

## Bolivia

Exchange rate: US\$1.00 = 6.86 bolivianos.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1949 (social insurance).

**Current laws:** 1956 (social security), implemented in 1959; 2007 (universal pension), implemented in 2008; 2010 (integrated pensions system); 2011 (social security regulations); 2012 (persons with disabilities); 2013 (disability solidarity grant); and 2013 (increases in universal and solidarity pension).

**Type of program:** Universal and mandatory individual account system.

Note: In 1997, all active members of the old social insurance program were transferred to the mandatory individual account program.

#### Coverage

**Universal:** Resident citizens of Bolivia.

Exclusions: Public-sector employees (for the disability solidarity grant).

**Mandatory individual account:** Employed persons, including military personnel, and apprentices.

Voluntary coverage for self-employed persons.

#### Source of Funds

##### Insured person

*Universal:* None.

**Mandatory individual account:** 10% of monthly covered earnings (old age) plus 1.71% (disability and survivors) and 0.5% (administrative fees). For the solidarity pension, 0.5% of monthly covered earnings from 2,122 bolivianos to 13,000 bolivianos, 1% of monthly covered earnings from 13,001 bolivianos to 25,000 bolivianos, 5% of monthly covered earnings from 25,001 bolivianos to 35,000 bolivianos, and 10% of monthly covered earnings exceeding 35,000 bolivianos.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

20% of the insured person's contributions for disability and survivor insurance also finances the solidarity pension.

##### Self-employed person

*Universal:* None.

**Mandatory individual account:** 10% of monthly covered declared earnings (old age) plus 1.71% (disability and survivors) and 0.5% (administrative fees). For the solidarity pension, 0.5% of monthly covered declared earnings from 2,122 bolivianos to 13,000 bolivianos, 1% of monthly covered declared earnings from 13,001 bolivianos to 25,000 bolivianos, 5% of monthly covered declared earnings from 25,001 bolivianos to 35,000 bolivianos, and 10% of monthly covered declared earnings exceeding 35,000 bolivianos. Self-employed persons working in mining cooperatives contribute an additional 2% of declared income from sales for the solidarity pension.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

20% of the self-employed person's contributions for disability and survivor insurance also finances the solidarity pension. See also source of funds under Work Injury.

##### Employer

*Universal:* None.

**Mandatory individual account:** None (old age); premiums finance disability and survivor insurance. For the solidarity pension, 3% of covered payroll (mining companies pay 2% of covered payroll; mining cooperatives pay 2% of declared income from sales). See also source of funds under Work Injury.

##### Government

*Universal:* The total cost of the universal old-age pension, the universal funeral grant, and the solidarity disability grant is financed by taxes on hydro-carbons and dividends from public enterprises.

**Mandatory individual account:** Finances the value of accrued rights under the social insurance program and the funeral grant; no contributions for the solidarity pension; contributes as an employer.

#### Qualifying Conditions

**Old-age pension (Renta Dignidad, Régimen No Contributivo, universal):** Age 60.

The universal old-age pension is payable abroad temporarily under certain conditions.

**Old-age pension (Pensión de Vejez, Régimen Contributivo, mandatory individual account):** At any age if the account balance is sufficient to finance a monthly pension of at least 60% of the insured's average monthly covered earnings in the last two years (or over the total contribution period if the insured has less than two years of

contributions), funeral expenses, and survivor benefits for the insured's dependents.

Age 55 (men) or age 50 (women) with accrued rights under the old social insurance program, if the account balance is sufficient to finance a monthly pension of at least 60% of the insured's average monthly covered earnings in the last two years (or over the total contribution period if the insured has less than two years of contributions), funeral expenses, and survivor benefits for the insured's dependents.

Age 58 (age 56 for miners) with at least 10 years of contributions if the account balance is sufficient to finance a monthly pension that is greater than the solidarity pension.

The retirement age for women is reduced by one year for each live birth, up to three. The retirement age for miners is reduced by one year for every two years of work in unhealthy conditions, up to a five-year reduction.

Solidarity pension (*Pensión solidaria de vejez, régimen semicontributivo*): Age 58 (age 56 for miners) with at least 10 years of contributions, and the account balance is insufficient to finance a monthly pension above a legally defined minimum monthly amount.

The retirement age for women is reduced by one year for each child born alive, up to three. The retirement age for miners is reduced by one year for every two years of work in unhealthy conditions, up to a five-year reduction.

The individual account old-age pension is payable abroad temporarily under certain conditions.

**Disability pension (*Pensión por Invalidez, Régimen Contributivo, mandatory individual account*):** Must be younger than age 65; have at least a 60% assessed degree of disability; have at least five years of contributions to the social insurance or individual account programs or during half the period from the date of the first individual account contribution to the date the disability began; and have contributed in the 12 months before the disability began. If the disability is due to an illness, the insured must also have at least 18 months of contributions in the 36 months before the disability began.

Partial disability: Must have a 50% to 59% assessed degree of disability and meet the age and contribution requirements for the full disability pension.

Severe disability supplement (*Suplemento por gran invalidez*): Must have at least an 80% assessed degree of disability.

Certified medical doctors assess the degree of disability.

The disability pension ceases at age 65 and is replaced by the individual account old-age pension.

The disability pension is payable abroad temporarily under certain conditions.

**Disability solidarity grant (*Renta Solidaria para personas con discapacidad grave y muy grave, universal*):**

Must be assessed with a severe (unable to perform most daily tasks) or very severe (in need of the constant attendance of others to perform daily tasks) disability.

The disability solidarity grant is not paid for visual impairments.

**Survivor pension (*Pensión por Muerte, Régimen Contributivo, mandatory individual account*):** The deceased

received or was entitled to receive an individual account old-age or disability pension; had at least five years of contributions to the social insurance or individual account programs or during half the period from the date of the first individual account contribution to the date of death; and had contributed in the 12 months before the death. If the death was the result of an illness, the deceased must also have had at least 18 months of contributions in the 36 months before the date of death.

Eligible survivors include a widow(er) or cohabiting partner and orphans younger than age 18 (age 25 if a student; no limit if disabled). If there is no eligible widow(er), partner, or orphan, other eligible survivors include the deceased's parents, brothers and sisters younger than age 18, or other survivors named by the insured.

The widow(er)'s or partner's pension ceases upon (re)marriage or cohabitation.

The survivor pension is payable abroad temporarily under certain conditions.

**Funeral grant (*Gastos Funerales, Régimen No Contributivo, universal*):** Paid if a universal old-age pensioner dies.

A widow(er) or cohabiting partner, sibling, or parent can claim the grant up to 18 months after the deceased's death; other persons only have up to six months to claim the grant.

The universal funeral grant cannot be combined with an individual account funeral grant.

**Funeral grant (*Gastos Funerarios, Régimen Contributivo, mandatory individual account*):** Paid when an

insured person younger than age 60 or a person aged 60 or older receiving or entitled to receive an individual account old-age, disability, or solidarity pension dies.

A widow(er) or cohabiting partner, sibling, or parent can claim the grant up to 18 months after the deceased's death; other persons have only up to six months to claim the grant.

The individual account funeral grant cannot be combined with a universal funeral grant.

### Old-Age Benefits

**Old-age pension (*Renta Dignidad, Régimen No Contributivo, universal*):** 4,550 bolivianos a year is paid;

3,900 bolivianos a year to a person receiving another pension.

Schedule of payments: The pension is paid monthly, bimonthly, quarterly, or annually.

Benefit adjustment: Benefits are adjusted every three years based on available funds.

**Old-age pension (Pensión de Vejez, Régimen Contributivo, mandatory individual account):** The insured must use the account balance to purchase a fixed or variable life annuity, depending on the account balance at retirement. (The value of accrued rights under the old social insurance program is combined with the account balance at retirement.)

The first monthly amount paid under a variable life annuity must be at least 60% of the insured's average monthly covered earnings in the last two years (or over the total contribution period if the insured has less than two years of contributions).

Benefit adjustment: Benefits are adjusted annually based on changes in the UFV (Unidad de Fomento de Vivienda).

The UFV is an index that is adjusted daily based on changes in the consumer price index.

Solidarity pension (Pensión solidaria de vejez, régimen semicontributivo): The difference between the monthly pension financed by the account balance and a legally defined minimum monthly amount based on the insured's years of contributions is paid with 10 to 15 years of contributions: 640 bolivianos with 10 years of contributions, 695 bolivianos with 11 years of contributions, 752 bolivianos with 12 years of contributions, 808 bolivianos with 13 years of contributions, 864 bolivianos with 14 years of contributions, or 920 bolivianos with 15 years of contributions. If the insured has at least 16 years of contributions, the legally defined minimum monthly amount varies depending on the insured's years of contributions and average covered earnings in the last 24 contribution periods: the monthly amount ranges from 954 bolivianos to 1,136 bolivianos with 16 years of contributions (depending on the insured's average covered earnings) and increases with each additional year of contributions until reaching 1,600 bolivianos to 4,200 bolivianos with at least 35 years of contributions.

Schedule of payments: 13 payments a year.

### **Permanent Disability Benefits**

**Disability pension (Pensión por Invalidez, Régimen Contributivo, mandatory individual account):** 70% of the insured's average monthly covered earnings in the last five years (or over the total contribution period if the insured has less than five years of contributions) is paid.

Partial disability: The insured's average monthly covered earnings in the last five years (or over the total contribution period if the insured has less than five years of contributions) multiplied by the assessed degree of disability is paid.

Severe disability supplement (Suplemento por gran invalidez): A monthly benefit equal to the legal monthly minimum wage is paid.

The legal monthly minimum wage is 2,122 bolivianos.

The insurance company pays a monthly contribution of 10% of the insured's average monthly covered earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) to the insured person's individual account until retirement or death.

The minimum monthly earnings used to calculate the disability pension are the legal monthly minimum wage.

The maximum monthly earnings used to calculate the disability pension are 60 times the legal monthly minimum wage.

Schedule of payments: 13 payments a year.

If an insured person assessed with a disability does not meet the contribution requirements for a disability pension, the insured may use the individual account balance plus accrued rights under the old social insurance program (if applicable) to purchase a temporary annuity. The monthly annuity is 60% of the insured's average monthly covered earnings in the last five years (or over the total contribution period if the insured has less than five years of contributions). The minimum monthly annuity is 60% of the legal monthly minimum wage.

Benefit adjustment: Benefits are adjusted annually based on changes in the UFV (Unidad de Fomento de Vivienda).

The UFV is an index that is adjusted daily based on changes in the consumer price index.

**Disability solidarity grant (Renta Solidaria para personas con discapacidad grave y muy grave, universal):** 250 bolivianos a month is paid.

### **Survivor Benefits**

**Survivor pension (Pensión por Muerte, Régimen Contributivo, mandatory individual account)**

*Spouse's pension:* 90% of the monthly base survivor pension is paid to a widow(er) or cohabiting partner with no eligible orphan; 70% with one eligible orphan; or 50% with at least two eligible orphans. (Life insurance tops up the deceased's account balance if the balance plus accrued rights under the old social insurance program [if applicable] is insufficient to finance the survivor pension.)

The monthly base survivor pension is the individual account old-age, disability, or solidarity pension the deceased received or was entitled to receive at the time of death, whichever is greater, depending on the deceased's age at the time of death.

The minimum monthly earnings used to calculate the monthly base pension are the legal monthly minimum wage.

The maximum monthly earnings used to calculate the monthly base survivor pension are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

**Orphan's pension:** 20% of the monthly base survivor pension is paid for one orphan; 50% is split equally if there are two or more orphans; or 100% is split equally among full orphans. (Life insurance tops up the deceased's account balance if the balance plus accrued rights under the old social insurance program [if applicable] is insufficient to finance the survivor pension.)

When an orphan ceases to be eligible, the spouse's pension is recalculated.

The maximum combined spouse's and orphan's pension is 100% of the monthly base survivor pension.

**Other eligible survivor's pension:** If there is no eligible widow(er), partner, or orphan, 60% of the monthly base survivor pension is divided equally among other eligible survivors.

The maximum combined survivor pension for other eligible survivors is 60% of the monthly base survivor pension.

Schedule of payments: Survivor pensions are paid 13 times a year.

If the deceased did not meet the contribution requirements for an individual account old-age or disability pension, the deceased's account balance plus accrued rights under the old social insurance program (if applicable) may be used to purchase a temporary annuity. The monthly annuity is 60% of the deceased's average monthly covered earnings in the last five years (or over the total contribution period if the insured has less than five years of contributions). The minimum monthly annuity is 60% of the legal monthly minimum wage.

**Benefit adjustment:** Benefits are adjusted annually based on changes in the UFV (Unidad de Fomento de Vivienda).

The UFV is an index that is adjusted daily based on changes in the consumer price index.

**Funeral grant (Gastos Funerales, Régimen No Contributivo, universal):** A lump sum of 1,800 bolivianos is paid to the person who paid for the funeral.

**Funeral grant (Gastos Funerarios, Régimen Contributivo, mandatory individual account):** A lump sum of 1,800 bolivianos is paid to the person who paid for the funeral.

### Administrative Organization

Note: The Public Management Body for Long-Term Social Security, once established, will take over administration of old-age, disability, and survivors benefits, under the supervision of the Ministry of the Economy and Public Finances. The Public Management Body for Long-Term Social

Security will transfer administration of disability benefits to the Public Insurance Entity, once established.

Ministry of the Economy and Public Finances (<http://www.economiayfinanzas.gob.bo/>) provides general supervision.

Approved financial entities pay the universal old-age pension.

Ministry of Health (<https://www.minsalud.gob.bo>) administers the disability solidarity grant.

Pension and Insurance Auditing Authority (APS) (<http://www.aps.gob.bo/>) supervises the Pension Fund Administrators (AFPs).

AFPs administer the old-age and solidarity pensions and funeral grants and contract with insurance companies for disability and survivor insurance.

Financial institutions approved by AFPs collect contributions through the integrated pension system (SIP).

Insurance companies pay disability and survivor pensions.

Assessment Body, established by the AFPs and the insurance companies, determines the degree of disability.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1956 (social security code); 1959 (regulations), 1987 (social security), implemented in 1989; 1988 (job protection); 1998 (basic health insurance); 2002 (child and maternal health); 2009 (job protection; health insurance for university students; and health care for dependents); 2011 (health resolution); 2012 (paternity); and 2013 (integral health care).

**Type of program:** Universal (medical benefits), social insurance (cash and medical benefits), and employer-liability (paternity benefit) system.

### Coverage

**Universal:** Citizens of Bolivia not covered by the social insurance program; noncitizens from a country under a reciprocity agreement with Bolivia; noncitizens from a country without a reciprocity agreement with Bolivia restricted to: pregnant women up to six months after child delivery, children younger than age 5, persons older than age 60, registered disabled persons, and women of reproductive age for sexual and reproductive health care.

**Social insurance:** Public- and private-sector employees, and persons older than age 60 (medical benefits only).

Voluntary coverage for self-employed persons.

**Employer liability:** Public- and private-sector employees.

Exclusions: Self-employed persons.

## Source of Funds

### Insured person

*Universal:* None.

*Social insurance:* None; pensioners contribute 3% of their monthly pensions.

*Employer liability:* None.

### Self-employed person

*Universal:* None.

*Social insurance:* Pay contributions. (Self-employed miners contribute 10% of 1.3 times the legal monthly minimum wage.)

Mining cooperatives contribute 1.8% of declared income from sales.

The legal monthly minimum wage is 2,122 bolivianos.

The self-employed person's contributions also finance temporary disability benefits and medical benefits under Work Injury.

*Employer liability:* Not applicable.

### Employer

*Universal:* None.

*Social insurance:* 10% of monthly payroll.

The employer's contributions also finance temporary disability benefits and medical benefits under Work Injury.

*Employer liability:* The total cost.

### Government

*Universal:* The total cost.

*Social insurance:* None; the total costs of health insurance for university students not otherwise covered; contributes as an employer.

*Employer liability:* None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefit (Subsidio de Enfermedad, Seguro de Enfermedad, social insurance):** Must have at least two months of contributions before the incapacity began.

**Cash maternity benefit (Subsidio de Maternidad, Seguro de Maternidad, social insurance):** Must have at least six months of contributions in the 12 months immediately before the expected month of childbirth. The benefit is paid to an insured woman or to the wife of an insured man.

**Paternity benefit (Licencia de Paternidad, employer liability):** Must provide a medical certificate confirming a spouse's or partners child delivery.

**Medical benefits (universal):** There is no minimum qualifying period.

**Medical benefits (Seguro de Enfermedad, social insurance):** Must have at least one month of contributions in the last two months.

## Sickness and Maternity Benefits

**Sickness benefit (Subsidio de Enfermedad, Seguro de Enfermedad, social insurance):** 75% of the insured's last monthly earnings is paid after a three-day waiting period for up to 26 weeks (the first three days of sick leave are paid by the employer).

**Maternity benefit (Subsidio de Maternidad, Seguro de Maternidad, social insurance):** 90% of the insured's last monthly earnings before the maternity leave began is paid for up to 45 days before and 45 days after the expected date of childbirth.

**Job protection:** Both parents have the right to retain their job positions, salaries, and grades during the entire pregnancy and until the child is 12 months old.

Additional maternity benefits are paid under Family Allowances.

**Paternity benefit (Licencia de Paternidad, employer liability):** 100% of the employee's daily earnings are paid for up to three days.

## Workers' Medical Benefits

**Medical benefits (universal):** Benefits include general, specialist, and preventive care; maternity care; diagnostic services; surgery, hospitalization; dental care; and essential medicine. Medical services with a specialist must be accessed by referral.

**Medical benefits (Seguro de Enfermedad, social insurance):** Benefits include general, specialist, and preventive care; maternity care; diagnostic services; surgery; hospitalization; prostheses; organ transplants; dental care; and medicine.

## Dependents' Medical Benefits

**Medical benefits (universal):** Dependents are covered in their own right.

**Medical benefits (Seguro de Enfermedad, social insurance):** Benefits for dependents are the same as those for the insured.

## Administrative Organization

Ministry of Health (<https://www.minsalud.gob.bo/>) provides supervision through the Supervisory Authority of Short-Term Social Security (ASUSS) (<http://asuss.gob.bo/>).

Short-term social insurers administer the social insurance program and collect contributions jointly with the National Health Fund (<https://www.cns.gob.bo/>).

Employers pay paternity benefits directly.

Free health care is provided under the universal program in public health institutions.

## Work Injury

### Regulatory Framework

**First law:** 1924 (work injury).

**Current laws:** 1956 (social security code); 1959 (regulations); 1987 (social security); 1996 (mandatory individual account), implemented in 1997; and 2010 (integrated pensions system).

**Type of program:** Social insurance (temporary disability and medical benefits) and mandatory individual account (permanent disability and survivor benefits) system.

### Coverage

**Social insurance:** Public- and private-sector employees. Voluntary coverage for self-employed persons.

**Mandatory individual account:** Employed persons, including military personnel and apprentices. Voluntary coverage for self-employed persons.

### Source of Funds

#### Insured person

*Social insurance:* None.

*Mandatory individual account:* None.

#### Self-employed person

*Social insurance:* See source of funds under Sickness and Maternity.

*Mandatory individual account:* 1.71% of monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

20% of the self-employed person's contribution also finances the solidarity pension. See also source of funds under Old Age, Disability, and Survivors.

#### Employer

*Social insurance:* See source of funds under Sickness and Maternity.

*Mandatory individual account:* 1.71% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

20% of the employer's contribution also finances the solidarity pension. See also source of funds under Old Age, Disability, and Survivors.

### Government

*Social insurance:* None; contributes as an employer.

*Mandatory individual account:* None; contributes as an employer.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered if the employer provides the transportation.

Employed persons must be younger than age 65 and have an assessed degree of disability of at least 10%. If the disability is the result of an accident at work, the insured must have been employed when the accident occurred. If the disability is the result of an illness, the disability must begin while the insured is employed or up to 12 months (18 months for miners) after employment ceases.

Self-employed persons must be younger than age 65, have an assessed degree of disability of at least 10%, and have made at least three contributions in the last 12 months before the disability began. If the disability is the result of an accident at work, the disability must be assessed while the insured is making contributions. If the disability is the result of an illness, the disability must begin while the insured is making contributions or up to nine months (18 months for members of mining cooperatives) after contributions cease.

### Temporary Disability Benefits

**Temporary disability benefit (Subsidio por Incapacidad Temporal, social insurance):** 90% of the insured's last earnings is paid in the case of a work injury; 75% for an occupational disease.

### Permanent Disability Benefits

**Permanent disability pension (Renta de Invalidez, mandatory individual account):** For an assessed degree of disability of at least 60%, 100% of the insured's average monthly covered earnings in the last five years (or over the total contribution period if the insured has less than five years of contributions) is paid.

Severe disability supplement (Suplemento por gran invalidez): A monthly benefit equal to the legal monthly minimum wage is paid if the insured has at least an 80% assessed degree of disability.

The insurance company pays a monthly contribution of 10% of the insured's average monthly covered earnings in the last five years (or over the total contribution period if the insured has less than five years of contributions) to the insured person's individual account until retirement or death.

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

The maximum monthly earnings used to calculate benefits are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

**Partial disability (Invalidez parcial):** For an assessed degree of disability of at least 25% but less than 60%, the insured's average monthly covered earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) multiplied by the assessed degree of disability is paid.

The disability pension ceases at age 65 and is replaced by the individual account old-age pension.

**Disability grant (Indemnización global):** For an assessed degree of disability of at least 10% but less than 25%, a lump sum of 48 times the insured's average monthly covered earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions) is paid.

Certified medical doctors assess the degree of disability.

**Benefit adjustment:** Benefits are adjusted annually based on the UFV (Unidad de Fomento de Vivienda).

The UFV is an index that is adjusted daily based on changes in the consumer price index.

### **Workers' Medical Benefits**

**Medical benefits (social insurance):** Benefits include necessary medical and surgical care, hospitalization, diagnostics, prosthesis, and medicine.

### **Survivor Benefits**

**Survivor pension (Pensión por Muerte, mandatory individual account)**

**Spouse's pension:** 80% of the monthly base survivor pension is paid to a widow(er) or cohabiting partner with no eligible orphans; 60% if there is one eligible orphan; or 50% if there are two or more eligible orphan.

The monthly base survivor pension is 100% of the deceased's average monthly covered earnings in the last five years (or over the total contribution period if the deceased had less than five years of contributions).

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

The maximum monthly earnings used to calculate benefits are 60 times the legal monthly minimum wage.

The legal monthly minimum wage is 2,122 bolivianos.

The spouse's pension ceases upon remarriage or cohabitation.

**Orphan's pension:** 20% of the monthly base survivor pension is paid for one orphan up to age 18 (age 25 if a student; no limit if disabled); 50% is split equally if there are two or more orphans; or 100% is split equally among full orphans.

When an orphan ceases to be eligible, the spouse's pension is recalculated.

The maximum combined spouse's and orphan's pension is 100% of the monthly base survivor pension.

**Other eligible survivor's pension:** If there is no surviving spouse, partner, or orphan, 60% of the monthly base survivor pension is split equally among other eligible survivors.

The monthly base survivor pension is 100% of the deceased's average monthly covered earnings in the last five years (or over the whole contribution period if the deceased had less than five years of contributions).

The maximum combined survivor pension for other eligible survivors is 60% of the monthly base survivor pension.

**Schedule of payments:** Survivor pensions are paid 13 times a year.

If the deceased did not meet the contribution requirements for a permanent disability pension, the deceased's individual account balance may be used to purchase a temporary annuity. The monthly annuity is 60% of the insured's average monthly covered earnings in the last five years (or over the whole contribution period if the insured has less than five years of contributions). The minimum monthly annuity is 60% of the legal monthly minimum wage.

**Benefit adjustment:** Benefits are adjusted annually based on the UFV (Unidad de Fomento de Vivienda).

The UFV is an index that is adjusted daily based on changes in the consumer price index.

**Funeral grant (Gastos Funerales, mandatory individual account):** A lump sum of 2,000 bolivianos is paid to the person who paid for the funeral.

### **Administrative Organization**

Note: Once established, the Public Management Body for Long-term Social Security, under the supervision of the Ministry of the Economy and Public Finances, will administer the permanent disability and survivors benefits (work injury) until a Public Insurance Entity is established.

Ministry of the Economy and Public Finances (<http://www.economiayfinanzas.gob.bo/>) provides general supervision.

Supervisory Authority of Short-Term Social Security (ASUSS) (<http://asuss.gob.bo/>) provides regulatory and financial supervision for the social insurance program.

Short-term social insurers administer the social insurance program and collect contributions jointly with the National Health Fund (<http://www.cns.gob.bo/>).

Pension and Insurance Auditing Authority (APS) (<http://www.aps.gob.bo/>) supervises the Pension Fund Administrators (AFPs).

Pension Fund Administrators (AFPs) collect contributions and contract insurance companies for work injury disability and survivor insurance.

Insurance companies administer the work injury disability and survivor programs.

Assessment Body (EEC), established by the AFPs and the insurance companies under the legal form of a civil association, determines the origin, cause, degree, and date of the disability for disability benefit purposes as well as the origin and cause of death for survivor benefit purposes

## Unemployment

### Regulatory Framework

No statutory unemployment benefits are provided.

The labor code requires employers to provide severance pay to dismissed employees with more than 90 days of continuous employment. The payment amount is 100% of the employee's average monthly earnings in the last three months of employment multiplied by the number of years of continuous employment (or a proportional sum for continuous employment of less than a year). Dismissed employees are covered for medical and maternity benefits for up to two months after employment ceases.

## Family Allowances

### Regulatory Framework

**First law:** 1953 (family allowances for certain categories of workers).

**Current laws:** 1956 (Social Security Code), implemented in 1959; 1987 (social security reform); 2009 (Juana Azurduy mother and baby grant); 2011 (family allowances); and 2012 (Juancito Pinto cash transfer).

**Type of program:** Universal and social insurance system.

### Coverage

**Universal:** Residents of Bolivia.

**Social insurance:** Public- and private-sector employees, including employees of mining cooperatives, and their spouses or partners and children.

Exclusions: Self-employed persons.

Special systems for bank employees, military personnel, and other groups of workers.

## Source of Funds

### Insured person

*Universal:* None.

*Social insurance:* None.

### Self-employed person

*Universal:* None.

*Social insurance:* Not applicable.

### Employer

*Universal:* None.

*Social insurance:* 13% of monthly payroll.

### Government

*Universal:* The total cost.

*Social insurance:* None; contributes as an employer.

## Qualifying Conditions

### Child cash transfer (Bono Juancito Pinto, universal):

Paid for children younger than age 21 (no limit if disabled) who are enrolled in and regularly attend primary or secondary school or special education institutions, present their national identity cards, and are accompanied by a parent or guardian to receive the payments.

### Mother and baby grant (Bono Juana Azurduy, universal):

Paid to a pregnant woman without social insurance for medical benefits, an imprisoned pregnant woman, or a child not covered by social insurance for medical benefits up to age 2 (must be younger than age 1 at the time of the application for the grant). Mother and child must attend regular medical appointments. Beneficiaries must not receive any other family allowance.

### Prenatal subsidy (Subsidio Universal Prenatal por la Vida, universal, in kind):

Paid to an uninsured woman who has completed four months of pregnancy.

### Prenatal grant (Subsidio Prenatal, social insurance, in kind):

Paid to an insured woman who has completed four months of pregnancy and undergone monthly prenatal examinations.

### Birth grant (Subsidio de Natalidad, social insurance):

Paid for a child registered as the insured's dependent with the National Health Fund.

### Nursing allowance (Subsidio de Lactancia, social insurance, in kind):

Paid for a child younger than 12 months.

### Burial allowance (Subsidio de Sepelio, social insurance):

Paid for the death of a child younger than age 19.

## Family Allowance Benefits

### Child cash transfer (Bono Juancito Pinto, universal):

200 bolivianos a year is paid for each eligible child.

**Mother and baby grant (Bono Juana Azurduy, universal):** A lump sum of 2,000 bolivianos is paid.

**Prenatal subsidy (Subsidio Universal Prenatal por la Vida, universal, in kind):** Four baskets of nutritional products, each valued at 300 bolivianos, are provided during pregnancy.

**Prenatal grant (Subsidio Prenatal, social insurance, in kind):** A monthly basket of food products equal in value to 2,000 bolivianos is provided during the last five months of pregnancy.

**Birth grant (Subsidio de Natalidad, social insurance):** A lump sum of 2,000 bolivianos is paid for each birth.

**Nursing allowance (Subsidio de Lactancia, social insurance, in kind):** A food and milk basket equal in value to 2,000 bolivianos is provided during the first year.

**Burial allowance (Subsidio de Sepelio, social insurance):** A lump sum of 2,000 bolivianos is paid.

### **Administrative Organization**

Ministry of Health (<https://www.minsalud.gob.bo/>) provides supervision for the social insurance system, the Juana Azurduy mother baby grant, and the universal prenatal subsidy.

Supervisory Authority of Short-Term Social Security (ASUSS) (<http://asuss.gob.bo/>), along with other short-term health entities, administer the social insurance program, the Juana Azurduy mother baby grant, and the universal prenatal subsidy.

Ministry of Education (<http://www.minedu.gob.bo/>) administers the Juancito Pinto cash transfer program.

Subsidy Distributor (<https://www.sedem.gob.bo/>) procures and distributes in-kind benefits.

Employers pay cash benefits directly to employees or pay the Subsidy Distributor for in-kind benefits.