

Argentina

Exchange rate: US\$1.00 = 16.48 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

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

Current laws: 1971 (old-age and disability pensions), 1993 (private-sector workers and self-employed persons), 1988 (small contributors), 2008 (pensions adjustment), and 2016 (universal old-age pension).

Type of program: Universal, social insurance, and social assistance system.

Note: From 1994 until the end of 2008, there was a mixed system consisting of a first-pillar public pay-as-you-go (PAYG) program and a second pillar of individual accounts. A 2008 law closed the second-pillar individual accounts and transferred all workers and their account balances to the new first-pillar PAYG system (Integrated Argentinian Pension System (SIPA)).

Coverage

Universal: Residents of Argentina.

Social insurance: Employed and self-employed persons.

Voluntary coverage for clergy, directors and shareholders of corporations without mandatory coverage, honorary board members of cooperatives, housewives, and certain other categories of persons.

Exclusions: Certain professional workers hired abroad, including researchers, scientists, and technicians, who work in Argentina for up to two years and are insured in another country.

Special systems for military, security, and police personnel; university professors; teachers; foreign ministry diplomats; scientific researchers; judicial authorities; household workers; and workers in the energy sector.

Social assistance: Needy residents of Argentina.

Source of Funds

Insured person

Universal: None.

Social insurance: 11% of gross covered earnings.

The minimum monthly earnings used to calculate contributions are 2,224.32 pesos (March 2017).

The maximum monthly earnings used to calculate contributions are 72,289.62 pesos (March 2017).

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

Social assistance: None.

Self-employed person

Universal: None.

Social insurance: 27% of reference earnings, according to five categories.

Contributions are paid monthly.

Self-employed persons enrolled in a simplified system for small contributors pay a single monthly contribution for social security, according to the level of declared earnings (monotributo); no contributions for certain self-employed persons with annual earnings less than 72,000 pesos (monotributo social).

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

Social assistance: None.

Employer

Universal: None.

Social insurance: 10.17% or 12.71% of gross payroll, according to the activity of the enterprise; 16% for public-sector employers.

The minimum monthly earnings used to calculate contributions are 2,224.32 pesos (March 2017).

There are no maximum earnings used to calculate contributions.

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

Social assistance: None.

Government

Universal: The total cost.

Social insurance: Contributes with general revenue and certain earmarked taxes.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensión Universal para el Adulto Mayor [PUAM], universal): Age 65 and not receiving any other pension. Naturalized citizens must have at least 10 years of residence immediately before claiming the pension; foreign resident citizens must have at least 20 years of

residence, including 10 years immediately before claiming the pension.

The universal old-age pension is not payable abroad.

Old-age pension (social insurance): Age 65 (men) or aged 60 (women) with at least 30 years of contributions. (The insured may substitute two years of age over the retirement age for one year of missing contributions.)

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

Advanced old-age pension (social insurance): Age 70 with at least 10 years of contributions, including at least five of the last eight years immediately before retirement, and not receiving any other pension. A self-employed person must have been insured for at least five years.

Social insurance old-age pensions are payable abroad under bilateral or multilateral agreement.

Noncontributory old-age pension (social assistance, means tested): Age 70 with income and assets below a subsistence level and not receiving any social security benefits or nutritional support from family members. Naturalized citizens must have at least five years of residence immediately before claiming the pension; foreign residents, at least 40 years.

The noncontributory old-age pension is not payable abroad.

Disability pension (social insurance): Must be younger than the normal retirement age, have at least a 66% assessed loss of earning capacity, be a regular or qualifying irregular contributor, and not be gainfully employed or receiving other benefits.

Regular contributors must meet the minimum contribution requirements for the social insurance old-age pension or have 30 months of contributions in the 36 months before the disability began.

Qualifying irregular contributors must have 18 months of contributions in the 36 months before the disability began, or meet 50% of the minimum contribution requirements for the social insurance old-age pension (30 years) and have 12 months of contributions in the 60 months before the disability began.

A medical commission assesses the degree of disability.

Advanced-age disability pension (social insurance): Age 65 and assessed with at least a 66% loss of earning capacity. Must be a regular or qualifying irregular contributor and not be receiving any other pension.

Regular contributors must meet the minimum contribution requirements for the social insurance old-age pension or have 30 months of contributions in the 36 months before the disability began.

Qualifying irregular contributors must have 18 months of contributions in the 36 months before the disability began, or meet 50% of the minimum contribution requirements

for the social insurance old-age pension (30 years) and have 12 months of contributions in the 60 months before the disability began.

Noncontributory disability pension (social assistance, means tested): Must be younger than the normal retirement age, have at least a 76% assessed loss of earning capacity, and not be receiving any other pension or nutritional support from family members. Naturalized citizens must have at least five years of residence immediately before claiming the pension; foreign residents must have at least 20 years of residence.

Doctors at public healthcare facilities assess the degree of disability.

The noncontributory disability pension ceases at the normal retirement age and is replaced by a universal old-age pension.

Survivor benefits (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death.

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

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

Old-Age Benefits

Old-age pension (Pensión Universal para el Adulto Mayor [PUAM], universal): 80% of the minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid.

The minimum monthly old-age pension is (basic old-age pension, compensatory pension, and additional pension) 6,394.85 pesos (March 2017).

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

Old-age pension (social insurance): The benefit is the sum of three components: a basic flat-rate old-age pension, a compensatory pension based on years of contributions and service before July 1, 1994, and an additional pension based on years of contributions since July 1, 1994.

A year of contributions is any year in which the insured had at least six months of contributions.

The monthly basic old-age pension is 3,021.16 pesos (March 2017).

The monthly compensatory pension is 1.5% of the insured's average adjusted monthly covered earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of

years of contributions (up to 35 years) paid before July 1, 1994.

The monthly additional pension is 1.5% of the insured's average adjusted monthly covered earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid since July 1, 1994.

The minimum monthly old-age pension (basic old-age pension, compensatory pension, and the additional pension) is 6,394.85 pesos (March 2017).

The maximum monthly old-age pension (basic old-age pension, compensatory pension, and the additional pension) is 46,849.81 pesos (March 2017).

Schedule of payments: The old-age pension is paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Advanced old-age pension (social insurance): The benefit is the sum of three components: 70% of the basic flat-rate old-age pension, a compensatory pension based on years of contributions and service before July 1, 1994, and an additional pension based on years of contributions since July 1, 1994.

A year of contributions is any year in which the insured had at least six months of contributions.

The monthly basic old-age pension is 3,021.16 pesos (March 2017).

The monthly compensatory pension is 1.5% of the insured's average adjusted monthly covered earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid before July 1, 1994.

The monthly additional pension is 1.5% of the insured's average adjusted monthly covered earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid since July 1, 1994.

Schedule of payments: The advanced old-age pension is paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in revenue of the National Social Security Institution (ANSES) and wage indexes.

Noncontributory old-age pension (social assistance, means tested): 70% of the minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid.

The minimum monthly old-age pension is (basic old-age pension, compensatory pension, and additional pension) 6,394.85 pesos (March 2017).

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

Permanent Disability Benefits

Disability pension (social insurance): The benefit is 70% of the insured's average salary (regular contributor) or 50% of the insured's average salary (qualifying irregular contributor) in the five years before the claim is made.

The minimum monthly disability pension is 6,394.85 pesos (March 2017).

The maximum monthly disability pension is 46,849.81 pesos (March 2017).

Schedule of payments: The disability pension is paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Advanced-age disability pension (social insurance):

The benefit is the sum of three components: 70% of the basic flat-rate old-age pension, a compensatory pension based on years of contributions and service before July 1, 1994, and an additional pension based on years of contributions since July 1, 1994.

A year of contributions is any year in which the insured had at least six months of contributions.

The monthly basic old-age pension is 3,021.16 pesos (March 2017).

The monthly compensatory pension is 1.5% of the insured's average adjusted monthly covered earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid before July 1, 1994.

The monthly additional pension is 1.5% of the insured's average adjusted monthly covered earnings in the last 10 years (weighted average adjusted amounts for all periods for self-employed persons), multiplied by the number of years of contributions (up to 35 years) paid since July 1, 1994.

The minimum monthly advanced-age disability pension is 70% of the minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension).

The minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension) is 6,394.85 pesos (March 2017).

Schedule of payments: The advanced-age disability pension is paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

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Benefit adjustment: Benefits are adjusted automatically in March and September based on changes revenue of the National Social Security Administration (ANSES) and wage indexes.

Noncontributory disability pension (social assistance, means tested): 70% of the minimum old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid. Additional benefits may be paid for dependents under Family Allowances.

The minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension) is 6,394.85 pesos (March 2017).

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

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 70% of the reference payment, if the deceased was employed at the time of death, or of the social insurance old-age or disability pension the deceased received, is paid to a widow(er) or partner with no or up to one dependent child; 90% for two dependent or disabled children; 100% for three or more dependent or disabled children.

The reference payment is 70% of the deceased's average monthly earnings in the five years before death for regular contributors; 50% for irregular qualifying contributors.

The minimum monthly spouse's pension is 6,394.85 pesos.

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

Orphan's pension: 20% of the reference payment or the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible child. If there is no eligible widow(er) or partner, the spouse's pension is split equally among the surviving children.

The reference payment is 70% of the deceased's average monthly earnings in the five years before death for regular contributors; 50% for irregular qualifying contributors.

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

The maximum combined monthly survivor pension is 46,849.81 pesos (March 2017).

Schedule of payments: Survivor pensions are paid monthly, with a 13th payment equal to the regular monthly payment divided in half and paid in June and December.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in revenue of the National Social Security Administration and wage indexes.

Funeral grant (social insurance): A lump sum of 6,000 pesos is paid.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<https://www.argentina.gob.ar/trabajo>) oversees the social insurance system.

National Social Security Administration (<https://www.anses.gob.ar/>) administers the social insurance system.

Ministry of Social Development (<http://www.desarrollosocial.gob.ar/>) oversees the social assistance programs.

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

Federal Administration of Public Revenue (<http://www.afip.gob.ar/>) collects contributions.

Sickness and Maternity

Regulatory Framework

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

Current laws: 1971 (social services for retired people); 1976 (labor contracts); 1988 (health institutions), implemented in 1989; 1988 (health insurance), implemented in 1989; 1996 (family allowances); 1999 (household workers); 2000 (health institutions deregulation), implemented in 2001; and 2011 (prepaid medicine).

Type of program: Social insurance (cash maternity and medical benefits) and employer-liability (cash sickness benefits) system.

Note: Additional maternity benefits are paid under Family Allowances.

Coverage

Social insurance (cash maternity benefit): Employed women, including temporary, seasonal, and household workers.

Exclusions: Self-employed persons.

Social insurance (medical benefits): Employed persons, self-employed persons (small contributors), trainees, unemployed persons, pensioners, and household workers.

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

Voluntary coverage for other persons.

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

Employer liability (cash sickness benefits): Public- and private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance (cash maternity benefit): None.

Social insurance (medical benefits): 3% of covered earnings plus 1.5% for each eligible dependent other than the spouse or children. Pensioners contribute 3% of the old-age pension up to the minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension); 6% for the amount exceeding the minimum monthly old-age pension.

The minimum monthly earnings used to calculate contributions are 4,448.64 pesos (March 2017).

The maximum monthly earnings used to calculate contributions are 72,289.62 pesos (March 2017).

The minimum monthly old-age pension (basic old-age pension, compensatory pension, and additional pension) is 6,394.85 pesos (March 2017).

Employer liability: None.

Self-employed person

Social insurance (cash maternity benefit): Not applicable.

Social insurance (medical benefits): A monthly flat rate of 419 pesos plus 419 pesos for each additional family member.

Employer liability: Not applicable.

Employer

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): 6% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 4,448.64 pesos (March 2017).

There are no maximum earnings used to calculate contributions.

Employer liability: The total cost.

Government

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): The total cost of public health services for all residents of Argentina.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed.

Cash maternity benefit (social insurance): Must have at least three months of continuous employment before the maternity leave begins or be receiving a work injury or unemployment benefit.

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

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

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's salary is paid for up to three months to an employee with less than five years of service; up to six months with at least five years of service. The maximum duration of cash benefits is doubled for employees with dependents.

Maternity benefit (social insurance): Three months of the insured's average gross earnings before the maternity leave period is paid for 45 days before and 45 days after the expected date of childbirth; extended for six months if the child is diagnosed with Down syndrome.

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

Workers' Medical Benefits

Benefits include medical, hospital, dental, and palliative care; rehabilitation; prostheses; and transportation. A basic basket of benefits is defined by a schedule in law issued by the Ministry of Health and Environment. Insurers may offer more generous plans with additional copayments.

There is no limit to duration, except in the event of hospitalization for psychiatric treatment.

Pharmaceutical products are free during pregnancy, childbirth, and postnatal care; for children until age 1; during hospitalization; and for chronic diseases.

Cost sharing: A copayment is required for medicines (30% for oral antibiotics; 60% for other medicine) and in certain facilities.

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

Ministry of Health and Environment provides free public health care to all residents through public hospitals.

Dependents' Medical Benefits

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

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

Administrative Organization

Ministry of Health (<https://www.argentina.gob.ar/salud>) supervises medical benefits.

Superintendent of Health Services (<https://www.sssalud.gob.ar/>) controls, coordinates, and administers medical benefits.

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

National Institute of Social Services for Retirees and Pensioners (<http://www.pami.org.ar/>) provides medical services to elderly people and their dependents.

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

Employers pay cash sickness benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1915.

Current laws: 1995 (work injury), implemented in 1996; 2009 (work injury); 2012 (work injury); and 2013 (household workers).

Type of program: Employer-liability system.

Note: The employer and public institutions can self-insure if they meet certain solvency requirements and can guarantee medical care services.

Coverage

Public- and private-sector employees, trainees, and household workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or self-insures).

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Medical benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is the insured's earnings when the disability began, plus any additional pay increases accorded to workers in an equivalent position while the insured is not working. If earnings were variable, the benefit is the insured's average monthly earnings in the six months before the disability began and must be at least equal to the insured's expected earnings had the injury or accident not occurred. The benefit is paid from the 11th day until recovery or certification of permanent disability. (The employer pays the first 10 days.)

The disability is presumed to be permanent if it continues beyond two years.

A medical commission assesses the degree of disability.

Permanent Disability Benefits

Permanent disability benefits: For a total disability (at least a 66% assessed loss of work capacity), a lump sum of 53 times the insured's monthly base earnings multiplied by the quotient of 65 divided by the insured's age when the disability began is paid.

The monthly base earnings are the insured's average monthly earnings in the 12 months before the disability began.

The minimum permanent disability benefit for a total disability is 1,090,945 pesos (February 2017)

Additional lump-sum cash benefit: The basic benefit plus 20% of the sum of the permanent disability benefit and the basic benefit. If the disability is due to an accident while commuting to or from work, only the basic benefit is paid.

The basic benefit is 606,081 pesos (February 2017).

Constant-attendance allowance: If the insured has a severe, permanent, total disability and requires the constant attendance of others to perform daily functions, an additional allowance is paid.

Partial disability benefit: For an assessed loss of work capacity of less than 66%, a lump sum of 53 times the insured's monthly base earnings multiplied by the assessed loss of work capacity and the quotient of 65 divided by the insured's age when the disability began is paid.

The monthly base earnings are the insured's average declared earnings in the 12 months before the disability began.

The minimum partial disability benefit is 1,090,945 pesos (February 2017) multiplied by the assessed loss of work capacity.

Additional lump-sum cash benefit: For an assessed loss or work capacity of at least 50% but less than 66%, the benefit is the basic partial disability benefit plus 20% of the permanent disability benefit and the basic partial disability

benefit. If the disability is due to an accident while commuting to or from work, only the basic partial disability benefit is paid.

The basic partial disability benefit is 484,865 pesos (February 2017).

For an assessed loss of work capacity of less than 50%, 20% of the permanent disability benefit is paid. The additional lump-sum cash benefit is not paid in the case of an accident while commuting to or from work.

A medical commission assesses the degree of loss of work capacity.

The insured may also receive family allowances.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in revenue of the National Social Security Administration (ANSES) and wage indexes.

Workers' Medical Benefits

Benefits include medical, pharmaceutical, and orthopedic care; prostheses; rehabilitation; and job retraining.

Survivor Benefits

Survivor pension

Spouse and orphan's pension: A lump sum of at least 1,090.945 pesos (September 2017), plus an additional lump-sum benefit of 727.297 pesos (February 2017), is paid.

The total lump sum is split equally among eligible survivors, including the spouse and children younger than age 21 (up to age 25 if a student).

Other eligible survivor's pension: If there is no eligible widow(er) or orphan, the pension is paid to parents or relatives who were dependent on the deceased at the time of death.

The pension is payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted automatically in March and September based on changes in revenue of the National Social Security Administration (ANSES) and wage indexes.

Administrative Organization

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

Superintendent of Work Injury (<https://www.srt.gob.ar/>) provides general supervision.

Work injury insurers (ART) are responsible for work injury prevention and administers benefits.

Unemployment

Regulatory Framework

First law: 1967.

Current laws: 1991 (unemployment insurance), implemented in 1992; 1999 (agricultural workers), implemented in 2004; 2000 (construction workers), implemented in 2001; and 2013 (employment promotion).

Type of program: Social insurance system.

Coverage

Private-sector employees, including temporary and casual workers.

Exclusions: Self-employed persons, household workers, public-sector employees, and private-school teachers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.89% or 1.11% of gross payroll, according to the type of enterprise.

The minimum monthly earnings used to calculate contributions are 2,224.32 pesos (March 2017).

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Must have at least six months of contributions in the three years before unemployment; 90 days in the 12 months before unemployment for temporary workers; or 240 days in the last 24 months before unemployment for construction workers.

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

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

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

Unemployment Benefits

50% of the insured's best wage in the six months before unemployment is paid for two months if the insured has six to 11 months of contributions; for four months with 12 to 23 months of contributions; for eight months with 24

to 35 months of contributions; and for 12 months with at least 36 months of contributions. For construction workers, the benefit is paid for three months if the insured has eight to 11 months of contributions; for four months with 12 to 17 months of contributions; for eight months with 18 to 24 months of contributions.

The minimum monthly unemployment benefit for salaried employees and construction workers is 1,875 pesos; 1,728 pesos for rural workers (June 2017).

The maximum monthly unemployment benefit for salaried employees and construction workers is 3,000 pesos; 3,456 pesos for rural workers (June 2017).

Extended unemployment benefit: 100% of the monthly unemployment benefit is paid for the first four months; 85% for months five to eight; 70% for months nine to 12 (and for up to six additional months if the benefit payment is extended).

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

Unemployment beneficiaries and their dependents receive social assistance medical benefits and family allowances and may continue their health insurance plan during the period of unemployment.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<https://www.argentina.gob.ar/trabajo>) provides general supervision.

National Social Security Administration (<https://www.anses.gob.ar/>) administers the social insurance program.

National Registry of Agricultural Workers and Employers (<http://www.renatre.org.ar/>) administers the agricultural social insurance program.

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

Family Allowances

Regulatory Framework

First law: 1957.

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

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector and federal public-sector employees, pensioners, temporary workers, and beneficiaries of work injury or unemployment programs.

Exclusions: Self-employed persons.

Special system for household workers.

Social assistance: Needy residents of Argentina and prisoners under certain conditions.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None; for self-employed persons enrolled in a simplified system for small contributors, see source of funds under Old-age, Disability, and Survivors.

Employer

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

The minimum monthly earnings used to calculate contributions are 2,224.32 pesos (June 2017).

There are no maximum earnings used to calculate contributions.

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

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Child benefit (social insurance, income tested): Paid to an employed person, a pensioner, or a work injury (ART) or unemployment beneficiary for each unmarried child younger than age 18.

The benefit is paid to one of the parents or guardians.

Income test: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

Disabled child benefit (social insurance): Paid to an employed person, a pensioner, or a work injury (ART) or unemployment beneficiary for each child with a disability of any age. Unemployed temporary workers or temporary workers without any income must have at least three

months of service with contributions in the last 12 months, or the equivalent of 90 effective working days.

The benefit is paid to one of the parents or guardians.

Prenatal allowance (social insurance, income tested):

Paid to a pregnant, employed woman or for the pregnant wife or cohabiting partner of an employed man with current, continuous employment for at least three months or who is a work injury (ART) or unemployment beneficiary.

Income test: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

School allowance (social insurance, income tested):

Paid to persons who qualify for a child benefit or a disabled child benefit. Certification of the child's regular school attendance or rehabilitation must be provided at the beginning of the year.

Income test: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

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

Income test: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

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

Income test: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

Marriage grant (social insurance, income tested): Paid upon marriage to an employed person with current, continuous employment for at least six months or to a work injury (ART) or unemployment beneficiary. The grant is paid to each spouse who meets the qualifying conditions.

Income test: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

Spouse's or partner's grant (social insurance, income tested): Paid to the spouse or partner of a social insurance old-age or disability pensioner.

Income tested: The monthly income of each family member must not exceed 36,804 pesos; the total monthly family income must not exceed 73,608 pesos.

Universal child allowance (social assistance, income tested): Paid to informal workers with income below the

legal monthly minimum wage; unemployed persons without coverage; seasonal workers; persons who are incarcerated; household workers; and certain categories of self-employed workers. The benefit is paid to either a parent, tutor, curator, or relative up to the third degree for each child younger than age 18 (no limit if disabled), up to five children. The beneficiaries must fulfill certain health and education requirements and must not receive other benefits. Foreign residents must have at least three years of residence immediately before claiming the allowance.

The legal monthly minimum wage is 8,860 pesos (increasing to 9,200 pesos in January 2018, and 10,000 pesos in July 2018).

Universal pregnancy allowance (social assistance, income tested): Paid for each pregnancy to informal workers with income below the legal monthly minimum wage; unemployed persons without health insurance coverage and whose spouse or cohabiting partner is also unemployed; seasonal workers; persons who are incarcerated; household workers; and certain categories of self-employed workers. The woman must enroll in the prenatal and early childhood health program Plan NACER or SUMAR, meet the program's medical requirements, and carry a card that documents the monitoring of the pregnancy. Foreign residents must have at least three years of residence immediately before claiming the allowance.

Noncontributory mother's pension (social assistance, means tested): Paid to a mother of seven or more children (natural or adopted) with income and assets below a subsistence level and who does not receive any social security benefits or support from family members. Naturalized citizens must have at least one year of residence immediately before claiming the pension; foreign residents, at least 15 years.

Family Allowance Benefits

Child benefit (social insurance, income tested):

258 pesos to 2,689 pesos a month is paid, according to the insured's income (in some cases, including cash benefits) and region.

Disabled child benefit (social insurance): 1,811 pesos to 8,123 pesos a month is paid, according to the insured's income (in some cases, including cash benefits) and region.

Prenatal allowance (social insurance, income tested): 258 pesos to 2,689 pesos a month is paid, according to the insured's income (in some cases, including cash benefits) and region. The benefit is paid from the time of conception to the expected date of childbirth or end of the pregnancy.

School allowance (social insurance, income tested): 1,043 pesos to 2,083 pesos a year is paid, according to the insured's income (in some cases, including cash benefits) and region.

Argentina

Birth grant (social insurance, income tested): A lump sum of 1,452 pesos is paid.

Adoption grant (social insurance, income tested): A lump sum of 8,703 pesos is paid.

Marriage grant (social insurance, income tested): A lump sum of 2,176 pesos is paid.

Spouse's or partner's grant (social insurance, income tested): 299 pesos or 597 pesos a month is paid, according to the insured's income (in some cases, including cash benefits) and region.

Universal child allowance (social assistance, income tested): 1,246 pesos or 1,620 pesos a month, according to the region, is paid for each eligible child; 4,064 pesos or 5,284 pesos a month for a child with a disability.

Universal pregnancy allowance (social assistance, income tested): 1,246 pesos or 1,620 pesos a month,

according to the region, is paid from the third month of pregnancy until childbirth.

Noncontributory mother's pension (social assistance, means tested): 6,394.85 pesos a month is paid.

Administrative Organization

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

National Social Security Administration (<https://www.anses.gob.ar/>) supervises and administers the social insurance and social assistance programs.

Federal Administration of Public Revenue (<http://www.afip.gob.ar/>) collects contributions.