

Andorra

Exchange rate: US\$1.00 equals 0.70 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1966 (social security).

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

Type of program: Social insurance system.

Coverage

Employed persons, their dependents, and self-employed persons.

Source of Funds

Insured person: A choice of 2.5%, 5%, or 7.5% of gross earnings (old-age) plus 3% of gross earnings (disability, survivors, sickness, maternity and work injury).

There are no maximum earnings used to calculate contributions.

Self-employed person: A choice of 10%, 12.5%, or 15% of average monthly earnings contributed by all insured persons in the National Social Security Fund in the previous year (€1,979.51 in 2010) plus 10% of gross earnings (disability, survivors, sickness, maternity and work injury).

There are no maximum earnings used to calculate contributions.

Employer: 7.5% of gross earnings (old-age) plus 7% of gross earnings (disability, survivors, sickness, and work injury).

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Old-age pension: Age 65 (men and women), with at least 145 months of contributions (85 to 144 months of contributions if at least 60% of the contributions were made before age 50).

Disability pension: Paid for the loss of at least 60% of earning capacity. Insured persons younger than age 21 must have at least 12 months of contributions; 36 months if aged 21 to 40; 96 months if aged 41 to 65.

The pension is paid for a total disability (at least 60% loss of earning capacity and incapable of any gainful employ-

ment) or partial disability (at least 60% loss of earning capacity and capable of some gainful employment).

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

Survivor pension: The deceased must have had a certain number of months of contributions according to his or her age. If the death occurred as the result of an accident or occupational disease, the contribution period is waived.

Eligible survivors are a spouse, divorced spouse, or cohabitating partner older than age 55.

A surviving spouse younger than age 55 receives a pension for a limited amount of time.

Noncontributory supplement: Paid if the survivor pension is less than 50% of the minimum wage.

Funeral grant: The grant is paid to the insurance fund that paid for the cost of the funeral.

Old-Age Benefits

Old-age pension: The value of the insured's pension is linked to the number of contributions made and the contribution rate chosen by the insured. Each monthly contribution is converted into pension points by dividing total monthly contributions (insured person and employer) by the value of the pension point used to calculate the pension contribution (€16,496 in 2010). On retirement, an annual pension is calculated by multiplying the insured's total pension points by the value of the pension point used to calculate the pension benefit (€2,062 in 2010). The benefit is paid monthly.

Spouse's supplement: Paid if the insured's spouse is aged 65 or older and is not eligible for a pension in his or her own right. The supplement is 10% of the insured's monthly pension.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to the value of the pension point. The pension point is adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: If the insured is assessed as incapable of any gainful activity (total disability), the monthly pension is 75% of the insured's average monthly earnings in the 12 months before the disability began.

Constant-attendance supplement: 15% of the insured's average monthly earnings is paid.

Partial disability: If the insured is assessed as incapable of performing his or her normal work (partial disability), the monthly pension is 50% of the insured's average monthly earnings in the 12 months before the disability began; 30%

Andorra

if the insured is assessed as capable of performing his or her normal work.

The disability pension is replaced by the old-age pension at age 65 if the old-age pension amount is greater than the disability pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Benefits are payable abroad.

Survivor Benefits

Survivor pension: 50% of the deceased's old-age pension is paid.

Noncontributory supplement: Up to €50 is paid.

Orphan's pension: Each eligible child receives 30% of the minimum wage.

Noncontributory supplement: If the orphan's pension is less than 30% of the minimum wage, the pension is increased up to this amount.

Benefits are payable abroad.

Funeral grant: A lump sum of €1,979.51 is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1966 (social security).

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

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, and Survivors.

Self-employed person: See Old Age, Disability, and Survivors.

Employer: See Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Cash sickness benefits: If the insured is unemployed, he or she must have at least 25 days of contributions for the

first claim. For subsequent claims, with less than 1 year of contributions, the insured must have at least 15 days of employment in the last 30 days; with 1 to 3 years of contributions, at least 10 days in the last 60 days; with 3 to 5 years, at least 5 days in the last 90 days; and with more than 5 years of contributions, benefits are provided from the first day.

Cash maternity benefits: The insured must have at least 6 months of coverage before the expected date of childbirth (or adoption) or 3 months of employment in the previous 6 months. A self-employed person must have at least 1 year of coverage.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is 53% of 1/30 of the insured's salary in the last 12 months; from the 30th day, 70% of 1/30 of the insured's salary in the last 12 months.

Benefits are paid after a 3-day waiting period.

Maternity benefit: For mothers, the daily benefit is 100% of the previous average daily wage, paid for 16 weeks. For multiple births, 2 additional weeks are paid for each child. For fathers, the daily benefit is paid for 14 days after childbirth or 14 days after the mother returns to work.

Workers' Medical Benefits

Benefits include primary, specialist and maternity care; hospitalization; and transportation under certain conditions.

Cost sharing: The National Social Security Fund reimburses medical expenses, up to 75% of the scheduled fees (100% for maternity care; 90% for hospitalization).

There is no limit to duration.

Dependents' Medical Benefits

Benefits include primary, specialist and maternity care; hospitalization; and transportation under certain conditions.

Cost sharing: The National Social Security Fund reimburses medical expenses, up to 75% of the scheduled fees (100% for maternity care; 90% for hospitalization).

There is no limit to duration.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Work Injury

Regulatory Framework

First and current law: 1966 (social security).

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

Type of program: Social insurance system for work injuries and occupational diseases.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, Survivors, Sickness and Maternity.

Self-employed person: See Old Age, Disability, Survivors, Sickness and Maternity.

Employer: See Old Age, Disability, Survivors, Sickness and Maternity.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

For the first month, the daily benefit is 66% of 1/30 of the insured's salary in the last 12 months; from the second month, 80%. The benefit is paid from the first day of incapacity until the degree of disability has been assessed.

Permanent Disability Benefits

Permanent disability pension: If the insured has a disability of a least 60%, the monthly pension is 100% of the average monthly earnings in the last 12 months multiplied by the assessed degree of disability.

Partial disability: If the assessed disability is from 41% to 60%, the monthly pension is the average monthly earnings in the last 12 months multiplied by 75% of the assessed degree of disability. If the assessed disability is from 10% to 40%, the monthly pension is the average monthly earnings in the last 12 months multiplied by 50% of the assessed degree of disability.

For an assessed degree of disability of less than 10%, a lump sum of 3 times the insured's average monthly salary in the last 12 month is paid.

The permanent disability pension is replaced by the old-age pension at the age of 65 if the old-age pension amount is greater than the disability pension.

The assessed degree of disability may be reviewed at the request of the insured or the National Social Security Fund.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include primary and specialist treatment, transportation, and hospitalization.

Scheduled fees are reimbursed in full within the limits of conventional rates.

Survivor Benefits

Survivor pension: The monthly pension is 50% of the deceased's reference earnings. The pension is paid to a nondivorced spouse older than age 55 who is not gainfully employed and ineligible for a pension in his or her own right.

If the insured's death is the result of an accident or occupational disease, a surviving spouse younger than age 55 receives a temporary pension.

Orphan's pension: Each child younger than age 18 receives 30% of the minimum wage.

Benefits are payable abroad.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index.

Administrative Organization

National Social Security Fund (<http://online.cass.ad/web/lacass/home>), managed by an Administrative Council and Director, administers the program.

Unemployment

Regulatory Framework

There is no separate unemployment program, but government assistance is available for identified cases of need.

Family Allowances

Regulatory Framework

There is no separate family allowances program, but assistance is made available by the government for identified cases of need.