficiaries who qualify for family allowances. The insured must have current continuous employment for 6 months.

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

Family Allowance Benefits

Family allowances

Child benefit (means-tested): The monthly child benefit allowance is between 30 pesos and 129 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 120 pesos and 480 pesos, depending on the region.

Prenatal allowance (means-tested): The monthly allowance is between 30 pesos and 129 pesos, depending on the insured's income (in some cases, including cash benefits) and region.

School allowance (means-tested): The annual allowance is between 130 pesos and 520 pesos, depending on the insured's income (in some cases, including cash benefits) and region.

Birth grant (means-tested): A lump sum of 200 pesos.

Adoption grant (means-tested): A lump sum of 1,200 pesos.

Marriage grant (means-tested): A lump sum of 300 pesos.

Spouse benefit (means-tested): The monthly benefit is between 15 pesos and 30 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 for all areas of social security except health insurance.

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