

Uruguay

Exchange rate: US\$1.00 = 35.21 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1829 to 1954 (various laws for specified groups of workers); 1919 (contributory and non-contributory pensions); and 1966 (national social security institution), implemented in 1967.

Current laws: 1995 (social insurance and individual accounts), implemented in 1996; 2007 (pension for persons who suffered political persecution); 2007 (noncontributory pensions), implemented in 2008; 2009 (flexibility of social security); 2011 (victims of domestic violence); 2012 (victims of violent crimes); 2013 (partial pension for private workers); 2014 (severely disabled persons); and 2017 (opting-out of individual accounts for certain persons).

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

Note: Self-employed persons with annual earnings below 737,033 pesos (one-person enterprise) or 1,228,388 pesos (microenterprises with up to three partners) may enroll in a simplified system for small contributors. Under this program (Monotributo), insured persons pay a single monthly contribution for social security, which is calculated based on an assumed monthly income of 5,497 pesos.

Coverage

Social insurance: Employed and self-employed persons, including rural and household workers.

Special systems for bank employees, notaries, university graduates, self-employed persons registered as small contributors (Monotributo program), and military and police force personnel.

Mandatory individual account: Employed and self-employed persons born after April 1, 1956, or who first entered the labor force after April 1, 1996, and have monthly earnings exceeding 57,846 pesos.

Voluntary coverage for employed and self-employed persons born on or before April 1, 1956, or who have monthly earnings up to 57,846 pesos.

Special systems for bank employees, notaries, university graduates, and military and police force personnel.

Social assistance: Needy residents of Uruguay and victims of domestic violence or violent crimes. (Resident citizens of Uruguay for the special pension for persons who suffered political persecution.)

Source of Funds

Insured person

Social insurance: 15% of gross monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 57,846 pesos.

Insured persons with monthly earnings up to 57,846 pesos can choose to allocate 50% of their contributions to an individual account.

The maximum earnings used to calculate contributions are adjusted annually based on changes in the average wage index.

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

Mandatory individual account: 15% of gross monthly covered earnings exceeding 57,846 pesos.

The insured person's contributions to the individual account include an average of 2.468% of covered earnings for disability and survivor insurance and an average of 1.37% of covered earnings for administrative fees (2018).

The minimum monthly earnings used to calculate mandatory contributions are 57,846 pesos.

The maximum monthly earnings used to calculate mandatory contributions are 173,539 pesos.

Persons who voluntarily choose to contribute to the individual account program can allocate 50% of their contributions on monthly earnings up to 57,846 pesos to the individual account and 50% to the social insurance program, and 100% of contributions on monthly earnings exceeding 57,846 pesos and up to 86,770 pesos to the social insurance program.

Insured persons with monthly earnings exceeding 173,539 pesos can make voluntary contributions for the monthly earnings exceeding 173,539 pesos to the individual account program only.

The minimum and maximum earnings used to calculate contributions are adjusted annually based on changes in the average wage index.

Social assistance: None.

Self-employed person

Social insurance: 15% of gross monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 57,846 pesos.

Self-employed persons with monthly earnings up to 57,846 pesos can choose to allocate 50% of their contributions to an individual account.

The self-employed person's contributions also finance cash sickness and parental benefits.

Mandatory individual account: 15% of gross monthly covered earnings exceeding 57,846 pesos.

The self-employed person's contributions to the individual account include an average of 2.468% of covered earnings for disability and survivor insurance and an average of 1.37% of covered earnings for administrative fees (2018).

The minimum monthly earnings used to calculate mandatory contributions are 57,846 pesos.

The maximum monthly earnings used to calculate mandatory contributions are 173,539 pesos.

Persons who voluntarily choose to contribute to the individual account program can allocate 50% of their contributions on the monthly earnings up to 57,846 pesos to the individual account and 50% to the social insurance program, and 100% of contributions on monthly earnings exceeding 57,846 pesos and up to 86,770 pesos to the social insurance program.

Self-employed persons with monthly earnings exceeding 173,539 pesos can make voluntary contributions for the monthly earnings exceeding 173,539 pesos to the individual account program only.

The minimum and maximum earnings used to calculate contributions are adjusted annually based on changes in the average wage index.

Social assistance: None.

Employer

Social insurance: 7.5% of monthly covered payroll; additional contributions for employees in hazardous occupations.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 173,539 pesos.

The maximum earnings used to calculate contributions are adjusted annually based on changes in the average wage index.

The employer's contributions also indirectly finance cash sickness and parental benefits, unemployment benefits, and family allowances.

Mandatory individual account: None.

Social assistance: None.

Government

Social insurance: Finances any deficit; contributes as an employer.

Mandatory individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Jubilación Común, social insurance): Age 60 with at least 30 years of paid or credited contributions.

Women are credited with one year of contributions for each child (biological or adopted), up to five years. Additional years of contributions are credited to workers in hazardous occupations.

Deferred pension: The pension may be deferred until age 70, or until reaching 35 years of contributions, whichever occurs first.

Old-age supplement (Prima por Edad, social insurance, income tested): Must be aged 70 or older.

Income test: Household average monthly per capita income must not exceed 16,288.99 pesos (16,722.98 pesos as of January 2020).

The social insurance old-age pension is payable abroad.

Old-age pension (Jubilación Común, mandatory individual account): Age 60 with at least 30 years of contributions; age 65 with no contribution requirement (Jubilación Parcial por Ahorro).

The individual account old-age pension is payable abroad.

Advanced old-age pension (Jubilación por Edad Avanzada, social insurance and mandatory individual account): Age 70 with at least 15 years of paid or credited contributions. The age requirement is reduced for additional years of contributions, ranging from age 69 with at least 17 years of contributions to age 65 with at least 25 years of contributions.

Women are credited with one year of contributions for each child (biological or adopted), up to five years. Additional years of contributions are credited to workers in hazardous occupations.

Old-age supplement (Prima por Edad, social insurance, income tested): Must be aged 70 or older and be receiving a social insurance advanced old-age pension.

Income test: Household average monthly per capita income must not exceed 16,288.99 pesos (16,722.98 pesos as of January 2020).

The advanced old-age pension (social insurance or mandatory individual account) is payable abroad.

Partial old-age pension (Jubilación Parcial, social insurance): Paid to persons who reduce their working hours or return to work on a part-time basis after reaching the normal retirement age and who are entitled to receive a social insurance old-age or advanced old-age pension.

The partial old-age pension is payable abroad.

Special pension for persons who suffered political persecution (Jubilación Especial Reparatoria, social insurance): Age 60 with at least 10 years of service and exiled, incarcerated, or dismissed from a job for political or union-related reasons from February 9, 1973, to February 28, 1985.

The special pension for persons who suffered political persecution cannot be combined with any other contributory social security benefit.

Noncontributory old-age pension (Pensión por Vejez, social assistance, means tested): Age 70 and assessed as needy; or aged 65 to 69 and living in a household assessed as having a critical shortage for meeting basic needs (Asistencia a la Vejez).

Means test: The beneficiary's monthly income from work and other sources must not exceed 11,160.29 pesos. The income of family members, including the beneficiary's spouse, siblings, parents, and children, must not exceed certain limits. An asset test is also applied.

Special pension for persons who suffered political persecution (Pensión Especial Reparatoria, social assistance, income tested): Paid to persons incarcerated for at least a year for political or union-related reasons from February 9, 1973, to February 28, 1985. There are no minimum age or service requirements.

Income test: Monthly income from work and other sources must not exceed 62,310 pesos (67,785 pesos as of January 2020).

The special pension for persons who suffered political persecution cannot be combined with any other social insurance or social assistance benefit.

Disability pension (Jubilación por Incapacidad Física Total, social insurance and mandatory individual account): Must have at least a 66% assessed degree of disability, be incapable of any work, and have at least two years (if aged 25 or older) or six months (if younger than age 25) of covered employment immediately before the disability began. There is no minimum qualifying period for a disability resulting from an accident. If the disability began after the insured ceased employment and he or she is not receiving any other social insurance or social assistance benefit, a pension may be paid with at least 10 years of covered employment (a residence requirement is applied).

Partial disability benefit (Subsidio Transitorio por Incapacidad Parcial): Must have a 50% to 66% assessed degree of disability, be incapable of work in the current job, and have at least two years (if aged 25 or older) or six months (if younger than age 25) of covered employment before the disability began. There is no minimum qualifying period for a disability resulting from an accident. The benefit is temporary and subject to reassessment of the incapacity for work.

District medical commissions of the Social Security Bank assess the degree of disability.

The social insurance and individual account disability pensions are payable abroad.

Noncontributory disability pension (Pensión por Invalidez, social assistance, means tested): Must have a permanent disability or a severe disability and have at least 15 years of residence in Uruguay.

Means test: The beneficiary's monthly income from work must not exceed 12,462 pesos; nonemployed persons must not have income that exceeds 11,160.29 pesos. The income of family members, including the beneficiary's spouse, siblings, parents, and children, must not exceed certain limits. An asset test is also applied. The income and asset tests are waived for persons with severe disabilities.

Special allowance (Ayuda Extraordinaria): Paid to low-income persons based on assessed need for transportation and other costs related to attending special education institutions.

Disability pension for victims of violent crimes (Pensión a las Víctimas de Delitos Violentos, social assistance, income tested): Must be assessed with a total disability and a total incapacity for any work resulting from being a victim of a violent crime and not be receiving any other social security benefit provided by a public or private institution.

A medical examination by a doctor approved or designated by the Social Insurance Bank may be required.

Attendance allowance (Programa de Asistentes Personales, social assistance, income tested): Must be younger than age 29 or older than age 80, be assessed with a severe disability, require the attendance of others for at least 70 hours a month to perform daily functions, and not be receiving residential care. Noncitizens must have at least 10 years of residence in Uruguay immediately before the claim is made.

Income test: Monthly per capita family income must not exceed a maximum that varies depending on family situation and the level of care needed.

Survivor pension (Pensión por Fallecimiento, social insurance and mandatory individual account): The deceased was working; received or was entitled to receive an old-age or disability pension, or a sickness, maternity, work injury, or unemployment benefit; or died in the 12 months after an unemployment benefit ceased. Coverage is extended for up to 12 months after employment ceases; no limit with at least 10 years of contributions.

A survivor pension may be paid in the case of the disappearance of a retired, employed, or unemployed person.

Eligible survivors include a widow(er) or partner (same sex or opposite sex), a dependent divorced spouse (same sex or opposite sex) who was receiving alimony, unmarried orphans younger than age 21 (age 18 with sufficient means; no limit if disabled), and dependent, disabled parents. A widow or female partner's average monthly income must

not exceed 188,359.27 pesos in the 12 months before the insured's death. A widower or male partner's monthly income must not exceed 108,306.57 pesos: with an annual income up to 50,543.07 pesos, the pension is paid automatically; with an annual income exceeding 50,543.07 pesos and up to 108,306.57 pesos, the widow or male partner must prove that he was economically dependent on the deceased (January 2020).

The survivor pension is payable abroad.

Pension for victims of violent crimes (Pensión a las Víctimas de Delitos Violentos, social assistance, income tested): Paid to a victim of a violent crime or his or her dependents.

Eligible dependents include the spouse or cohabiting partners of persons who deceased as a victim of homicide, and children younger than age 21 (no limit if single and with a total incapable for any work).

The pension for victims of violent crimes cannot be combined with any other social security benefit provided by a public or private institution.

Special allowance for victims of domestic violence (Pensión para Hijos de Fallecidos por Violencia Doméstica, social assistance): The deceased died as a result of an act of domestic violence.

Eligible dependents include an unmarried dependent child younger than age 21 (at any age if assessed as incapable for any work and without insufficient means of support) at the time of the deceased's death.

Must provide proof of enrollment and regular attendance in an institution of learning, and of regular medical examinations. If the dependent child has an incapacity for work, the incapacity is reviewed every three years.

The special allowance for victims of domestic violence is payable abroad.

Funeral grant (Subsidio por Expensas Funerarias y Gastos Complementarios, social insurance): Paid to the person who pays for the funeral when an insured person or pensioner dies.

The funeral grant is payable abroad under certain conditions.

Old-Age Benefits

Old-age pension (Jubilación Común, social insurance): 45% of the insured's reference earnings plus 1% of reference earnings for each year of contributions from 31 to 35 years plus 0.5% of reference earnings for each year of contributions from 36 to 40 years is paid.

Reference earnings are the insured's average indexed monthly covered earnings in the 10 years before retirement or 105% of the insured's average indexed monthly covered earnings in the best 20 years of earnings, whichever is greater.

Deferred pension: The pension is increased by 3% for each year of contributions after the normal retirement age with at least 35 years of contributions, up to 30%; 2% for each year of contributions after the normal retirement age if the insured has less than 35 years of contributions.

The minimum monthly old-age pension is 12,150.45 pesos (13,557 pesos as of January 2020).

The maximum monthly old-age pension is 47,723.24 pesos (social insurance and individual account) or 70,572.54 pesos (social insurance only).

Old-age supplement (Prima por Edad, social insurance, income tested): 2,890 pesos a month is paid (January 2020).

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Old-age pension (Jubilación Común, mandatory individual account): The insured must use the total account balance to purchase an annuity from an insurance company.

The annuity benefit is calculated based on the insured's account balance, his or her life expectancy at the time of first benefit receipt, and the interest rate offered by the insurance company.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Advanced old-age pension (Jubilación por Edad Avanzada, social insurance): 50% of the insured's reference earnings plus 1% for each year of contributions exceeding the respective minimum years of contributions (from 15 to 25 years), up to 14%, is paid.

Reference earnings are the insured's average indexed monthly covered earnings in the 10 years before retirement, 105% of the insured's average indexed monthly covered earnings in the best 20 years of earnings (or over the total contributory period if less than 20 years), whichever is greater.

The minimum monthly advanced old-age pension is 12,150.45 pesos (13,557 pesos as of January 2020).

The maximum monthly advanced old-age pension is 47,723.24 pesos (social insurance and individual account) or 70,572.54 pesos (social insurance only).

Old-age supplement (Prima por Edad, social insurance, income tested): 2,890 pesos a month is paid (January 2020).

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Advanced old-age pension (Jubilación por Edad Avanzada, mandatory individual account): The insured must use the total account balance to purchase an annuity from an insurance company.

The annuity benefit is calculated based on the insured's account balance, his or her life expectancy at the time of

first benefit receipt, and the interest rate offered by the insurance company.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Partial old-age pension (Jubilación Parcial, social insurance): 50% of the social insurance old-age or advanced old-age pension the insured received or is entitled to receive is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Special pension for persons who suffered political persecution (Jubilación Especial Reparatoria, social insurance): 20,770 pesos (22,595 pesos as of January 2020) a month is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the BPC (Base de Prestaciones y Contribuciones).

Noncontributory old-age pension (Pensión por Vejez, social assistance, means tested): 11,160.29 pesos a month is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Special pension for persons who suffered political persecution (Pensión Especial Reparatoria, social assistance, income tested): 35,309 pesos (38,411.50 pesos as of January 2020) a month is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the BPC (Base de Prestaciones y Contribuciones).

Permanent Disability Benefits

Disability pension (Jubilación por Incapacidad Física Total, social insurance): 65% of the insured's reference earnings is paid.

The reference earnings are the insured's average indexed monthly covered earnings in the 10 years before the disability began or 105% of the insured's average indexed monthly covered earnings in the best 20 years of earnings, whichever is greater. (If the insured has fewer than ten years of contributions, the total number of years worked is used to calculate the reference earnings.)

Partial disability benefit (Subsidio Transitorio por Incapacidad Parcial): 65% of the insured's reference earnings is paid for up to three years.

The minimum monthly disability pension is 12,150.45 pesos (13,557 pesos as of January 2020).

The maximum monthly disability pension is 47,723.24 pesos (51,798.80 pesos as of January 2020).

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Disability pension (Jubilación por Incapacidad Física Total, mandatory individual account): 45% of the insured's average indexed monthly covered earnings in the 10 years before the disability began is paid. The individual account balance is transferred to an insurance company, which pays the pension.

Partial disability benefit: 45% of the insured's average indexed monthly covered earnings in the 10 years before the disability began is paid for up to three years.

Noncontributory disability pension (Pensión por Invalidez, social assistance, means tested): 11,160.29 pesos a month is paid.

Special allowance (Ayuda Extraordinaria): 2,696.62 pesos a month is paid for transportation costs or 5,829.01 pesos a month for rehabilitation costs (January 2020).

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Disability pension for victims of violent crimes (Pensión a las Víctimas de Delitos Violentos, social assistance, income tested): 24,924 pesos (27,114 pesos as of January 2020) a month is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the BPC (Base de Prestaciones y Contribuciones).

Attendance allowance (Programa de Asistentes Personales, social assistance, income tested): Up to 19,108.4 pesos (20,787.4 pesos as of January 2020) a month is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the BPC (Base de Prestaciones y Contribuciones).

Survivor Benefits

Survivor pension (Pensión por Fallecimiento, social insurance and mandatory individual account): 66% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid, depending on the number of survivors; 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a divorced widow(er) or parent, if there are no other survivors.

100% of the old-age or disability pension the deceased received or was entitled to receive is split among the widow(er), divorced spouses, and partners (same sex or opposite sex) with at least five years of cohabitation with the insured if there are no other eligible survivors; 70% if there are eligible orphans; 60% if there are other eligible survivors but no eligible orphans. The remainder is split equally among other eligible survivors. If there is no

widow(er) or a divorced spouse, 100% of the pension is split equally among other eligible survivors.

The survivor pension is paid for two years to a widow(er) or divorced spouse younger than age 30; for five years if the widow(er) or divorced spouse is aged 30 to 39; for life if aged 40 or older; or for the duration of the disability if disabled. A temporary survivor pension may be extended if the widow(er) or divorced spouse is raising a child younger than age 21 (no limit if disabled).

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

For the survivors of a member of an individual account program, the accumulated capital in the individual account (total contributions plus accrued interest) is transferred to an insurance company, which pays the pension. If there are no eligible survivors, the total account balance may be distributed to the next of kin.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Pension for victims of violent crimes (Pensión a las Víctimas de Delitos Violentos, social assistance, income tested): 24,924 pesos (27,114 pesos as of January 2020) a month is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the BPC (Base de Prestaciones y Contribuciones).

Special allowance for victims of domestic violence (Pensión para Hijos de Fallecidos por Violencia Doméstica, social assistance): 11,160.29 pesos (12,113.38 pesos as of January 2020) a month is paid.

An additional benefit of 1,615.23 pesos (2,307.48 pesos if a student or assessed as incapable of any work) a month is either paid to a legal guardian or credited to a special account that can be accessed by the beneficiary once he or she reaches age 18.

Funeral grant (Subsidio por Expensas Funerarias y Gastos Complementarios, social insurance): The cost of the funeral, up to 26,866.51 pesos (29,160.91 pesos as of January 2020), is paid. If the deceased was covered through private insurance, only the cost of complementary services are reimbursed, up to 13,304.66 pesos (14,580.46 pesos as of January 2020).

Administrative Organization

Ministry of Labor and Social Security (<https://www.mtss.gub.uy/>) provides general supervision.

Social Insurance Bank (<http://www.bps.gub.uy/>) administers the social insurance program and collects contributions.

Central Bank of Uruguay (<http://www.bcu.gub.uy/>) oversees pension fund management companies and insurance companies.

Pension savings fund administrators (Administradoras de Fondos de Ahorro Previsional, AFAP) manage the individual accounts.

Sickness and Maternity

Regulatory Framework

First laws: 1955 (sickness benefit for public transport workers), 1958 (maternity benefits), and 1958 (sickness and medical benefits for construction workers).

Current laws: 1975 (sickness); 1980 (maternity and family allowances), implemented in 1981; 2007 (national health fund); 2007 (national integrated health system), implemented in 2008; 2011 (incorporation schedule); 2012 (coverage extension national health fund); 2012 (benefit calculation); and 2012 (social assistance medical benefits).

Type of program: Social insurance (cash sickness and medical benefits), employment-related (parental benefits), employer-liability (paternity benefit), and social assistance (medical benefits) system.

Note: A portion of the contributions to the social insurance system for old age, disability, and survivors benefits finances the employment-related cash parental benefits. However, there is no direct link between the contributions and entitlement to these benefits.

Coverage

Cash sickness benefit (social insurance): Private-sector employees; self-employed rural workers and persons working in companies with up to five employees; self-employed persons registered as small contributors (monotributo and monotributo social) and their collaborating spouses; members of cooperatives; and persons receiving a partial old-age pension who continue working.

Exclusions: Certain company managers and directors.

Special systems for public-sector employees.

Cash parental benefits (employment related): Private-sector employees, including employees of diplomatic missions, banks, and notaries; self-employed rural workers and persons working in companies with up to one employee, and their collaborating spouses; self-employed persons registered as small contributors (monotributo and monotributo social) and their collaborating spouses (monotributo); members of cooperatives; and persons receiving an unemployment benefit.

Voluntary coverage is available.

Special systems for public-sector employees.

Medical benefits (social insurance): Public- and private-sector employees; self-employed persons; persons receiving unemployment benefits; persons working in companies with up to five employees, and their collaborating spouses;

pensioners; and persons receiving social assistance old-age, disability, and survivors benefits. Must reside in Uruguay.

Voluntary coverage for self-employed persons registered as small contributors (monotributo and monotributo social) and their collaborating spouses.

Exclusions: Employees of local governments and certain ministries.

Special systems for military and police personnel.

Cash paternity benefit (employer liability): Employed persons.

Special systems for military and police force personnel, and local government employees.

Medical benefits (social assistance): Needy residents of Uruguay and persons who suffered political persecution not covered by social insurance medical benefits.

Source of Funds

Insured person

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

Social insurance (medical benefits): 3% of gross earnings plus a contribution of 1.5% to 5% that varies depending on the insured's income and family situation.

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

Employer liability: None.

Social assistance (medical benefits): None.

Self-employed person

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

Social insurance (medical benefits): 5,298 pesos a month with no child or spouse; 6,243 pesos a month with a child and a spouse; 5,703 pesos a month with a child and no spouse; or 5,838 pesos a month with a spouse and no child (January 2019).

Employer liability: Not applicable.

Social assistance (medical benefits): None.

Employer

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

Social insurance (medical benefits): 5% of payroll plus additional premiums.

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

Employer liability: The total cost.

Social assistance (medical benefits): None.

Government

Social insurance and employment related (cash benefits): Finances any deficit.

Social insurance (medical benefits): Finances any deficit for all residents of Uruguay.

Employer liability: None.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (Subsidio por Enfermedad, social insurance): Must have at least three months of covered employment (at least 75 days for daily workers) in the last 12 months. There is no minimum qualifying period for pregnant women.

Cash maternity benefit (Subsidio por Maternidad, employment related): Paid for the birth of a child.

Cash paternity benefit (Subsidio por Paternidad, employment related and employer liability): Paid for the birth of a child. The benefit is not paid for a stillborn child.

Newborn care allowance (Subsidio para el Cuidado del Recién Nacido, employment related): Paid to a mother who received a cash maternity benefit, or her spouse if working part-time to care for a newborn child, until the child reaches six months of age.

Special adoption leave (Licencia Especial por Adopción, employment related): Paid to a private-sector salaried worker who adopts a child. The claim must be made within 30 days after the adoption.

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

Eligible dependents include an uninsured spouse or cohabiting partner and children younger than age 18 (no limit if disabled).

Medical benefits (social assistance, means tested): Provided to indigent persons, families receiving the social assistance vulnerable family allowance, and certain other vulnerable groups. There is no minimum qualifying period.

Income test: The beneficiary's income must not exceed certain limits.

Sickness and Maternity Benefits

Sickness benefit (Subsidio por Enfermedad, social insurance): 70% of the insured's average monthly covered earnings in the six months immediately before the incapacity began is paid after a three-day waiting period (no waiting period for hospitalization). The benefit is paid for up to a year; may be extended for an additional 12 consecutive months or for up to 36 nonconsecutive months.

The maximum monthly sickness benefit is 40,909.42 pesos (44,606.60 pesos as of January 2020).

Maternity benefit (Subsidio por Maternidad, employment related): 100% of the insured's average monthly or daily earnings in the last six months (declared earnings in the last 12 months for self-employed persons) is paid on the expected date of childbirth for 14 weeks (98 days) including six weeks before and eight weeks after the expected date of childbirth.

Schedule of benefits: The maternity benefit is paid as a lump sum.

Paternity benefit (Subsidio por Paternidad, employment related and employer liability): 100% of the insured's average daily or monthly earnings in the last six months (declared earnings in the 12 months for self-employed persons) are paid for up to 13 days. The first three days are paid by the employer; up to 10 additional days are paid by the Social Insurance Bank (BPS).

Schedule of benefits: The paternity benefit is paid as a lump sum.

Newborn care allowance (Subsidio para el Cuidado del Recién Nacido, employment related): 50% of the caregiver's average daily earnings in the six months before the maternity leave began (declared earnings in the 12 months before the maternity leave for self-employed persons) is paid for each day the employee works reduced hours to care for a child.

Schedule of benefits: The newborn care allowance is paid monthly.

Special adoption leave (Licencia Especial por Adopción, employment related): 100% of the employee's average daily or monthly earnings in the six months before the leave began is paid for six weeks. Immediately after the leave ends, the insured is entitled to work half-time for up to six months, during which a subsidy of 50% of the special adoption leave is paid.

Workers' Medical Benefits

Medical benefits (social insurance): Medical services are available through mutual health institutions. Medical services include medical assistance, surgery, and pharmaceutical products.

Mutual health institutions provide grants for eyeglasses, contact lenses, prostheses, orthopedic appliances, wheelchairs, and psychiatric hospitalization.

Medical benefits (social assistance, means tested): Free public health care is provided through public hospitals and clinics.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (social assistance, means tested): Benefits for dependents are the same as those for the primary beneficiary.

Administrative Organization

Ministry of Public Health (<http://www.msp.gub.uy/>) implements the Integrated National Health System.

Social Insurance Bank (<http://www.bps.gub.uy/>) collects contributions and administers cash benefits for the social insurance program.

National Health Board (Junta Nacional de Salud, JUNASA) (<http://www.msp.gub.uy/minisite/junta-nacional-de-salud/>) supervises and administers the medical benefits.

Collective medical assistance and mutual health institutions provide medical benefits.

State Health Services Administration (Administración de los Servicios de Salud del Estado, ASSE) (<http://www.asse.com.uy/home>) administers the social assistance program.

Work Injury

Regulatory Framework

First law: 1914 (work injury).

Current law: 1989 (work injury), implemented in 1990.

Type of program: Employer-liability (through a public carrier) system.

Coverage

Private-sector employees, including rural workers, construction workers, and household workers; certain public-sector employees; members of cooperatives; and apprentices.

Exclusions: Self-employed persons, professional athletes, and actors.

Special system for military and police personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost, which varies depending on the assessed degree of risk; 3.10% of earnings for household workers.

Government: None; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered. Occupational diseases are specified by law.

Temporary Disability Benefits

Temporary disability pension (Indemnización Temporal): 66.67% of the insured's average daily earnings in the six months immediately before the disability began is paid. (For casual workers, the benefit is equal to the insured's total adjusted daily earnings in the last six months divided by 150.) The benefit is paid after a four-day waiting period for the duration of the disability.

An additional benefit of 3.607% of the insured's earnings is paid under sickness benefits.

The minimum monthly temporary disability benefit is 3,052 pesos.

For an occupational disease, 100% of the insured's earnings before the disease was diagnosed is paid. There is no waiting period.

Schedule of payments: The temporary disability benefit is paid monthly.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios).

Permanent Disability Benefits

Permanent disability pension (Renta por Incapacidad Permanente): For an assessed degree of disability of at least 20%, 100% of the insured's monthly loss of earnings is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily function, the permanent disability pension is increased up to 115% of the insured's earnings before the disability began.

For an assessed degree of disability of at least 10% but less than 20%, a lump sum of 36 times the insured's monthly loss of earnings is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Workers' Medical Benefits

The National Insurance Bank provides medical services. Benefits include medical, surgical, and dental care; hospitalization; medicine; transportation; rehabilitation; and appliances.

There is no limit to duration.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the deceased's annual earnings is paid to a widow(er) or partner (same sex or opposite sex) with dependents; 66% without dependents.

The widow(er) must have been married to the deceased for at least one year at the time of death; a partner must

have cohabited with the deceased for at least one year. This requirement is waived if the marriage or partnership began before the accident.

Orphan's pension: If there are no other eligible survivors, 50% of the deceased's annual earnings is paid to each orphan younger than age 18 (no age limit if disabled and dependent on the deceased); if there is a widow(er) or partner, 20% is paid for one orphan; 35% for two; 45% for three; and 55% for four or more orphans.

Dependent parent's pension: If there is no eligible widow(er) or partner, 20% of the deceased's annual earnings is paid to dependent parents.

The maximum combined annual survivor pension is 100% of the deceased's annual earnings.

Benefit adjustment: Benefits are adjusted annually based on changes in the average wage index (Índice Medio de Salarios) in the previous year.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy/>) supervises and collects contributions to the program.

National Insurance Bank (<https://www.bse.com.uy/inicio/>) administers the program.

Hospitals and clinics under contract with the National Insurance Bank provide medical benefits.

Unemployment

Regulatory Framework

First law: 1934 (unemployment subsidy).

Current laws: 1981 (industry and commerce), 2001 (rural workers), 2006 (household workers), 2008 (late career unemployment), and 2012 (benefits calculation).

Type of program: Social insurance system.

Coverage

Private-sector employees in industry and commerce, rural workers, employees of diplomatic missions, construction workers, government employees with fixed-term contracts of at least two years, professional athletes, members of cooperatives, household workers, and certain teachers.

Exclusions: Self-employed persons and certain company managers and directors.

Special system for bank employees.

Source of Funds

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

Self-employed person: Not applicable.

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

Government: Finances any deficit.

Qualifying Conditions

Unemployment benefit (Subsidio por Desempleo): For employees paid monthly, must have at least 180 days of covered employment in the 12 months before unemployment began; for employees paid at irregular intervals, must have at least 180 days of covered employment, including at least 150 days of covered employment in the 12 months before unemployment began; for workers with irregular income or piece workers, must have at least 180 days of covered employment with earnings of at least six times the BPC in the 12 months before unemployment began.

The BPC (Base de Prestaciones y Contribuciones), an index that is adjusted annually to calculate taxation, income and social benefits, is 4,154 pesos (4,519 pesos as of January 2020).

Rural workers paid monthly must have at least 360 days months of covered employment in the 24 months before unemployment began; rural workers paid at irregular intervals must have at least 360 days of covered employment, including at least 250 days of covered employment in the 24 months before unemployment began; rural workers with irregular income must have at least 180 days of covered employment and earnings of at least 12 times the BPC in the 24 months before unemployment began.

Household workers must have been employed and registered with the Social Insurance Bank for at least six months (180 days) in the 12 months before unemployment began (if paid monthly); for at least six months with 150 days of work in the 12 months before unemployment began or, failing that, at least 360 days of covered employment with 250 days of work in the 24 months before unemployment began (if paid daily or hourly); or six months (180 days) of covered employment with earnings of at least six BPC in the 12 months before unemployment or, failing that, 360 days of covered employment and earnings of at least 12 BPC in the 24 months before unemployment began (irregular income and pieceworkers).

Unemployment must not be the result of dismissal for disciplinary reasons.

Partial unemployment benefit: Paid to workers paid daily or at irregular intervals for a temporary reduction in working time of at least 25% relative to the usual working time.

Dependent's supplement: Paid for a spouse or cohabiting partner, children younger than age 21 (no age limit if disabled), and certain other dependents with disabilities. Eligible dependents must not have monthly income exceeding 4,154 pesos (4,519 pesos as of January 2020).

There is a 12-month waiting period before a new claim for unemployment benefits can be made.

Special unemployment benefit (Subsidio Especial por Inactividad Compensada): Must be aged 58 or older, have at least 28 years of contributions to the Social Insurance Bank, be involuntarily unemployed for at least one year, not be receiving any other social insurance or social assistance benefit other than survivor benefits, and must meet certain residency requirements after ceasing employment.

The special unemployment benefit is payable abroad.

Unemployment Benefits

Unemployment benefit (Subsidio por Desempleo): A sequence of monthly payments of 66%, 57%, 50%, 45%, 42%, and 40% of the insured's average monthly earnings is paid to workers paid monthly or at irregular intervals; a sequence of monthly payments of 16, 14, 12, 11, 10, and nine days of the insured's average earnings is paid to workers who are paid daily.

Average earnings are based on the insured's earnings in the six months before unemployment began.

Partial unemployment benefit: For worker paid monthly, the benefit is the insured's average monthly earnings in the six months before partial unemployment minus the value of the insured's current monthly earnings. For workers who are paid daily, 12 days of the employee's earnings before unemployment is paid.

Benefits are paid for up to six months (up to one year for workers aged 50 or older; may be extended for an additional year under certain conditions).

The minimum monthly unemployment benefit is 5,122.30 pesos (5,574.33 pesos as of January 2020).

The maximum monthly unemployment benefit is 56,246 pesos (61,329.58 pesos as of January 2020).

Dependent's supplement: 20% of the unemployment benefit is paid.

Special unemployment benefit (Subsidio Especial por Inactividad Compensada): 40% of the insured's average gross monthly earnings in the six months before unemployment began is paid for up to two years.

The minimum monthly special unemployment benefit is 4,154 pesos (4,519 pesos as of January 2020).

The maximum monthly special unemployment benefit is 33,232 pesos (36,152 pesos as of January 2020).

Administrative Organization

Ministry of Labor and Social Security (<https://www.mtss.gub.uy/>) provides general supervision.

Social Insurance Bank (<http://www.bps.gub.uy/>) administers the program.

Family Allowances

Regulatory Framework

First law: 1943 (family allowances).

Current laws: 1980 (family allowances), implemented in 1981; 1995 (social security for low-income families); 2002 (multiple pregnancies); 2007 (equity in family allowances), implemented in 2008; and 2012 (benefit calculation).

Type of program: Employment-related and social assistance system.

Note: A portion of the contributions to the social insurance system for old age, disability, and survivors benefits finances the employment-related family allowance benefits. However, there is no direct link between the contributions and entitlement to these benefits.

Coverage

Employment related: Private-sector employees in industry and commerce, rural workers, construction workers, household workers, persons receiving sickness, unemployment, or maternity benefits, small rural products vendors, pensioners, and persons receiving social assistance old-age, disability, and survivors benefits.

Exclusions: Self-employed persons.

Social assistance: Children of vulnerable families or children who are enrolled full time in activities organized by the Institute for Children and Adolescents (INAU) or its partner organizations.

Source of Funds

Insured person

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

Social assistance: None.

Self-employed person

Employment related: Not applicable.

Social assistance: None.

Employer

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

Social assistance: None.

Government

Employment related: Finances any deficit.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Asignación Familiar, employment related, income tested): Paid for children younger than age 14 (age 18 if in secondary education, no limit if disabled). The allowance is paid from the day the pregnancy is confirmed. Children of school age must provide proof of school attendance. The pregnant mother must undergo prescribed medical examinations.

Income test: The full benefit is paid with total monthly household income up to 33,445.96 pesos. A reduced benefit is paid with monthly household income from 33,445.97 pesos to 55,755.26 pesos (two children); 61,330.78 pesos (three children); 66,906.31 pesos (four children); or 72,481.83 pesos (five children or more).

Multiple birth allowance (Asignación Prenatal por Embarazo Gemelar Múltiple, employment related, income tested): Paid to a pregnant woman expecting more than two children from the day the pregnancy is confirmed, independently of her employment status. Must provide a medical certificate.

Income test: The full allowance is paid with total monthly household income up to 33,445.96 pesos; a reduced allowance is paid with monthly household income from 33,445.97 pesos to 83,614.90 pesos.

Special allowances (Ayuda Extraordinaria, employment related and social assistance): Paid for persons with disabilities to help meet the cost of transportation and certain rehabilitation services. Persons with a disability receiving a benefit from the Ministry of Social Development (MIDES) who do not qualify for social insurance special allowances receive social assistance special allowances.

Vulnerable family allowance (Plan de Equidad, social assistance, means tested): Paid for children living in a socioeconomically vulnerable households. Paid from the birth of each child younger than age 14 if in primary school, age 16 if the child could not finish primary school for justified reasons, or age 18 if in secondary education (no limit if disabled). Children younger than age 4 must undergo regular medical examinations; children aged 4 or older must provide proof of enrolment in a learning institution and regular attendance (the education requirements are waived for children with disabilities). The benefit cannot be combined with other family benefits.

Family Allowance Benefits

Family allowance (Asignación Familiar, employment related, income tested): The monthly allowance amount varies depending on household income and family composition. 74% of the UR is paid for each eligible child to families with monthly earnings below 33,445.96 pesos; 37% of the UR for each child to families with monthly earnings from 33,445.96 pesos to 72,481.83 pesos.

The UR (Unidad Rejustable), an index that is adjusted monthly based on changes in the average wage index

Uruguay

(Índice Medio de Salarios) in the previous year, is 1,198.59 pesos (1,198.78 pesos as of January 2020).

The family allowance is doubled for children with disabilities.

Schedule of payments: The family allowance is paid every two months.

Multiple birth allowance (Asignación Prenatal por Embarazo Gemelar Múltiple, employment related, income tested): For a multiple birth, the family allowance is paid at three times the standard rate until the eligible children reach age 5, at twice the standard rate until age 12, and at the standard rate until age 18. Multiple-birth children are also entitled to receive routine medical care at home until age 3, and have priority in accessing medical care until age 9.

Schedule of payments: The multiple-birth allowance is paid every two months.

Special allowances (Ayuda Extraordinaria, employment related and social assistance): A monthly allowance of 2,696.62 pesos is paid for transportation costs and 5,829.01 pesos for rehabilitation costs (January 2020). Benefits are paid directly to the organizations providing transportation and rehabilitation services.

Benefit adjustment: Benefits are adjusted every six months; the special allowance for rehabilitation annually.

Vulnerable family allowance (Plan de Equidad, social assistance, means tested): A monthly benefit is paid depending on the number of beneficiaries per family, their age, and disability status.

A fixed monthly benefit of 1,615.23 pesos is paid for each child enrolled full time in INAU activities (1,757.21 pesos as of January 2020); and 2,536.12 pesos for each beneficiary with a physical or mental disability (2,510.32 pesos as of January 2020).

In-kind benefits include pediatric care for children up to age 6, dental care for children up to age 9, and medical specialist care and transportation for children up to age 14. Free medical examinations and medicine for children are provided.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index and an adjustable reference unit (Unidad Reajutable) set by decree.

Administrative Organization

Social Insurance Bank (<http://www.bps.gub.uy/>) administers the programs.

Ministry of Social Development (<http://www.mides.gub.uy/>) jointly administers the special allowances and vulnerable family allowances.