

## Argentina

Exchange rate: US\$1.00 = 42.69 pesos.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1904 to 1954 (various laws on special categories).

**Current laws:** 1971 (old-age and disability pensions); 1993 (private-sector workers and self-employed persons); 1998 (simplified contributions for small earners); 2004 (early retirement), implemented in 2005; 2008 (pensions adjustment), implemented in 2009; and 2016 (universal old-age pension).

**Type of program:** 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 a new first-pillar PAYG system (Integrated Argentinian Pension System [SIPA]).

#### Coverage

**Social insurance:** Employed and self-employed persons.

Voluntary coverage for clergy, corporate directors and shareholders without mandatory coverage, honorary cooperative board members, housewives, and certain other 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 energy sector workers.

**Social assistance:** Needy residents of Argentina.

#### Source of Funds

##### Insured person

**Social insurance:** 11% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 4,009.94 pesos (June 2019).

The maximum monthly earnings used to calculate contributions are 130,321 pesos (June 2019).

Contributions based on the 13th monthly salary in each year are paid in two halves (one in June and the other in December).

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 27% of monthly reference earnings for most categories of self-employed persons based on five income categories (from 6,683.15 pesos to 29,405.82 pesos a month).

Self-employed persons enrolled in a simplified program for small contributors pay 493.31 pesos to 1,279.52 pesos a month (Monotributo), depending on their declared earnings; small contributors with annual earnings below 138,127.99 pesos are exempt from contributions (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

**Social insurance:** 10.47% or 12.53% of gross monthly covered payroll, depending on the activity of the enterprise; 16% for public-sector employers.

The gross monthly earnings used to calculate contributions are reduced by 7,003.68 for most categories of private-sector employers; by 17,509.20 for certain public-sector employers, employers in the textile industry, health sector, in agriculture, and certain other employers.

The minimum monthly earnings (after adjustments) used to calculate contributions are 4,009.94 pesos (June 2019).

There are no maximum earnings used to calculate contributions.

Contributions based on the 13th monthly salary in each year are paid in two halves (one in June and the other in December).

**Social assistance:** None.

##### Government

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

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (Jubilación Ordinaria Contributiva, 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 normal retirement age for one year of missing contributions.)

The retirement age and contribution requirements are reduced up to 10 years if the insured has worked in hazardous, arduous, or unhealthy occupations.

The old-age pension is payable abroad under bilateral or multilateral agreement.

**Advanced old-age pension (Prestación por Edad Avanzada, social insurance):** Age 70 with at least 10 years of contributions, including at least five years of contributions in 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.

The advanced old-age pension is payable abroad under bilateral or multilateral agreement.

**Old-age social pension (Pensión Universal para el Adulto Mayor [PUAM], social assistance, means tested):** Age 65 and not receiving any other pension. Naturalized citizens must have at least ten years of residence in Argentina immediately before the claim is made; resident foreign citizens must have at least 20 years of residence, including at least 10 years immediately before the claim is made.

Means test: The beneficiary's total gross income in the last 12 months must not exceed 645,948 pesos; the value of his or her assets must not exceed four times this threshold (2,583,792 pesos); and his or her total expenditures in the last 12 months must not exceed this threshold by more than 30% (839,732.40 pesos).

The old-age social pension is not payable abroad.

**Noncontributory old-age pension (Pensión No Contributiva por Vejez [PNC-Vejez], social assistance, means tested):** Age 70, not receiving any other pension, and not have family members able to provide financial or nutritional support. Naturalized citizens must have at least five years of residence in Argentina immediately before the claim is made; resident foreign citizens must have at least 40 years of residence.

Means test: The beneficiary's income and assets must be below a subsistence level. The beneficiary's spouse must not be receiving a social insurance or social assistance old-age or disability pension.

The noncontributory old-age pension is not payable abroad.

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

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

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

for the social insurance old-age pension and have at least 12 months of contributions in the 60 months before the disability began.

A medical commission assesses the loss of work capacity.

The disability pension is payable abroad under bilateral or multilateral agreement.

**Advanced-age disability pension (Prestación por Edad Avanzada por Invalidez, social insurance):** Must be aged 65 or older, assessed with at least a 66% loss of work capacity, be a regular or qualifying irregular contributor, and not be receiving any other pension.

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

Qualifying irregular contributors must have at least 18 months of contributions in the 36 months before the disability began, or meet 50% of the contribution requirement for the social insurance old-age pension and have at least 12 months of contributions in the 60 months before the disability began.

The advanced-age disability pension is payable abroad under bilateral or multilateral agreement.

**Noncontributory disability pension (Pensión No Contributiva por Invalidez [PNC-Invalidez], social assistance, means tested):** Must be younger than the normal retirement age, have at least a 76% assessed loss of work capacity, not be receiving any other pension, and not have any family members able to provide financial or nutritional support. Naturalized citizens must have at least five years of residence in Argentina immediately before the claim is made; resident foreign citizens must have at least 20 years of residence.

Means test: The beneficiary's income and assets must be below a subsistence level. The beneficiary's spouse must not be receiving a social insurance or social assistance old-age or disability pension.

Doctors at public healthcare facilities assess the loss of work capacity.

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

The noncontributory disability pension is not payable abroad.

**Survivor pension (Pensión por Fallecimiento Contributiva, 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), unmarried orphans younger than age 18 who are not receiving any other benefits, a widowed daughter younger than age 18 who is not receiving any other benefit,

and a child with a disability (no age limit) who was dependent on the deceased.

The survivor pension is payable abroad under bilateral or multilateral agreement.

**Noncontributory survivor pension (Pensión por Fallecimiento No Contributiva, social assistance):** The deceased was receiving a noncontributory old-age pension or a noncontributory mother's pension at the time of death.

If the deceased was receiving a noncontributory old-age pension, eligible survivors include a dependent widow(er) or partner aged 70 or older (regardless of age if disabled) who lived with the deceased for at least five years. If the deceased was receiving a noncontributory mother's pension, eligible survivors include a dependent, disabled widower or male partner, and children younger than age 18 (no age limit if disabled).

The noncontributory survivor pension cannot be combined with an old-age social pension, a child benefit, a universal family allowance, a universal child allowance, or a universal pregnancy allowance.

**Funeral grant (Subsidio de Contención Familiar, social insurance):** Paid to the person who paid for the funeral of an insured person who was receiving a social insurance old-age or disability pension or was entitled to receive and had applied for but was not yet receiving an old-age or disability pension.

### Old-Age Benefits

**Old-age pension (Jubilación Ordinaria Contributiva, social insurance):** The pension is the sum of three components: a flat-rate basic pension, a compensatory pension based on years of contributions 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.

*Basic pension:* 3,619.07 pesos a month is paid (March 2018).

*Compensatory pension:* The monthly 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.

*Additional pension:* The monthly 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 pension, compensatory pension, and additional pension) is 11,528.44 pesos (June 2019).

The maximum monthly old-age pension (basic pension, compensatory pension, and additional pension) is 84,459.47 pesos (June 2019).

*Schedule of payments:* The old-age pension is paid monthly, with a 13th payment equal to the regular monthly payment paid in two halves (one in June and the other in December).

*Benefit adjustment:* Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the average national wage of formal-sector workers (weighted at 30%).

**Advanced old-age pension (Prestación por Edad Avanzada, social insurance):** The pension is the sum of three components: a flat-rate basic 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.

*Basic pension:* 70% of 3,619.07 pesos a month is paid (March 2018).

*Compensatory pension:* The monthly 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.

*Additional pension:* The monthly 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 paid in two halves (one in June and the other in December).

*Benefit adjustment:* Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the average national wage of formal-sector workers (weighted at 30%).

**Old-age social pension (Pensión Universal para el Adulto Mayor [PUAM], social assistance, means tested):** 80% of the minimum monthly old-age pension is paid.

The minimum monthly old-age pension is 11,528.44 pesos (June 2019).

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

**Noncontributory old-age pension (Pensión No Contributiva por Vejez [PNC-Vejez], social assistance, means tested):** 70% of the minimum monthly old-age pension is paid.

The minimum monthly old-age pension is 11,528.44 pesos (June 2019).

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

### **Permanent Disability Benefits**

**Disability pension (Retiro por Invalidez, social insurance):** The monthly pension is 70% of the insured's average earnings (regular contributor) or 50% of the insured's average earnings (qualifying irregular contributor) in the five years before the claim is made.

The minimum monthly disability pension is 11,528.44 pesos (June 2019).

The maximum monthly disability pension is 84,459.47 pesos (June 2019).

Schedule of payments: The disability pension is paid monthly, with a 13th payment equal to the regular monthly payment paid in two halves (one in June and the other in December).

Benefit adjustment: Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the average national wage of formal-sector workers (weighted at 30%).

**Advanced-age disability pension (Prestación por Edad Avanzada por Invalidez, social insurance):** The pension is the sum of three components: a flat-rate basic 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.

**Basic pension:** 70% of 3,619.07 pesos a month is paid (March 2018).

**Compensatory pension:** The monthly 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.

**Additional pension:** The monthly 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-age disability pension is paid monthly, with a 13th payment equal to the regular

monthly payment paid in two halves (one in June and the other in December).

Benefit adjustment: Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the average national wage of formal-sector workers (weighted at 30%).

**Noncontributory disability pension (Pensión No Contributiva por Invalidez [PNC-Invalidez], social assistance, means tested):** 70% of the minimum monthly disability pension is paid.

The minimum monthly disability pension is 11,528.44 pesos (June 2019).

Additional benefits may be paid for dependents under Family Allowances.

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

### **Survivor Benefits**

**Survivor pension (Pensión por Fallecimiento Contributiva, social insurance)**

**Spouse's pension (Pensión de Cónyuge):** 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 (if the deceased was a pensioner) is paid to a widow(er) or partner with no or one dependent child; 90% with 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% if there are eligible orphans and for qualifying irregular contributors.

**Orphan's pension (Pensión por Hijo):** 20% of the reference payment (if the deceased was employed at the time of death) or the social insurance old-age or disability pension the deceased received (if the deceased was a pensioner) is paid to each eligible orphan. If there is no eligible widow(er) or partner, the spouse's pension is split equally among all eligible orphans.

The spouse's and orphan's pensions may be recalculated if the number of eligible survivors changes.

The minimum monthly survivor pension is 8,069.91 pesos (June 2019).

The maximum combined monthly survivor pension is 84,459.47 pesos (June 2019).

Schedule of payments: Survivor pensions are paid monthly, with a 13th payment equal to the regular monthly payment paid in two halves (one in June and the other in December).

Benefit adjustment: Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the



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average national wage of formal-sector workers (weighted at 30%).

**Noncontributory survivor pension (Pensión por Fallecimiento No Contributiva, social assistance):** A monthly pension is split between eligible survivors.

**Funeral grant (Subsidio de Contención Familiar, social insurance):** A lump sum of 6,000 pesos is paid.

### Administrative Organization

Ministry of Health and Social Development (<https://www.argentina.gov.ar/desarrollosocial/>) provides general supervision.

Secretary of Social Security (<https://www.argentina.gov.ar/desarrollosocial/seguridadesocial>), under the Ministry of Health and Social Development, is responsible for policy development, implementation, and evaluation.

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

National Agency for Disability (<https://www.argentina.gov.ar/andis>) is responsible for disability policies and administers the disability pensions.

Federal Administration of Public Revenue (<http://www.afip.gov.ar/>) collects contributions and administers the social insurance program for small contributors.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1934 (maternity), 1944 (health services), and 1974 (sickness).

**Current laws:** 1971 (social services for retirees); 1974 (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; 2011 (prepaid medicine), and 2016 (universal health care).

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

Note: Additional maternity benefits are paid under Family Allowances.

#### Coverage

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

**Social insurance (cash maternity benefit):** Private-sector and federal public-sector employees, temporary or seasonal workers, and work injury beneficiaries.

Exclusions: Self-employed persons.

Special system for household workers.

**Social insurance (medical benefits):** Employed persons, self-employed persons (small contributors enrolled in the Monotributo or Monotributo Social program), trainees, persons receiving unemployment benefits and their dependents, 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.

Exclusions: Self-employed persons who are not enrolled in the Monotributo or Monotributo Social program.

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 benefit):** Public- and private-sector employees.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

*Universal (medical benefits):* None.

*Social insurance (cash maternity benefit):* None.

*Social insurance (medical benefits):* 3% of gross monthly covered earnings plus 3% of gross monthly covered earnings (allocated to the program covering retirees and pensioners [Instituto Nacional de Servicios Sociales para Jubilados y Pensionados, INSSJyP]). Pensioners contribute 3% of the old-age pension up to the minimum monthly old-age pension (basic 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 4,009.94 pesos (June 2019).

The maximum monthly earnings used to calculate contributions are 130,321 pesos (June 2019).

The minimum monthly old-age pension (basic pension, compensatory pension, and additional pension) is 11,528.44 pesos (June 2019).

*Employer liability (cash sickness benefit):* None.

##### Self-employed person

*Universal (medical benefits):* None.

*Social insurance (cash maternity benefit):* Not applicable.

*Social insurance (medical benefits):* 5% of reference earnings based on five income categories for most categories of self-employed persons (allocated to the program covering pensioners and retirees [Instituto Nacional de Servicios Sociales para Jubilados y Pensionados, INSSJyP]). Small contributors enrolled in the Monotributo program pay a flat-rate contribution of 689 pesos a month plus 689 pesos

a month for each additional family member. Small contributors with annual earnings below 138,127.99 who are enrolled in the Monotributo Social program pay a flat-rate contribution of 344.50 pesos a month plus 344.50 pesos a month for each additional family member.

*Employer liability (cash sickness benefit):* Not applicable.

### Employer

*Universal (medical benefits):* None.

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

*Social insurance (medical benefits):* 6% of gross monthly covered earnings. Private-sector employers pay an additional 1.58% or 1.59% of gross monthly covered earnings, depending on the economic sector, and the government pays an additional 2% of gross monthly covered earnings for federal public-sector employees (allocated to the program covering pensioners and retirees [Instituto Nacional de Servicios Sociales para Jubilados y Pensionados, INSSJyP])

The minimum monthly earnings used to calculate contributions are 4,009.94 pesos (June 2019).

There are no maximum earnings used to calculate contributions.

*Employer liability (cash sickness benefit):* The total cost.

### Government

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

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

*Social insurance (medical benefits):* Pays 344.50 pesos a month for each small contributor enrolled in the Monotributo Social program; contributes as an employer.

*Employer liability (cash sickness benefit):* None; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefit (Prestación por Enfermedad, employer liability):** Must be currently employed.

**Cash maternity benefit (Asignación Familiar por Maternidad, 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 (Cobertura Universal de Salud [CUS], universal):** There is no minimum qualifying period.

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

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).

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 (Prestación por Enfermedad, employer liability):** 100% of the employee's last 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 the sickness benefit is doubled for employees with dependents.

**Maternity benefit (Asignación Familiar por Maternidad, social insurance):** 100% of the insured's average gross earnings in the last three months 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 pregnancy or if the child is stillborn.

### Workers' Medical Benefits

**Medical benefits (Cobertura Universal de Salud [CUS], universal):** Medical care is provided free of charge in public hospitals and primary health care institutions.

**Medical benefits (social insurance):** 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 Social Development. 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 younger than 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 younger than age 1; during hospitalization; or for the treatment of tumors.

### Dependents' Medical Benefits

**Medical benefits (Cobertura Universal de Salud [CUS], universal):** Dependents are covered in their own right.

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

## Administrative Organization

Ministry of Health and Social Development (<https://www.argentina.gob.ar/desarrollosocial/>) supervises medical benefits.

Superintendent of Health Services (<http://www.sssalud.gob.ar/>) supervises health insurance institutions.

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 (Instituto Nacional de Servicios Sociales para Jubilados y Pensionados, INSSJP) (<http://www.pami.org.ar/>) administers the medical benefits program for elderly people and their dependents.

National Social Security Administration (<http://www.anses.gob.ar/>) administers the cash maternity benefit.

Employers pay cash sickness benefits directly to their employees.

Federal Administration of Public Revenue (<http://www.afip.gob.ar/>) collects contributions and administers the social insurance program for small contributors.

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## Work Injury

### Regulatory Framework

**First law:** 1915 (work injury and occupational diseases).

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

**Type of program:** Employer-liability system through private carriers.

Note: Public- and private-sector employers 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 provides benefits directly to employees).

**Government:** None; contributes as an employer.

## Qualifying Conditions

**Cash 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

**Temporary disability benefit (Prestación por Incapacidad Temporal):** 100% of the employee's last monthly earnings before the disability began is paid, plus any additional pay increases provided to workers in an equivalent position while the employee is not working. If employee's earnings were variable, the benefit is 100% of the employee's average monthly earnings in the six months before the disability began and must be at least equal to the employee's expected earnings had the disability 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 (Prestación por Incapacidad Permanente Total):** For a total disability (at least a 66% assessed loss of work capacity), a lump sum of 53 times the employee's monthly base earnings multiplied by the quotient of 65 divided by the employee's age when the disability began is paid.

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

The minimum permanent disability benefit for a total disability is 2,482,061 pesos (September 2019).

Additional lump-sum cash benefit (Compensación adicional de pago único): The benefit consists of the basic benefit plus 20% 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 1,378,923 pesos (September 2019).

Constant-attendance allowance (Gran Invalidez): If the employee has a severe, permanent, total disability and requires the constant attendance of others to perform daily functions, a monthly allowance of 34,011.88 pesos is paid (December 2019).

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

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

The minimum partial disability benefit is 2,482,061 pesos (September 2019) multiplied by the assessed loss of work capacity.

Additional lump-sum cash benefit (Compensación adicional de pago único): For an assessed loss of work capacity of at least 50% but less than 66%, the benefit consists of the basic benefit plus 20% 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 1,103,138 pesos (September 2019). 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 loss of work capacity.

A disability pensioner may also receive family allowances.

Benefit adjustment: Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the average national wage of formal-sector workers (weighted at 30%).

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Spouse and orphan's benefit:** A lump sum of at least 2,482,061 pesos plus an additional lump-sum benefit of 1,654,707 is paid (September 2019).

The total lump sum is split equally among eligible survivors, including the spouse and orphans younger than age 21 (age 25 if a student; no age limit if disabled).

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

The survivor benefits are payable abroad under bilateral or multilateral agreement.

Benefit adjustment: Benefits are adjusted in March, June, September, and December based on changes in the consumer price index (weighted at 70%) and changes in the average national wage of formal-sector workers (weighted at 30%).

### **Administrative Organization**

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

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

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

## **Unemployment**

### **Regulatory Framework**

**First law:** 1967 (unemployment fund).

**Current laws:** 1991 (unemployment insurance), implemented in 1992; 1999 (rural 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, and rural workers.

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

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 0.92% or 1.09% of gross payroll, depending on the type of enterprise; 1.35% monthly earnings for rural workers.

The minimum monthly earnings used to calculate contributions are 4,009.94 pesos (June 2019).

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 began; at least 90 days in the 12 months before unemployment began for temporary workers; or at least 240 days in the last 24 months before unemployment began for construction workers. 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 began or 100% of the rural worker's previous wage is paid for two months (with six to 11 months of contributions) or for four months (with 12 to 23 months of contributions); 42.5% of the insured's best wage in the six months before unemployment began or 85% of the rural worker's previous wage is paid for months five to eight with



24 to 35 months of contributions; and 37.5% of the insured's best wage in the six months before unemployment began or 70% of the rural worker's previous wage is paid for months nine to 12 (for months nine to 18 in the case of an unemployed person aged 45 or older with children who are eligible for family allowances) with at least 36 months of contributions.

The minimum monthly unemployment benefit for salaried employees and construction workers is 2,907.53 pesos; 3,728 pesos for rural workers (June 2019).

The maximum monthly unemployment benefit for salaried employees and construction workers is 4,652.06 pesos; 7,456.00 pesos for rural workers (June 2019).

An unemployed person who intends to set up a business and successfully presents a business plan to the Ministry of Production and Labor may opt for lump-sum payment.

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 Production and Labor (<https://www.argentina.gob.ar/trabajo/>) provides general supervision.

National Social Security Administration (<http://www.anses.gob.ar/>) administers the social insurance program for private-sector employees.

National Registry of Agricultural Workers and Employers (<http://www.renatre.org.ar/>) administers unemployment insurance for rural workers.

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

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

### Family Allowances

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#### Regulatory Framework

**First law:** 1957 (family benefits for employees in commerce).

**Current law:** 1996 (family allowances), implemented in 1996.

**Type of program:** Social insurance and social assistance system.

Note: A portion of the social insurance contributions paid to the National Social Security Administration (ANSES) finances the social assistance family benefits. However, there is no direct link between the contributions and entitlement to these benefits.

### Coverage

**Social insurance:** Private-sector and federal public-sector employees; temporary workers; work injury or unemployment program beneficiaries; social insurance old-age, disability, or survivor pension recipients; social assistance old-age or disability pension recipients (including child benefit, disabled child benefit, prenatal allowance, and school allowances only); and self-employed small contributors enrolled in the Monotributo or Monotributo Social program (child benefit, disabled child benefit, prenatal allowance, and school allowances only).

Exclusions: Self-employed persons who are not enrolled in the Monotributo or Monotributo Social program.

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; for self-employed enrolled in the simplified system for small contributors, see source of funds under Old Age, Disability, and Survivors.

*Social assistance:* None.

#### Employer

*Social insurance:* 4.57% or 5.48% of gross payroll, depending on the type of enterprise.

The minimum monthly earnings used to calculate contributions are 4,009.94 pesos (June 2019).

There are no maximum earnings used to calculate contributions.

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

*Social assistance:* None.

#### Government

*Social insurance:* None; makes an annual transfer to the National Social Security Administration (ANSES) to cover the cost of family benefits for federal public-sector employees.

*Social assistance:* The total cost.

### Qualifying Conditions

**Child benefit (Asignación por Hijo, social insurance, income tested):** Paid for unmarried children younger than age 18.

The child benefit is paid to a parent or guardian.

Income test: The monthly income of each family member must not exceed 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**Disabled child benefit (Asignación por Hijo con Discapacidad, social insurance):** Paid for children with disabilities of any age. Unemployed temporary workers or temporary workers without any income must have at least three months of contributions in the last 12 months, or at least the equivalent of 90 effective working days.

The disabled child benefit is paid to a parent or guardian.

**Prenatal allowance (Asignación por Prenatal, social insurance, income tested):** Paid to a pregnant, employed woman or for the pregnant wife or cohabiting partner of an employed man with at least three months of continuous employment or a man who is a work injury or unemployment beneficiary.

Income test: The monthly income of each family member must not exceed 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**School allowance (Ayuda Escolar Anual, 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 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**Birth grant (Asignación por Nacimiento, social insurance, income tested):** Must be employed and have at least six months of continuous employment, or be a work injury or unemployment beneficiary. The grant is paid to a parent or guardian for the birth of a child.

Income test: The monthly income of each family member must not exceed 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**Adoption grant (Asignación por Adopción, social insurance, income tested):** Must be employed and have at least six months of continuous employment, or be a work injury or unemployment beneficiary. The grant is paid to an adopting parent.

Income test: The monthly income of each family member must not exceed 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**Marriage grant (Asignación por Matrimonio, social insurance, income tested):** Must be employed and have at least six months of continuous employment, or be a work injury or unemployment beneficiary. The grant is paid upon marriage to each spouse who meets the qualifying conditions.

Income test: The monthly income of each family member must not exceed 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**Spouse's or partner's grant (Asignación por Cónyuge o Conviviente, 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 53,829 pesos; the total monthly family income must not exceed 107,658 pesos.

**Universal child allowance (Asignación Universal por Hijo [AUH], social assistance, income tested):** Paid to informal workers with monthly incomes below the legal monthly minimum wage, unemployed persons who are not receiving unemployment benefits, seasonal workers, household workers, and small contributors with annual earnings below 138,127.99 pesos who are enrolled in the Monotributo Social program. The allowance is paid to either a parent, tutor, curator, or relative up to the third degree for children 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 any other benefit. Resident foreign citizens must have at least three years of residence in Argentina immediately before the claim is made.

The legal monthly minimum wage is 12,500 pesos.

**Universal pregnancy allowance (Asignación Universal por Embarazo [AUE], social assistance, income tested):** Paid for each pregnancy to informal workers with monthly incomes below the legal monthly minimum wage; unemployed persons without health insurance coverage and whose spouse or cohabiting partner is also unemployed; seasonal workers; incarcerated women; 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 certain medical requirements, and carry a card that documents the monitoring of the pregnancy. Resident foreign citizens must have at least three years of residence in Argentina immediately before the claim is made.

The legal monthly minimum wage is 12,500 pesos.

**Noncontributory mother's pension (Pensión No Contributiva para Madre de 7 Hijos, 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 in Argentina immediately before claiming the pension; resident foreign citizens must have at least 15 years of residence.

### Family Allowance Benefits

**Child benefit (Asignación por Hijo, social insurance, income tested):** 469 pesos to 4,853 pesos a month is paid, depending on insured's income (including cash benefits in some cases) and region.

**Disabled child benefit (Asignación por Hijo con Discapacidad, social insurance):** 3,271 pesos to 14,648 pesos (increasing to 3,671 pesos to 16,438 in September 2019) a month is paid, depending on the insured's income (including cash benefits in some cases) and region.

**Prenatal allowance (Asignación por Prenatal, social insurance, income tested):** 469 pesos to 4,853 pesos (increasing to 3,671 pesos to 16,438 in September 2019) a month is paid, depending on the insured's income (including cash benefits in some cases) and region. The benefit is paid from the time of conception to the expected date of childbirth or the end of the pregnancy.

**School allowance (Ayuda Escolar Anual, social insurance, income tested):** 1,884 pesos to 3,761 pesos (increasing to 2,115 pesos to 4,221 pesos in September 2019) a year is paid, depending on the insured's income (including cash benefits in some cases) and region.

**Birth grant (Asignación por Nacimiento, social insurance, income tested):** A lump sum of 2,622 pesos (increasing to 2,943 pesos in September 2019) is paid.

**Adoption grant (Asignación por Adopción, social insurance, income tested):** A lump sum of 15,696 pesos (increasing to 17,615 in September 2019) is paid.

**Marriage grant (Asignación por Matrimonio, social insurance, income tested):** A lump sum of 3,927 pesos (increasing to 4,407 pesos in September 2019) is paid.

**Spouse's or partner's grant (Asignación por Cónyuge o Conviviente, social insurance, income tested):** 543 pesos or 1,080 pesos (increasing to 610 or 1,212 pesos in September 2019) a month is paid, depending on the

insured's income (including cash benefits in some cases) and region.

**Universal child allowance (Asignación Universal por Hijo [AUH], social assistance, income tested):** 2,652 or 3,448 pesos a month, depending on the region, is paid for each eligible child; 4,064 or 5,284 pesos a month for a child with a disability.

**Universal pregnancy allowance (Asignación Universal por Embarazo [AUE], social assistance, income tested):** 2,652 or 3,448 pesos a month, depending on the region, is paid from the third month of pregnancy until childbirth.

**Noncontributory mother's pension (Pensión No Contributiva para Madre de 7 Hijos, social assistance, means tested):** 11,528.44 pesos (increasing to 12,937.22 pesos in September 2019) a month is paid.

### **Administrative Organization**

Ministry of Health and Social Development (<http://www.trabajo.gov.ar/>) provides general supervision.

Secretary of Social Security (<https://www.argentina.gob.ar/desarrollosocial/seguridadesocial>), under the Ministry of Health and Social Development, is responsible for policy development, implementation, and evaluation.

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

Federal Administration of Public Revenue (<http://www.afip.gov.ar/>) collects contributions and administers the social insurance program for small contributors.