

Cuba

Exchange rate: US\$1.00 =
1.00 convertible peso (CUC)¹.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963, 1964, and 1979.

Current laws: 2008 (social security), implemented in 2009; and 2009 (benefits).

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

Coverage

Universal: Residents of Cuba.

Social insurance: Employed persons.

Special systems for armed forces personnel, interior ministry staff, self-employed persons, certain artists, musicians, and members of agricultural and nonagricultural cooperatives.

Social assistance: Needy residents of Cuba.

Source of Funds

Insured person

Universal and social assistance: None.

Social insurance: 1% to 5% of earnings, according to a schedule in law.

Self-employed person

Universal and social assistance: None.

Social insurance: Not applicable.

Employer

Universal and social assistance: None.

Social insurance: 12.5% of gross payroll (public sector); 14.5% of gross payroll (private sector).

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government

Universal and social assistance: The total cost.

Social insurance: Any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (men) or age 60 (women) with at least 30 years of employment; age 60 (men) or age 55 (women) if 75% of the insured's total employment history or the 15 years of employment immediately before retirement was in arduous or dangerous work.

The insured must be employed immediately before retirement or have been employed at the time the pension qualifying conditions were met.

Partial pension: Age 65 (men) or age 60 (women) with at least 20 years but less than 30 years of employment.

The insured must be employed immediately before retirement or have been employed at the time the pension qualifying conditions were met.

Old-age pensioners who retired with a full or partial old-age pension may re-enter the labor force and receive both a pension and a salary as long as they are employed in a position different from the one held before retirement.

Supplement for exceptional merit: Paid if the insured had an exceptionally distinguished career.

The old-age pension is not payable abroad.

Old-age benefit (social assistance, means tested):

Age 65 (men) or age 60 (women) with less than 20 years of employment. Must be incapable of work and have no family members for support.

Disability pension (social insurance): Must be assessed with a total physical and/or mental incapacity for usual work while currently employed or within 60 days of ceasing employment.

The Expert Medical Commission assesses the degree of disability.

Partial disability: Must be assessed with a diminished physical and/or mental capacity but able to work under certain conditions.

Supplement for exceptional merit: Paid if the insured had an exceptionally distinguished career.

Heroic act supplement: Paid if the illness or injury occurred while the insured was defending the country, saving lives, preventing violent acts, or protecting public property.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily tasks.

The disability pension is not payable abroad.

Disability benefit (social assistance, means tested):

Must be assessed as incapable of work and have no family members for support.

Survivor pension (social insurance): The deceased received or was entitled to receive an old-age or disability

¹ Note: Cuba has a two currency system consisting of the Cuban convertible peso (CUC) and the Cuban peso (CUP).

pension or was employed at the time of death, or had ceased employment within the six months before the death.

Heroic act supplement: Paid if the death occurred while the insured was defending the country, saving lives, preventing violent acts, or protecting public property.

Eligible survivors include a widow or female partner who was married to or had lived with the deceased for at least one year at the time of death, or who had children with the deceased (no restrictions if the death was due to an accident); a widower or male partner aged 65 or older or disabled; children younger than age 17 (no limit if disabled and economically dependent on the deceased or if a full orphan in higher or technical education); and dependent parents.

The survivor pension is not payable abroad.

Survivor benefit (social assistance, means tested): Paid to any dependent survivor who is incapable of any work.

Funeral benefit (universal): There is no minimum qualifying condition.

Old-Age Benefits

Old-age pension (social insurance): 60% of the insured's average monthly earnings in the best five of the last 15 years of employment plus 2% of average monthly earnings for each year of employment exceeding 30 years is paid.

Pensioners who return to work receive 2% of the insured's new average monthly earnings for each additional year of employment since reentering the labor force.

Partial pension: 40% of the insured's average monthly earnings in the best five of the last 15 years of employment plus 2% of average monthly earnings for each year of employment exceeding 20 years is paid.

Supplement for exceptional merit: 10% to 25% of the old-age pension is paid.

The minimum monthly old-age pension is 8 CUC (200 CUP).

The maximum monthly old-age pension is 90% of the insured's average monthly earnings.

Old-age benefit (social assistance, means tested): A benefit may be paid periodically or as a lump sum.

Benefit adjustment: Benefits are adjusted by government decree according to social and economic factors.

Permanent Disability Benefits

Disability pension (social insurance): For a total disability, 50% of the insured's average monthly earnings in the best five of the last 15 years of employment is paid for up to 20 years of employment plus 1% of average monthly earnings for each year of employment from 20 to 30 years of work plus 2% of average monthly earnings for each year of employment exceeding 30 years.

Supplement for exceptional merit: 10% to 25% of the disability pension is paid.

Heroic act supplement: 20% of the insured's average monthly earnings in the best five of the last 15 years of employment is paid.

Constant-attendance supplement: 20% of the disability pension is paid.

The minimum monthly disability pension is 8 CUC (200 CUP).

The maximum monthly disability pension is 90% of the insured's average monthly earnings, including the heroic act supplement and the supplement for exceptional merit.

Partial disability: 60% of the insured's average salary in the year before the disability began is paid for up to one year while the insured is waiting to modify his or her job, switch jobs, or reduce working hours to adapt to the disability, or until rehabilitated. After returning to work, 50% of the difference between the insured's salary before and after the disability began is paid.

Disability benefit (social assistance, means tested): A benefit may be paid periodically or as a lump sum.

Benefit adjustment: Benefits are adjusted by government decree according to social and economic factors.

Survivor Benefits

Survivor pension (social insurance): 100% of the deceased's earnings or the old-age or disability pension the deceased received or was entitled to receive is paid for the first month; thereafter, 70%, 85%, or 100% of the old-age or disability pension the deceased received or was entitled to receive for one, two, or three or more dependent survivors, respectively. The pension is split equally among all eligible survivors.

A nonworking widow younger than age 40 who is able to work and has no dependents may receive the pension for up to two years. A working widow may receive the survivor pension in addition to her salary.

Heroic act supplement: 20% of the deceased's average earnings in the best five of the last 15 years of employment is paid, up to 90%.

The minimum monthly survivor pension is 8 CUC (200 CUP).

The maximum survivor pension for a working widow is 25% of the survivor pension.

Survivor benefit (social assistance, means tested): A benefit may be paid periodically or as a lump sum.

Benefit adjustment: Benefits are adjusted by government decree according to social and economic factors.

Funeral benefit (universal): 100% of the burial cost is paid.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.cu/>) oversees and administers the programs through the Directorate of Prevention, Assistance and Social Labor and the National Institute of Social Security (<http://www.mtss.cu/inass/>).

Municipal offices of the National Institute of Social Security (INASS) (<http://www.mtss.cu/inass/>) process applications for the social assistance program.

People's Savings Bank (<http://www.bpa.cu/>) pays pensions.

National Tax Administration Office (<http://www.onat.gob.cu/>) collects and manages contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1934 (maternity benefits) and 1963 (sickness benefits).

Current laws: 2008 (social security), implemented in 2009; 2013 (labor code), implemented in 2014; and 2016 (maternity).

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

Coverage

Universal: Citizens and permanent residents of Cuba.

Social insurance: Employed persons.

Special systems for armed forces personnel, interior ministry staff, self-employed persons, certain artists, musicians, and members of agricultural and nonagricultural cooperatives.

Source of Funds

Insured person

Universal: None.

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

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: Any deficit; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (social insurance): Must present a medical certificate that validates the sickness.

Heroic act supplement: Paid if the accident occurred or illness began while defending the country, saving lives, preventing violent acts, or protecting public property

Tuberculosis benefit (social insurance): Must be diagnosed with tuberculosis and provide a medical certificate.

Cash maternity benefit (social insurance): Must be currently employed with at least 75 days of employment in the 12 months before maternity leave. Maternity leave must begin no earlier than the 34th (32nd for a multiple birth) week of pregnancy.

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

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% (50% if hospitalized) of the insured's average monthly earnings in the year prior to the date the accident occurred or illness began is paid after a three-day waiting period (if hospitalized, no waiting period) for up to six months or until a disability pension is paid; may be extended for an additional six months with a medical certificate. Medical certification is required every 30 days; a review by a medical committee is required every 26 weeks.

Heroic act supplement: 20% of the sickness benefit, is paid if the accident occurred or illness began while defending the country, saving lives, preventing violent acts, or protecting public property.

The minimum monthly sickness benefit is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 9 CUC (225 CUP).

The maximum monthly sickness benefit is 90% of the insured's average monthly earnings.

Tuberculosis benefit (social insurance): 100% of the insured's earnings is paid until recovery.

Maternity benefit (social insurance): 100% of the insured's average weekly earnings in the 12 months immediately before the leave begins is paid for six weeks (eight weeks for multiple births) before and 12 weeks after the expected date of childbirth.

The minimum monthly maternity benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 9 CUC (225 CUP).

Maternity social benefit (social insurance): 60% of the insured's average monthly earnings is paid beginning 12 weeks after the birth. The benefit is paid until the child is aged 12 months, and continues if the mother returns to work. If the mother dies, the benefit may be transferred to

the employed father or an employed grandparent, in which case 60% of his or her monthly earnings is paid.

Complementary maternity leave (social insurance):

Before the maternity leave begins, the woman is entitled to six days or 12 half days of paid leave for prenatal care. After the maternity leave ends, the mother or father is entitled to one day a month for pediatric care and one hour a day for breastfeeding.

Workers' Medical Benefits

Public medical centers provide free medical services. Benefits include general and specialized medical care, dental, and maternity care; medicine; hospitalization (including food and medicine); and rehabilitation. Benefits are provided until recovery.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.cu/>) oversees and administers the program through the Directorate of Prevention, Assistance, and Social Labor and the National Institute of Social Security (<http://www.mtss.cu/inass/>).

Ministry of Public Health (<http://www.sld.cu/>) oversees and administers the provision of medical benefits through the National Health System.

Work Injury

Regulatory Framework

First law: 1916.

Current law: 2008 (social security), implemented in 2009.

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

Coverage

Salaried workers and members of agricultural cooperatives.

Source of Funds

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

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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

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

The National Health System provides universal medical services, including for work injuries (see source of funds under Sickness and Maternity).

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents while commuting to and from work are covered.

Temporary Disability Benefits

80% (70% if hospitalized) of the insured's average monthly earnings in the year before the date the accident occurred or occupational disease began is paid from the first day of disability for up to six months or until certification of permanent disability; may be extended for an additional six months with a medical certificate. Medical certification is required every 30 days; a review by a medical committee is required every 26 weeks.

Heroic act supplement: 20% of the temporary disability benefit is paid, up to 90% of the insured's average monthly earnings in the year prior to the date the accident occurred or occupational disease began, if the accident occurred or occupational disease began while defending the country, saving lives, preventing violent acts, or protecting public property.

The minimum monthly temporary disability benefit is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 9 CUC (225 CUP).

The maximum monthly temporary disability benefit is 90% of the insured's average monthly earnings.

Permanent Disability Benefits

Permanent disability pension: 60% of the insured's average monthly earnings in the best five of the last 15 years of employment plus 2% of average monthly earnings for each year of employment exceeding 30 years plus an additional 10% of the resulting amount is paid.

Heroic act supplement: 20% of the insured's average monthly earnings in the best five of the last 15 years of employment is paid if the accident occurred or occupational disease began while defending the country, saving lives, preventing violent acts, or protecting public property.

Constant-attendance allowance: 20% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The minimum monthly permanent disability pension is 8 CUC (200 CUP).

The maximum monthly permanent disability pension is 90% of the insured's average monthly earnings, including the heroic act supplement.

Partial disability: 80% of the insured's income in the year before the disability began is paid for up to one year while the insured is waiting to modify his or her job, switch jobs, or reduce working hours to adapt to the disability, or until rehabilitated or assessed with a total disability. After returning to work, 60% of the difference between the

insured's income before and after the date of disability is paid.

Workers' Medical Benefits

The National Health System provides free medical services. Benefits include medical, dental, and maternity care; medicine; hospitalization (including food and medicine); orthotics and hearing aids; and rehabilitation. Benefits are provided until recovery.

Survivor Benefits

Survivor pension: 100% of earnings or the permanent disability pension the deceased received or was entitled to receive is paid for the first month; thereafter, 70%, 85%, or 100% of the permanent disability pension the deceased received or was entitled to receive for one, two, or three or more dependent survivors, respectively. The pension is split equally among all eligible dependents.

Heroic act supplement: 20% of the deceased's average monthly earnings in the best five of the last 15 years of employment, is paid if the death occurred while defending the country, saving lives, preventing violent acts, or protecting public property.

Eligible survivors include a widow or female partner who was married to or had lived with the deceased for at least one year at the time of death, or who had children with the deceased (no restrictions if the death was due to an accident); a widower or male partner aged 65 or older or disabled; children younger than age 17 (no limit if disabled and economically dependent on the deceased or if a full orphan in higher or technical education); and dependent parents.

The minimum monthly survivor pension is 8 CUC (200 CUP).

The maximum survivor pension for a working widow is 25% of the survivor pension.

The pension is paid for up to two years to a nonworking widow younger than age 40 who is able to work and has no dependents. A working widow may receive the survivor pension in addition to her salary.

Benefit adjustment: Benefits are adjusted according to government decree, based on social and economic factors.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.cu/>) oversees and administers the program through the Directorate of Prevention, Assistance, and Social Labor and the National Institute of Social Security (<http://www.mtss.cu/inass/>).

Ministry of Public Health (<http://www.sld.cu/>) oversees and administers the provision of medical benefits through the National Health System.

Family Allowances

Regulatory Framework

Dependents of young workers conscripted into military service are eligible for social security assistance. Cash benefits are available for families whose head of household is unemployed due to health, disability, or other justifiable causes, and has insufficient income for food and medicine or basic household needs.