Uzbekistan
Exchange rate: US$1.00 = 7,840 soms.

Old Age, Disability, and Survivors

Regulatory Framework
First law: 1956.
Current laws: 1993 (state pension) and 2004 (mandatory individual account), implemented in 2007.
Type of program: Social insurance, mandatory individual account, and social assistance system.

Coverage
Social insurance: Employed citizens of Uzbekistan.
Mandatory individual account: Employed citizens of Uzbekistan.
Voluntary coverage for self-employed persons and certain other categories of workers.
Social assistance: Needy citizens of Uzbekistan. Special system for military personnel and war veterans.

Source of Funds
Insured person
Social insurance: 8% of earnings.
Mandatory individual account: 2% of earnings. Additional contributions are possible.
Social assistance: None.

Self-employed person
Social insurance: A monthly contribution of at least the monthly minimum wage; at least 50% of the monthly minimum wage if aged 60 or older (men), aged 55 or older (women), or disabled.
The monthly minimum wage is 202,730 soms (November 2018).
The self-employed person’s contributions also finance family allowances.
Mandatory individual account: 2% of declared earnings. Additional contributions are possible.
Social assistance: None.

Employer
Social insurance: 25% of payroll; 15% for small and micro enterprises.
The employer’s contributions also finance sickness and maternity benefits, work injury benefits, unemployment benefits, and family allowances.
Mandatory individual account: None.
Social assistance: None.

Government
Social insurance: Provides subsidies as needed.
Mandatory individual account: None.
Social assistance: The total cost.

Qualifying Conditions
Old-age pension (social insurance): Age 60 with 25 years of covered employment (men) or age 55 with 20 years of covered employment (women).
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.
Employment must cease.
Deferred pension: The pension may be deferred.
The old-age pension is payable abroad under bilateral agreement.
Old-age pension (mandatory individual account): Age 60 (men) or age 55 (women).
Old-age social pension (social assistance, income tested): Age 60 with less than 25 years of covered employment (men) or age 55 with less than 20 years of covered employment (women).
Disability pension (social insurance): Must have at least two to 20 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) or Group II (total disability, incapacity for any work, and does not require constant attendance) disability.
Partial pension: Must not meet the covered employment requirements for a full disability pension.
Pension supplement: A supplement is paid for a Group I disability with at least 25 years of covered employment (men) or 20 years (women).
An expert medical commission assesses the degree of disability.
The disability pension is not payable abroad.
Disability social pension (social assistance, income tested): Paid to needy adults with a Group I or Group II disability that began in childhood and for children younger than age 16 with disabilities.
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**Survivor pension (social insurance):** The deceased had at least two to 20 years of covered employment, depending on age at the time of death.

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

The survivor pension is not payable abroad.

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

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

**Funeral grant (social assistance, income tested):** 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**

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

An insured person is classified as low income with average monthly earnings below the minimum monthly old-age pension, middle income with average monthly earnings from the minimum monthly old-age pension up to eight times the monthly minimum wage, or high income with average monthly earnings above eight times the monthly minimum wage.

The minimum monthly old-age pension is 396,500 soms (November 2018).

The monthly minimum wage is 202,730 soms (November 2018).

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

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

A lump sum of six months of the pension is paid if the pensioner emigrates permanently.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

**Old-age pension (mandatory individual account):** The benefit is based on total employee contributions plus accrued interest and may be paid in monthly payments 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 social pension (social assistance, income tested):** 243,300 soms a month is paid (November 2018).

Benefit adjustment: Benefits are adjusted based on 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 monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the high-income social insurance 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 monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the high-income social insurance old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

The minimum disability pension is 100% of the minimum monthly social insurance old-age pension.

The minimum monthly social insurance old-age pension is 396,500 soms (November 2018).

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

Pension supplement: A supplement is paid.

A lump sum of six months of the disability pension is paid if the pensioner emigrates permanently.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

**Disability social pension (social assistance, income tested):** 100% of the minimum monthly social insurance old-age pension is paid.

The minimum monthly social insurance old-age pension is 396,500 soms (November 2018).

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

**Survivor Benefits**

**Survivor pension (social insurance):** 30% of the deceased’s average monthly earnings in any consecutive five years in the last 10 years is paid to each eligible survivor.
The minimum survivor pension is 50% of the monthly minimum wage; 100% of the monthly minimum wage if both parents die or a single mother dies.

The monthly minimum wage is 202,730 soms (November 2018).

A lump sum of six months of the survivor pension is paid if the pensioner emigrates permanently.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

**Survivor benefit (mandatory individual account):** A lump sum of total employee contributions plus accrued interest is paid.

**Orphan social pension (social assistance, income tested):** 50% of the monthly minimum wage is paid for an orphan whose parent was receiving government support; 100% for an orphan whose parent was not receiving government support.

The monthly minimum wage is 202,730 soms (November 2018).

**Funeral grant (social assistance, income tested):** A lump sum of two times the monthly pension the pensioner received is paid when a pensioner dies; three times the monthly minimum wage if the deceased was not a pensioner or was a dependent family member.

The monthly minimum wage is 202,730 soms (November 2018).

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

**Administrative Organization**

Ministry of Finance (https://www.mf.uz/) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance (https://www.mf.uz/) administers the programs.

Tax authorities collect contributions.

**Sickness and Maternity**

**Regulatory Framework**

**First and current laws:** 1995 (labor code) and 1956 (temporary disability).

**Type of program:** Universal (medical benefits) and social insurance (cash benefits) system.

**Coverage**

**Universal (medical benefits):** Residents of Uzbekistan.

**Social insurance (cash benefits):** Persons in covered employment; persons on leave from employment while pursuing secondary, technical, or advanced education; and registered unemployed persons.

**Source of Funds**

**Insured person**

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* None.

**Self-employed person**

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* Not applicable.

**Employer**

*Universal (medical benefits):* None.

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

**Government**

*Universal (medical benefits):* The total cost.

*Social insurance (cash benefits):* Provides subsidies as needed.

**Qualifying Conditions**

**Cash sickness and maternity benefits (social insurance):** There is no minimum qualifying period.

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

**Sickness and Maternity Benefits**

**Sickness benefit (social insurance):** 60% of the insured’s last monthly wage is paid with less than eight years of uninterrupted employment; 80% with at least eight years.

**Maternity benefit (social insurance):** 100% of the insured’s last monthly wage is paid for 56 days before and 56 days after childbirth (may be extended to 70 days if there are complications or in the case of multiple births). 200% of the monthly minimum wage is paid to working mothers caring for children younger than age 2; unpaid leave may be taken if caring for a child aged 2 to 3.

The monthly minimum wage is 202,730 soms (November 2018).

**Workers’ Medical Benefits**

Government health facilities provide medical services, including general and specialist care, hospitalization, prostheses, and medicine.

**Dependents’ Medical Benefits**

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


Work Injury

Regulatory Framework

First and current laws: 1993 (permanent disability), 1997 (temporary disability), and 2005 (medical benefits).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Employed persons.
Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.
Social insurance: None.
Self-employed person

Universal: None.
Social insurance: Not applicable.

Employer

Universal: None.
Social insurance: See source of funds under Old Age, Disability, and Survivors.

Government

Universal: The total cost.
Social insurance: Provides subsidies as needed.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

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

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

The monthly minimum wage is 202,730 soms (November 2018).

An expert medical commission assesses the degree of disability.

Permanent Disability Benefits

The pension is based on 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 the insured's average monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the minimum monthly social insurance 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 the insured's average monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the minimum monthly social insurance 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 the insured's average monthly earnings in any consecutive five years in the last 10 years is paid.

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

The minimum monthly social insurance old-age pension is 396,500 soms (November 2018).

Pension supplement: A supplement is paid for a Group I disability with at least 25 years of covered employment (men) or 20 years (women).

An expert medical commission assesses the degree of disability.

The permanent disability pension is 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 average monthly earnings in any consecutive five years in the last 10 years is paid to each eligible 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 202,730 soms (November 2018).

**Administrative Organization**

Enterprises and employers pay temporary disability benefits to their own employees.


Extrabudgetary Pension Fund, under the Ministry of Finance, administers the permanent disability pensions program.

Ministry of Health ([http://www.minzdrav.uz/](http://www.minzdrav.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).


Type of program: Social insurance system.

**Coverage**

Citizens and permanent residents 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: Central and local governments provide subsidies as needed.

**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. 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.

Long-term unemployed benefit: Paid to reentrants to the workforce with less than 12 weeks of employment in the last 12 months but at least one year of total employment. First-time job seeker benefit: Paid to first-time job seekers.

Dependent’s supplement: Paid for each dependent child younger than age 16.

**Early retirement pension:** Paid to unemployed persons within two years of the normal retirement age.

**Unemployment Benefits**

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

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

The monthly minimum wage is 202,730 soms (November 2018).

The maximum monthly unemployment benefit is based on the insured’s average monthly earnings up to the national average wage.

Long-term unemployed benefit: 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 next 13 weeks; 75% of the monthly minimum wage (50% if without dependents) is paid to unskilled reentrants for 13 weeks.

First-time job seeker benefit: 75% of the monthly minimum wage (50% without dependents) is paid for 13 weeks.

Dependent’s supplement: 10% of the unemployment benefit is paid for each eligible dependent.

Early retirement pension: The social insurance old-age pension is paid. See old-age benefits under Old Age, Disability, and Survivors.

**Administrative Organization**


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

State Employment Promotion Fund collects contributions.
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**Family Allowances**

**Regulatory Framework**

First law: 1944.

Current laws: 2002 (social insurance) and 2013 (social assistance).

Type of program: Social insurance and social assistance system.

**Coverage**

Social insurance: Employed and self-employed 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.

**Employer**

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

Social assistance: None.

**Government**

Social insurance: Provides subsidies as needed.

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

**Administrative Organization**

Ministry of Labor and Social Protection (https://www.mehnat.uz/) provides general supervision and coordination for the social insurance program.

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

**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, income tested):** Paid to needy families or single persons on the recommendation of local neighborhood committees.

**Family allowance (social assistance):** Paid to needy families with children 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 202,730 soms (November 2018).

**Family assistance (social assistance, income tested):** 1.5 to three times the monthly minimum wage is paid for three months; may be extended under certain conditions. The benefit varies depending on the number of family members and the assessed need.

The monthly minimum wage is 202,730 soms (November 2018).

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

The monthly minimum wage is 202,730 soms (November 2018).