Uzbekistan
Exchange rate: US$1.00 = 2,265 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1993 (state pension) and 2005 (mandatory individual account), implemented in 2007.

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

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

Mandatory individual account (old age): Employed residents of Uzbekistan. Voluntary coverage for self-employed persons and certain other categories of workers.

Social insurance: Employed residents of Uzbekistan.

Social pension (social assistance): Needy elderly and disabled pensioners and certain other categories of residents, including victims of the Chernobyl disaster.

Special pensions are paid to certain categories of older persons, including war veterans and former military personnel.

Source of Funds

Insured person

Mandatory individual account (old age): 1% of earnings. Additional contributions are possible.

Social insurance: 5.5% of wages.

Social pensions (social assistance): None.

Self-employed person

Mandatory individual account (old age): 1% of declared earnings. Additional contributions are possible.

Social insurance: A monthly contribution of at least the value of the monthly minimum wage; at least 50% of this amount if aged 60 or older (men), aged 55 or older (women), or disabled.

The monthly minimum wage is 118,400 soms (December 2014).

The self-employed person’s social insurance contributions also finance family allowances.

Social pensions (social assistance): None.

Employer

Mandatory individual account (old age): None.

Social insurance: 25% of total payroll.

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

Social pensions (social assistance): None.

Government

Mandatory individual account (old age): None.

Social insurance: Subsidies as needed.

Social pensions (social assistance): The total cost.

Qualifying Conditions

Mandatory individual account (old age): Age 60 (men) or age 55 (women).

Old-age pension (social insurance): Age 60 (men) with 25 years of covered employment or age 55 (women) with 20 years of covered employment.

Employment must cease.

The qualifying conditions are reduced for those working in hazardous or arduous employment or in ecologically damaged areas, for unemployed older workers, for teachers with at least 25 years of service, and for certain other categories of workers.

Deferred old-age pension: Age 60 (men) or age 55 (women).

Pensions are not payable abroad.

Old-age social pension (social assistance): Paid to those who do not qualify for the old-age pension (social insurance).

Disability pension (social insurance): Must have one to 15 years of covered employment, depending on the age when the disability began, and be assessed with a Group I (total disability, incapacity for any work, and requires constant attendance), Group II (total disability, incapacity for any work, and does not require constant attendance), or Group III (partial disability and incapacity for usual work) disability.

Partial disability pension: The insured has less than the required number of years of covered employment for a full pension.

An expert medical commission assesses the degree of disability.

Pensions are not payable abroad.

Constant attendance supplement: Must be assessed with a Group I disability.

Disability social pension (social assistance): Paid to needy adults with a Group I disability (total disability, incapacity for any work, and requires constant attendance) that
began in childhood and for children younger than age 16 with disabilities.

**Survivor benefit (mandatory individual account):** Paid to eligible survivors when the insured dies.

**Survivor pension (social insurance):** The deceased had one to 15 years of covered employment, depending on the age at the time of death.

Eligible survivors include children regardless of whether they were dependent on the deceased and nonworking dependents (including the spouse; either parent, if disabled and not of pensionable age; and grandparents, if no other support is available).

Pensions are not payable abroad.

**Survivors social pension (social assistance):** Paid to needy orphans younger than age 16 (no limit if disabled since childhood).

**Funeral grant:** Paid to the person who pays for the funeral. The deceased was an insured person, a pensioner, or a dependent family member.

### Old-Age Benefits

**Mandatory individual account (old age):** The benefit is based on the insured’s contributions plus accrued interest and may be paid monthly or as a lump sum.

The interest rate is determined by the People’s Bank in coordination with the Central Bank and the Ministry of Finance and must not exceed the inflation rate.

**Old-age pension (social insurance):** The pension is paid according to income level. 55% of the insured’s average earnings over any consecutive five-year period in the last 10 years is paid to high- and middle-income insured persons; low-income insured persons receive the minimum old-age pension.

Deferred pension: 1% of the insured’s average earnings over any consecutive five-year period in the last 10 years is paid for each additional year of covered employment above the normal retirement age for high- and middle-income insured persons; 1% of the minimum old-age pension for each additional year for low-income insured persons.

Low-income is defined as average monthly earnings below the minimum pension. Middle-income is average monthly earnings from the minimum old-age pension up to eight times the monthly minimum wage. High-income is average monthly earnings of more than eight times the monthly minimum wage.

The monthly minimum wage is 118,400 soms (December 2014)

The monthly minimum old-age pension (social insurance) is 231,575 soms (December 2014).

The maximum earnings used to calculate benefits is eight times the monthly minimum wage.

A lump sum of six months of benefits is paid to pensioners before they emigrate permanently.

**Old-age social pension (social assistance):**

142,100 soms a month is paid (December 2014).

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

### Permanent Disability Benefits

**Disability pension (social insurance):** For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of the insured’s average earnings over any consecutive five-year period in the last 10 years is paid; 100% of the high-income old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of the insured’s average earnings over any consecutive five-year period in the last 10 years is paid; 100% of the high-income old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average earnings over any consecutive five-year period in the last 10 years is paid.

The minimum pension for a Group I or II disability is 100% of the minimum old-age pension (social insurance); 50% of the minimum old-age pension (social insurance) for a Group III disability.

The minimum old-age pension (social insurance) is 231,575 soms (December 2014).

Constant-attendance supplement: A supplement is paid.

Partial disability pension: A percentage of the full pension is paid according to the number of years of covered employment below 15 years.

A lump sum of six months of benefits is paid to pensioners before they emigrate permanently.

**Disability social pension (social assistance):** 100% of the minimum old-age pension is paid for a Group I disability; 50% for a Group II disability; 30% for a Group III disability.

The minimum old-age pension (social insurance) is 231,575 soms (December 2014).

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

### Survivor Benefits

**Survivor pension (mandatory individual account):** A lump sum of the insured’s contributions plus accrued interest is paid.

**Survivor pension (social insurance):** 30% of the deceased’s average earnings over any consecutive five-year...
period in the last 10 years is paid to each dependent survivor.
The minimum survivor pension is 50% of the monthly minimum wage.
When both parents or a single mother dies, the minimum pension is 30% of the insured’s average earnings or at least the monthly minimum wage.
The monthly minimum wage is 118,400 soms (December 2014).
A lump sum of six months of benefits is paid to pensioners before they emigrate permanently.

Survivors social pension (social assistance): 50% of the monthly minimum wage is paid for a half orphan whose parent was receiving government support; 100% for orphans whose parent was not receiving government support.
The monthly minimum wage is 118,400 soms (December 2014).

Funeral grant: Two times the monthly pension the pensioner received is paid for the death of a pensioner; three times the monthly minimum wage if the deceased was not a pensioner or was a dependent family member.
The monthly minimum wage is 118,400 soms (December 2014).

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

Administrative Organization
Ministry of Finance (http://www.mf.uz) provides general supervision and coordination.
Extrabudgetary Pension Fund, under the Ministry of Finance, administers the programs.

Sickness and Maternity

Regulatory Framework
First and current laws: 1995 (Labour code) and 1956 (temporary disability).
Type of program: Social insurance (cash sickness and maternity benefits) and universal (medical benefits) system.

Coverage
Cash sickness and maternity benefits: Persons in covered employment; persons on leave from employment while pursuing secondary, technical, or advanced education; and registered unemployed persons.
Exclusions: Self-employed persons.
Medical benefits: Residents of Uzbekistan.

Source of Funds
Insured person
Cash benefits: None.
Medical benefits: None.
Self-employed person
Cash benefits: Not applicable.
Medical benefits: None.
Employer
Cash benefits: See source of funds under Old Age, Disability, and Survivors.
Medical benefits: None.
Government
Cash benefits: Subsidies for cash sickness and maternity benefits.
Medical benefits: The total cost.

Qualifying Conditions
Cash sickness and maternity benefits and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits
Sickness benefit: 60% of the last month’s wage is paid with less than eight years of uninterrupted employment; 80% with more than eight years.
Maternity benefit: 100% of the insured’s last month’s wage is paid for 56 days before and 56 days after childbirth (may be extended to 70 days if there are complications or multiple births). 200% of the monthly minimum wage is paid to working mothers caring for children younger than age 2; unpaid leave if caring for a child aged 2 to 3.
The monthly minimum wage is 118,400 soms (December 2014).

Workers’ Medical Benefits
Medical benefits: Government health facilities provide medical services, including general and specialist care, hospitalization, prostheses, and medicine.

Dependents’ Medical Benefits
Medical benefits for dependents: Medical benefits for dependents are the same as those for the insured.

Administrative Organization
Cash sickness and maternity benefits: Ministry of Labor and Social Protection provides general supervision and coordination.
Enterprises and local Departments of Social Protection pay cash benefits directly to insured persons.
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Extrabudgetary Pension Fund, under the Ministry of Finance (http://www.mf.uz), administers maternity benefits.

Medical benefits: Ministry of Health (http://www.minzdrav.uz) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments administer the provision of medical services through clinics, hospitals, and other facilities.

Work Injury

Regulatory Framework

First and current laws: 1997 (temporary disability) and 2005 (medical benefits).

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

Local authorities and employers may provide supplementary pension benefits out of their own budgets.

Coverage

Employed persons.

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: Subsidies for work injury benefits and the total cost of medical benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured’s average earnings over any consecutive five-year period in the last 10 years is paid from the first day of incapacity until recovery or award of a permanent disability pension.

The minimum earnings used to calculate benefits are the monthly minimum wage.

The monthly minimum wage is 118,400 soms (December 2014).

An expert medical commission assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension: The pension is paid according to three categories of disability: Group I (total disability, incapacity for any work, and requires constant attendance), Group II (total disability, incapacity for any work, and does not require constant attendance), and Group III (partial disability and incapacity for usual work).

For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings over any consecutive five-year period in the last 10 years is paid; 100% of the minimum old-age pension with at least 25 years of covered employment (men) or 20 years (women).

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings over any consecutive five-year period in the last 10 years is paid; 100% of the old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average earnings over any consecutive five-year period in the last 10 years is paid.

The minimum pension for a Group I or II disability is 100% of the minimum old-age pension (social insurance); 50% for a Group III disability.

The minimum old-age pension (social insurance) is 231,575 soms (December 2014).

An expert medical commission assesses the degree of disability.

Constant-attendance supplement: Paid for a Group I disability with at least 25 years of covered employment (men) or 20 years (women).

Pensions are payable abroad for a work injury or an occupational disease.

Workers' Medical Benefits

Government health facilities provide medical services, including general and specialist care, hospitalization, laboratory services, transportation, and the full cost of appliances and medicine.

Survivor Benefits

Survivor pension: 30% of the deceased’s monthly average earnings over any consecutive five-year period in the last 10 years is paid for each dependent survivor.

The minimum survivor pension is 100% of the monthly minimum wage; 200% for a full orphan or the death of a single mother.

The monthly minimum wage is 118,400 soms (December 2014).

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits directly to their employees.

Pensions: Ministry of Finance (http://www.mf.uz) provides general supervision and coordination.
Extrabudgetary Pension Fund, under the Ministry of Finance, administers the program.

**Medical benefits:** Ministry of Health (http://www.gov.uz) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments oversee the provision of medical services through clinics, hospitals, and other facilities.

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**Extrabudgetary Pension Fund, under the Ministry of Finance, administers the program.**

**Medical benefits:** Ministry of Health (http://www.gov.uz) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments oversee the provision of medical services through clinics, hospitals, and other facilities.

## Unemployment

### Regulatory Framework

**First law:** 1992 (employment).

**Current law:** 1998 (employment).

**Type of program:** Social insurance system.

### Coverage

Citizens of Uzbekistan.

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:** Subsidies as needed from central and local governments.

### Qualifying Conditions

**Unemployment benefit:** Must have worked for at least 12 weeks in the last 12 months or register as a job seeker for the first time.

Long-term unemployed: Reentrants to the workforce who have less than 12 weeks of employment in the last 12 months but have at least one year of total employment. Must be registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for a job placement or vocational training, or filing fraudulent claims.

### Unemployment Benefits

**Unemployment benefit:** 50% of the insured’s average earnings in the last 26 weeks is paid.

The minimum monthly benefit is 100% of the monthly minimum wage.

The maximum monthly benefit is based on average earnings up to the national average wage.

Long-term unemployed: 100% of the monthly minimum wage is paid to skilled reentrants to the workforce for the first 13 weeks and 75% of the monthly minimum wage for the following 13 weeks; 75% of the monthly minimum wage (50% if without dependents) is paid to unskilled reentrants for 13 weeks.

First-time job seeker: 75% of the monthly minimum wage (50% if no dependents) is paid for 13 weeks.

Dependent’s supplement: 10% of the unemployment benefit is paid for each dependent younger than age 16.

The monthly minimum wage is 118,400 soms (December 2014).

### Early retirement pension:

The old-age pension (social insurance) is paid to unemployed persons who are within two years of reaching pensionable age. (See old-age benefits under Old Age, Disability, and Survivors.)

**Administrative Organization**

Ministry of Labor and Social Protection provides general supervision and coordination.

Employment Service and local counterparts, together with the National Federation of Trade Unions, administer the program.

### Family Allowances

#### Regulatory Framework

**First law:** 1944.

**Current laws:** 2002 (family benefits) and 2013 (family assistance).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Employed and self-employed insured persons.

**Social assistance:** Residents of Uzbekistan.

#### Source of Funds

**Insured person**

**Social insurance:** None.

**Social assistance:** None.

**Self-employed person**

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

**Social assistance:** None.
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Employer

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

Social assistance: None.

Government

Social insurance: Subsidies as needed.

Social assistance: The total cost is financed from national, regional, city, and district budgets, and from various supplemental budgetary sources.

Qualifying Conditions

Young child allowance (social insurance): Paid for children younger than age 2. The allowance is income tested, except for single-parent families and families with at least one child with a disability.

Family assistance (social assistance): Paid to needy families or single persons on the recommendation of local neighborhood committees.

Family allowance (social assistance): Children must be younger than age 14.

Family Allowance Benefits

Young child allowance (social insurance): 200% of the monthly minimum wage is paid, regardless of the number of children.

The monthly minimum wage is 118,400 soms (December 2014).

Family assistance (social assistance): 1.5 to three months of the monthly minimum wage is paid for three months; may be extended in certain cases. The benefit is paid according to the number of family members and the assessed need.

The monthly minimum wage is 118,400 soms (December 2014).

Family allowance (social assistance): 50% of the monthly minimum wage is paid for families with one child; 100% for two children; 140% for three; 175% for four or more. Family allowances may be paid for up to six months; may be extended if family income has not changed.

The monthly minimum wage is 118,400 soms (December 2014).

Administrative Organization

Social insurance: Ministry of Labor and Social Protection provides general supervision and coordination.

Social assistance: Citizens’ Commissions, appointed by local neighborhood committees, administer the program locally.