

Argentina

Exchange rate: US\$1.00 = 4.10 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

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

Current laws: 1971 (old-age and disability pensions); 1993 (pensions); 1995 (benefit solidarity); 1998 (small contributors), implemented in 1999; 1999 (household workers), implemented in 2000; 2004 (early retirement), implemented in 2005; 2007 (retirement choice); 2008 (pensions adjustment); and 2008 (pensions), implemented in 2009.

Type of program: Social insurance and social assistance system.

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

Coverage

Social insurance: Employed and self-employed persons aged 18 and older; household workers; and rural workers.

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

Exclusions: Professional workers hired abroad who work in Argentina for less than two years and are insured in another country (according to international agreements).

Special systems for military, security, and police personnel; civil servants of some provinces and municipalities; and certain other groups including university professors, teachers, foreign ministry employees, researchers, and judicial authorities.

Social assistance: Needy persons older than age 70 and persons with disabilities.

Source of Funds

Insured person

Social insurance: 11% of covered earnings.

Household workers must contribute a fixed amount set by the executive branch, according to the number of hours worked. Labor agreements determine rural workers' contribution rates.

The minimum monthly earnings used to calculate contributions are 427.06 pesos.

The maximum monthly earnings used to calculate contributions are 13,879.25 pesos.

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

Social assistance: None.

Self-employed person

Social insurance: Contributions of 153 pesos to 675 pesos, depending on the type of work and gross earnings; casual workers, 5% of declared earnings.

Note: Self-employed workers can either pay monthly contributions according to a taxable base that varies by type of work and number of employees or pay a single monthly contribution for social security, value-added tax, and profits, according to the various measures of the size of the enterprise.

Social assistance: None.

Employer

Social insurance: 10.17% or 12.71% of gross payroll, according to the type of enterprise; 16% for public-sector employers; additional contributions for workers in hazardous or unhealthy occupations.

The minimum monthly earnings used to calculate contributions are 427.06 pesos.

There are no maximum earnings used to calculate contributions.

Employers of household workers contribute a monthly lump sum of at least 35 pesos, according to the number of hours worked.

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

Social assistance: None.

Government

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

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

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. Women may retire at age 65 with a higher pension. (The insured may substitute two years of age over the retirement age for one year of missing contributions.)

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

Compensatory pension (social insurance): Age 65 (men) or age 60 (women) with at least 30 years of contributions and service. Must have credited contributions to the social insurance system before June 1994 and must not receive any disability pension.

Additional pension (social insurance): Age 65 (men) or age 60 (women) with at least 30 years of contributions and service. Must have credited contributions to the social insurance system since June 1994.

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

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

Disability pension

Disability pension (social insurance): Assessed with at least a 66% loss of earning capacity and younger than the normal retirement age, the insured must have paid contributions on a regular or irregular 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 36 months before the disability began.

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

District medical commissions assess the degree of disability. Three years after the initial assessment, the commission can certify permanent disability, extend the disability certification for two years, or determine that the person no longer has a disability.

Advanced-age disability pension (social insurance): Aged 65 or older and assessed with at least a 66% loss of earning capacity.

Noncontributory disability pension (social assistance): Paid to needy persons who lack family support for food, are assessed with a total and permanent disability of at least 76%, and are not receiving benefits.

Survivor pension

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

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

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

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

Old-Age Benefits

Old-age pension

Basic old-age pension: The monthly pension is 580.06 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), multiplied by the number of years of 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), multiplied by the number of years of contributions paid after July 1994.

The combined minimum monthly pension (basic old-age pension, compensatory pension, and the additional pension) is 1,227.78 pesos.

The combined maximum monthly pension (basic old-age pension, compensatory pension, and the additional pension) is 8,994.94 pesos.

Advanced-age old-age pension: The monthly pension is 70% of the basic old-age pension.

The minimum monthly advanced-age old-age pension is 1,227.78 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,

Argentina

wage indexes, and revenue of the National Social Security Administration.

Noncontributory old-age pension (social assistance): The monthly pension is 859.44 pesos (70% of the minimum pension of 1,227.78 pesos).

Social assistance pensions are not payable abroad.

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

Permanent Disability Benefits

Disability pension

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

The minimum monthly disability pension is 1,227.78 pesos.

The maximum monthly disability pension is 8,994.95 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: 70% of the basic old-age pension, plus the insured's compensatory old-age pension and the additional old-age pension, is paid.

The minimum monthly advanced-age disability pension is 1,227.78 pesos.

The maximum monthly advanced-age disability pension is 8,994.95 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 854.44 pesos (70% of the minimum pension of 1,227.78 pesos). Additional benefits may be paid for dependents under Family Allowances.

The noncontributory disability pension is not payable abroad.

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

Survivor Benefits

Survivor pension

Survivor pension: 70% of the reference payment or the pension the deceased received or was eligible to receive is paid to a widow(er) or partner without dependents; 50% to a widow(er) or partner with children.

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

The minimum monthly survivor pension is 1,227.78 pesos.

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

Orphan's pension: 20% of the deceased's pension or reference payment is paid to each eligible child. If there is no eligible widow(er) or partner, the survivor pension is split equally among the surviving children.

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

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

All survivor benefits combined must not exceed 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 1,800 pesos is paid.

Administrative Organization

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

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

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

Sickness and Maternity

Regulatory Framework

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

Current laws: 1971 (social services for retired people); 1988 (health institutions), implemented in 1989; 1988

(health insurance), implemented in 1989; 1996 (family allowances); 2000 (health institutions deregulation), implemented in 2001; 2006 (Plan NACER); and 2011 (prepaid medicine).

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 are members of workers' cooperatives or certain enterprises specified by law with fewer than three workers.

Voluntary coverage for other persons.

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

Source of Funds

Insured person

Cash sickness benefits: None.

Cash maternity benefits: None.

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

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

There are no maximum monthly earnings used to calculate contributions.

Self-employed person

Cash sickness benefits: None.

Cash maternity benefits: Not applicable.

Medical benefits: Small contributors pay a monthly lump sum of 70 pesos plus 70 pesos for each additional family member covered. Household workers pay a monthly lump sum of 60 pesos plus 60 pesos for each additional family member covered.

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

Employer

Cash sickness benefits: The total cost.

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

Medical benefits: 6% of gross payroll.

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

There are no maximum earnings used to calculate contributions.

Government

Cash sickness benefits: None.

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

Medical benefits: Finances public health services for all residents of Argentina.

Qualifying Conditions

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

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

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

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

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

Sickness and Maternity Benefits

Sickness benefit: The labor code requires employers to provide 100% of salary for up to three months to employees with less than five years of service; up to six months with at least five years of service. The maximum duration of cash benefits is doubled for workers with dependents.

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

Argentina

extended for six months if the child is diagnosed with Down syndrome.

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

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

Workers' Medical Benefits

Benefits include medical, hospital, dental, and palliative care; rehabilitation; prostheses; and transportation. 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: A copayment may be required of up to 4 pesos for an outpatient visit, up to 5 pesos for medical tests, and up to 7 pesos for outpatient dental treatment.

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

Dependents' Medical Benefits

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

Administrative Organization

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

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

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

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

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 earnings when the disability began, plus any additional pay increases accorded to workers in an equivalent position while the insured is not working. If earnings were variable, the monthly benefit is average earnings in the six months before the disability began and must not be less than the insured's expected earnings had the injury or accident not occurred. 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 used to calculate benefits are 427.06 pesos.

The maximum monthly earnings used to calculate benefits are 13,879.25 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%, a provisional benefit of 100% of the monthly base earnings 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 daily base earnings are total covered earnings in the 12 months before the disability began or in the total period of service (whichever is lower) divided by the number of consecutive days in the period of disability. The monthly

base earnings are the daily base earnings multiplied by 30.4.

The minimum monthly earnings used to calculate benefits are 427.06 pesos.

The maximum monthly earnings used to calculate benefits are 13,879.25 pesos.

When the disability is assessed as definitive, the monthly disability benefit is 70% of average earnings for regular contributors or 50% of average earnings for irregular contributors in the five years before the disability began, plus a supplemental benefit that varies according to the scheme to which the insured was affiliated and the capital stock of the work injury insurer (ART), plus an actuarially determined lump sum of up to 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 used to calculate benefits is paid.

The minimum monthly earnings used to calculate benefits are 427.06 pesos.

The maximum monthly earnings used to calculate benefits are 13,879.25 pesos.

Partial disability benefit: For an assessed loss of earning capacity of 50% to 65%, the provisional benefit is the monthly base income multiplied by the degree of loss of earning capacity and is paid until the loss of earning capacity is declared as definitive.

The daily base earnings are total covered earnings in the 12 months before the disability began or in the total period of service (whichever is lower) divided by the number of consecutive days in the period of disability. The monthly base earnings are the daily base earnings multiplied by 30.4.

When the partial disability is assessed as definitive with an assessed loss of earning capacity from 50% to 65%, 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. The benefit must not exceed 180,000 pesos.

The partial disability benefit for a definitive assessed loss of earning capacity from 50% to 65% 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 of 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) is paid. 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 of 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 of 120,000 pesos. The annuity may be paid as a lump sum of 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

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

Superintendent of Work Injury provides general supervision.

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

Unemployment

Regulatory Framework

First law: 1967.

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

Type of program: Social insurance system.

Argentina

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 used to calculate contributions are 427.06 pesos.

There are no maximum earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

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

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

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

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

Unemployment Benefits

Unemployment benefits: 50% of the insured's best wage in the six months before unemployment is paid for two months if the insured has six to 11 months of contributions; for four months with 12 to 23 months; for eight 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: 70% of the first monthly unemployment benefit is paid.

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

Unemployment beneficiaries may receive social assistance medical benefits and 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.

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

Family Allowances

Regulatory Framework

First law: 1957.

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

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 5,200 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 social insurance benefits or social assistance disability benefits; pregnant women; children of unemployed or informal workers residing in Argentina who earn less than the legal monthly minimum wage; and household workers who earn less than the legal monthly minimum wage.

The legal monthly minimum wage is 2,300 pesos (September 2011).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

The minimum monthly earnings used to calculate contributions are 427.06 pesos.

There are no maximum earnings used to calculate contributions.

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

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

Qualifying Conditions

Family allowances:

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

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

Prenatal grant (social insurance): Paid to an employed person with current, continuous employment for at least three months or to a work injury (ART) or unemployment beneficiary. The benefit is paid from the time of conception to the expected date of childbirth or end of the pregnancy.

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

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

Marriage grant (social insurance): Paid to both spouses if they have current, continuous employment for at least six months or are work injury (ART) or unemployment beneficiaries.

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

Universal child allowance (social assistance): Paid to families and informal workers with income below the legal monthly minimum wage; unemployed persons without coverage; and household workers and certain categories of self-employed. The benefit is paid for each child younger than age 18 (no limit if disabled), up to five children. The beneficiaries must not receive other benefits.

The legal monthly minimum wage is 2,300 pesos (September 2011).

Universal pregnancy allowance (social assistance): Paid to pregnant women who are unemployed or working in the informal sector and lack health insurance coverage. The woman must enroll in the Plan NACER program, fulfill the program's medical requirements, and carry a card that documents the monitoring of the pregnancy.

Family Allowance Benefits

Family allowances

Child benefit (social insurance): 136 pesos to 582 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Disabled child benefit (social insurance and social assistance): 540 pesos to 2,160 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Prenatal allowance (social insurance): 136 pesos to 582 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

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

Birth grant (social insurance): A lump sum of 600 pesos is paid.

Adoption grant (social insurance): A lump sum of 3,600 pesos is paid.

Marriage grant (social insurance): A lump sum of 900 pesos is paid.

Spouse benefit (social assistance): 41 pesos to 82 pesos a month is paid, depending on the beneficiary's income and region.

Universal child allowance (social assistance): 220 pesos a month is paid per child (880 for a child with a disability).

Universal pregnancy allowance (social assistance): 220 pesos a month is paid from the twelfth week of pregnancy until birth.

Administrative Organization

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

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