

## Cuba

Exchange rate: US\$1.00 = 1.00 peso.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1963 and 1964.

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

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

#### Coverage

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

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

**Employer:** 12.5% of gross payroll (public sector); 14.5% of gross payroll (private sector).

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

**Government:** Any deficit.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) and age 60 (women) with at least 30 years of work; age 60 (men) and age 55 (women) if 75% of his or her work history or the 15 years immediately before retirement was in arduous or dangerous work.

The insured must be employed immediately before retirement or must have been employed at the time the pension qualifying conditions were met. Retirement is not necessary.

**Partial pension:** Age 65 (men) and age 60 (women) with at least 20 years of work.

The insured must be employed immediately before retirement or must have been employed at the time the pension qualifying conditions were met. Retirement is not necessary.

Old-age pensioners who retired with a full or partial old-age benefit may re-enter the labor force and receive both a

pension and a salary as long as they are working in a different position than prior to retirement.

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

The pension is not payable abroad.

**Old-age social assistance (means tested):** Paid to any person of pensionable age who does not meet the contribution requirements for an old-age pension, according to assessed needs.

**Disability pension:** Assessed with a total physical and/or mental incapacity for usual work while currently employed or after 60 days of ceasing work.

The Expert Medical Labor Commission assesses the degree of disability.

Partial disability pension: Assessed with a diminished physical and/or mental capacity but can continue 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 pension is not payable abroad.

**Disability social assistance (means tested):** Assessed as needy and with a disability.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability 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; orphans younger than age 17 (no limit if disabled and economically dependent on the deceased or for a full orphan in higher education); and dependent parents.

A nonworking widow younger than age 40 who is able to work and has no dependents is eligible for up to two years of the pension (or until she becomes employed). A working widow may receive the survivor pension in addition to her salary.

The pension is not payable abroad.

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

### **Old-Age Benefits**

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

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

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

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

The minimum monthly pension is 200 pesos.

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

**Old-age social assistance (means tested):** May be paid periodically or as a lump sum.

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

### **Permanent Disability Benefits**

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

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

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

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

The minimum monthly pension is 200 pesos.

The maximum pension is 90% of the insured's average earnings.

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 person 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 social assistance (means tested):** May be paid periodically or as a lump sum.

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

### **Survivor Benefits**

**Survivor pension:** 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.

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 pension is 200 pesos.

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

The government provides free burial services for all citizens and residents of Cuba.

**Survivor social assistance (means tested):** May be paid periodically or as a lump sum.

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

### **Administrative Organization**

Ministry of Labor and Social Security oversees and administers the program through the Directorate of Prevention, Social Assistance, and Labor and the National Institute of Social Security.

Municipal social security offices and work centers process applications.

People's Savings Bank pays benefits.

### **Sickness and Maternity**

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#### **Regulatory Framework**

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

**Current laws:** 2003 (maternity); 2008 (social security), implemented in 2009; and 2013 (labor code), implemented in 2014.

**Type of program:** Social insurance (cash and in-kind benefits) and universal (medical benefits) system.

#### **Coverage**

**Cash sickness and maternity benefits:** Employed persons.

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

**Medical benefits:** All citizens and residents of Cuba.

### 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 for cash sickness and maternity benefits. The cost of medical benefits and services.

### Qualifying Conditions

**Cash sickness benefits:** Must be currently employed and present a medical certificate that validates the sickness.

**Cash maternity benefits:** Must be currently employed with at least 75 days of work 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:** Residents of Cuba.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% (50% if hospitalized) of the insured's average 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 insured's average earnings in the best five of the last 15 years of employment, up to 90%, is paid if the accident occurred or illness began while defending the country, saving lives, preventing violent acts, or protecting public property.

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

The legal monthly minimum wage is 225 pesos.

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

**Tuberculosis benefit:** 100% of the insured's earnings is paid until recovery.

**Maternity benefit:** 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 maternity benefit is 20 pesos a week.

**Maternity social benefit:** Beginning 12 weeks after the birth, 60% of the insured's earnings is paid if the mother

chooses not to return to work to care for the child. The benefit is paid until the child is aged 12 months or earlier if the mother returns to work. If the mother dies, the benefit may be transferred to the father, who may transfer it to a designated family member.

**Complementary maternity leave:** Before the maternity leave begins, the woman is entitled to six days or 12 half days of leave for prenatal care. After the maternity leave ends, the woman 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 medical, dental, and maternity care; medicine; hospitalization (including food and medicine); and rehabilitation. Benefits are provided until recovery.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Labor and Social Security oversees and administers the program through the Directorate of Prevention, Social Assistance, and Labor and the National Institute of Social Security.

Ministry of Public Health oversees and administers the provision of medical benefits through public medical centers.

### 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.

## Qualifying Conditions

**Work injury benefits:** The insured must be employed when the disability began.

### Temporary Disability Benefits

80% (70% if hospitalized) of the insured's average earnings in the year prior to 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 insured's average earnings in the best five of the last 15 years of employment, up to 90%, is paid if the accident occurred or occupational disease began while defending the country, saving lives, preventing violent acts, or protecting public property.

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

The legal monthly minimum wage is 225 pesos.

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

### Permanent Disability Benefits

**Permanent disability pension:** 60% of the insured's average earnings in the best five of the last 15 years of employment plus 2% of 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 earnings in the best five of the last 15 years of employment, up to 90%, 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 pension is paid if the insured requires the constant attendance of others to perform daily functions.

The minimum monthly pension is 200 pesos.

The maximum pension is 90% of the insured's average earnings.

Partial disability: 80% of the insured's income in the year before the disability began is paid while the insured person 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. Thereafter, 60% of the difference between the insured's income before and after the date of disability is paid.

### Workers' Medical Benefits

Public medical centers provide 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 earnings in the best five of the last 15 years of employment, up to 90%, 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; orphans younger than age 17 (no limit if disabled and economically dependent on the deceased or for a full orphan in higher education); and dependent parents.

The minimum monthly pension is 200 pesos.

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

The pension is paid for up to two years (or until she becomes employed) 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.

The government provides free burial services for all citizens and residents of Cuba.

**Survivor social assistance (means tested):** May be paid periodically or as a lump sum to any survivor who is incapable of work.

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

### Administrative Organization

Ministry of Labor and Social Security oversees and administers the program through the Directorate of Prevention, Social Assistance, and Labor and the National Institute of Social Security.

Ministry of Public Health oversees and administers the provision of medical benefits through public medical centers.

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## ***Family Allowances***

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### ***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.