

Argentina

Exchange rate: US\$1.00 = 5.12 pesos

Old Age, Disability, and Survivors

Regulatory Framework

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

Current laws: 1971 (old-age and disability pensions); 1998 (small contributors), implemented in 1999; 1999 (household workers), implemented in 2000; 2004 (early retirement), implemented in 2005; 2008 (pensions adjustment); and 2008 (pensions), implemented in 2009.

Type of program: Social insurance and social assistance system.

Note: From 1994 until the end of 2008, there was a mixed system where all insured workers were in the first-pillar public pay-as-you-go system; for the second pillar, workers chose between contributing to an individual account or the pay-as-you-go defined benefit system. A 2008 law closed the second-pillar individual accounts and transferred all workers and their account balances to the new first-pillar pay-as-you-go system.

Coverage

Social insurance: Employed and self-employed persons.

Voluntary coverage for clergy, persons insured under professional provincial systems, housewives, and certain other categories of persons.

Exclusions: Certain professional workers hired abroad who work in Argentina for less than two years and are insured in another country, and Argentines who temporarily reside abroad, according to international agreements.

Special systems for military, security, and police personnel; civil servants of some provinces and municipalities; university professors; teachers; foreign ministry diplomats; scientific researchers; judicial authorities; household workers; and rural workers.

Social assistance: Residents of Argentina.

Source of Funds

Insured person

Social insurance: 11% of covered earnings.

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

The maximum monthly earnings used to calculate contributions are 24,473.92 pesos.

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

Social assistance: None.

Self-employed person

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

Self-employed persons enrolled in a simplified system for small contributors pay a single monthly contribution for social security, value-added tax, and profits, according to the various measures of the size of the enterprise.

Social assistance: None.

Employer

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

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

There are no maximum earnings used to calculate contributions.

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

Social assistance: None.

Government

Social insurance: Contributes through general revenue, investment income, and certain taxes earmarked to fund social insurance pensions.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension

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

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

Advanced-age old-age pension (social insurance): Age 70 with at least 10 years of service with contributions paid while employed, including at least five of the last eight years before leaving employment. A self-employed person must have been insured for at least five years.

Noncontributory old-age pension (social assistance): Age 70 with income and assets below a subsistence level and not receiving any social security benefits or support from family members. Naturalized citizens must have at least five

years of residence immediately before claiming the pension; foreign residents, at least 40 years.

Spouse benefit (social assistance): Paid to a pensioner for a spouse residing in Argentina.

Disability pension

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

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

Irregular contributors must have 18 months of contributions in the 36 months before the disability began or meet 50% of the minimum contribution requirements for the basic old-age pension and have 12 months of contributions in the 60 months before the disability began.

District medical commissions assess the degree of disability.

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

Noncontributory disability pension (social assistance): Assessed with a total and permanent disability of at least 76%, has income and assets below a subsistence level, and is not receiving any social security benefits or support from family members. Naturalized citizens must have at least five years of residence immediately before claiming the pension; foreign residents, at least 20 years.

Survivor pension

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

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

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

Old-Age Benefits

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

The monthly basic old-age pension is 1,022.84 pesos.

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

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

The minimum monthly old-age pension (basic old-age pension, compensatory pension, and the additional pension) is 2,476.98 pesos (September 2013).

The maximum monthly old-age pension (basic old-age pension, compensatory pension, and the additional pension) is 15,861.24 pesos (September 2013).

Self-employed persons enrolled in the simplified system for small contributors and certain other categories of workers receive the basic old-age pension plus a guaranteed minimum.

Advanced-age old-age pension (social insurance): 70% of the old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid.

The minimum monthly advanced-age old-age pension is 2,476.98 pesos (September 2013).

Pensions are payable abroad under bilateral or multilateral agreement.

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

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

Noncontributory old-age pension (social assistance): 1,610.04 pesos (70% of the minimum old-age pension of 2,476.98 pesos as of September 2013) is paid.

Social assistance pensions are not payable abroad.

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

Spouse benefit (social assistance): A monthly benefit is paid. The amount of the benefit varies according to the pensioner's income and region.

Permanent Disability Benefits

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

The minimum monthly disability pension is 2,476.98 pesos (September 2013).

The maximum monthly disability pension is 15,861.24 pesos (September 2013).

The pension is payable abroad under bilateral or multilateral agreement.

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

Advanced-age disability pension (social insurance):

70% of the old-age pension (basic old-age pension, compensatory pension, and additional pension) is paid.

The minimum monthly advanced-age disability pension is 2,476.98 pesos (September 2013).

The maximum monthly advanced-age disability pension is 15,861.24 pesos (September 2013).

The pension is payable abroad under bilateral or multilateral agreement.

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

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

Noncontributory disability pension (social assistance):

1,610.04 pesos (70% of the minimum old-age pension of 2,476.98 pesos as of September 2013) is paid. Additional benefits may be paid for dependents under Family Allowances.

The noncontributory disability pension is not payable abroad.

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

Survivor Benefits

Spouse's pension (social insurance): 70% of the reference payment or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid to a widow(er) or partner without dependents for regular contributors (70% of this amount for irregular contributors); 50% to a widow(er) or partner with children.

The reference payment is the deceased's average monthly earnings in the five years before death.

The minimum monthly survivor pension is 2,476.98 pesos (September 2013).

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

Orphan's pension (social insurance): 20% of the reference payment or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid to each eligible child for regular contributors (70% of this amount for irregular contributors). If there is no eligible widow(er) or partner, the survivor pension is split equally among the surviving children.

The reference payment is the deceased's average monthly earnings in the five years before death.

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

All survivor benefits combined must not exceed 15,861.24 pesos (September 2013).

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

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

Funeral grant (social insurance): A lump sum of 4,000 pesos is paid.

Administrative Organization

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

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

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

Sickness and Maternity

Regulatory Framework

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

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

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

Coverage

Cash sickness benefits: No statutory benefits are provided. (Under employment law, the employer is required to pay monthly cash sickness benefits to employees.)

Cash maternity benefits: Employed women, including temporary and household workers.

Exclusions: Self-employed persons.

Medical benefits: Employed persons, self-employed persons (small contributors), unemployed persons, pensioners, and household workers.

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

Voluntary coverage for other persons.

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

Source of Funds

Insured person

Cash sickness benefits: None.

Cash maternity benefits: None.

Medical benefits: 3% of covered earnings plus 1.5% of covered earnings for each eligible dependent other than the spouse or children. Pensioners contribute 3% of the pension.

The minimum monthly earnings used to calculate contributions are 3,014 pesos.

The maximum monthly earnings used to calculate contributions are 24,473.92 pesos.

Self-employed person

Cash sickness benefits: Not applicable.

Cash maternity benefits: Not applicable.

Medical benefits: Small contributors and household workers pay a monthly lump sum of 100 pesos plus 100 pesos for each additional family member covered.

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

Employer

Cash sickness benefits: The total cost is financed through the direct provision of benefits.

Cash maternity benefits: See source of funds under Family Allowances.

Medical benefits: 6% of gross payroll.

The minimum monthly earnings used to calculate contributions are 1,708.24 pesos.

There are no maximum earnings used to calculate contributions.

Government

Cash sickness benefits: None.

Cash maternity benefits: See source of funds under Family Allowances.

Medical benefits: The total cost of public health services for all residents of Argentina.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (Under employment law, the employer is required to pay monthly cash sickness benefits to employees. The duration of benefits depends on the length of the employment period.)

Cash maternity benefits: The insured 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: The insured must be currently employed, a pensioner, or receiving an unemployment benefit.

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

Sickness and Maternity Benefits

Sickness benefit: None. (The labor code requires employers to provide 100% of salary for up to three months to employees with less than five years of service; up to six months with at least five years of service. The maximum duration of cash benefits is doubled for workers with dependents.)

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

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

Note: See Family Allowances for additional benefits related to maternity.

Workers' Medical Benefits

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

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

Pharmaceutical products for chronic diseases are either free or require a 30% copayment; 60% for other diseases.

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

Cost sharing: A copayment may be required of up to 4 pesos for an outpatient visit, up to 5 pesos for medical tests, and up to 7 pesos for outpatient dental treatment.

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

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

Dependents' Medical Benefits

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

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

Administrative Organization

Ministry of Health (<http://www.msal.gov.ar>) supervises medical benefits.

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

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

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

Secretariat of Employment and Professional Training, under the supervision of the Ministry of Labor and Social Security (<http://www.trabajo.gov.ar>), enforces employment law for cash sickness benefits.

Employers pay cash sickness benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1915.

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

Type of program: Employer-liability system.

Note: The employer and public institutions (other than national institutions), may self-insure if solvency requirements are met and medical care services can be guaranteed. If the employer does not meet both conditions, mandatory insurance must be purchased from a work injury insurer (ART).

Coverage

Public- and private-sector employees (including provinces and municipalities).

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through the payment of premiums to a work injury insurer (ART) or through self-insurance.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

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

The disability is presumed to be permanent if it continues beyond a year.

A medical commission assesses the degree of disability.

Permanent Disability Benefits

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

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

The minimum permanent disability benefit for a total disability is 180,000 pesos.

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

Partial disability benefit: For an assessed loss of earning capacity of 50% to 65%, a lump sum equal to the monthly base earnings multiplied by the degree of loss of earning capacity is paid.

A complementary lump-sum benefit is paid.

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

For an assessed loss of earning capacity of less than 50%, a lump sum of 53 times the monthly base earnings multiplied by the assessed loss of earnings capacity and the quotient of 65 divided by the insured's age when the disability began is paid.

A complementary lump-sum benefit is paid.

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

The minimum partial disability benefit is 180,000 pesos multiplied by the degree of loss of earning capacity.

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

The insured may also receive family allowances.

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

Workers' Medical Benefits

Benefits include medical, pharmaceutical, and orthopedic care; prostheses; rehabilitation; and professional training.

Survivor Benefits

Survivor pension: A lump sum of at least 180,000 pesos, plus an additional lump-sum benefit of 120,000 pesos, is paid.

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

Other eligible survivors: If there is no eligible widow(er) or orphan, the pension is paid to parents or relatives who were dependent on the deceased.

The pension is payable abroad under bilateral or multilateral agreement.

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

Administrative Organization

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

Superintendent of Work Injury provides general supervision.

Work injury insurers (ART) are responsible for work injury prevention and the management of benefits.

Unemployment

Regulatory Framework

First law: 1967.

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

Type of program: Social insurance system.

Coverage

Private-sector employees, including temporary and casual workers.

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

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Unemployment benefits: The insured must have at least six months of contributions in the three years before unemployment; 90 days in the 12 months before unemployment for temporary workers.

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

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

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

Unemployment Benefits

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

eight months with 24 to 35 months of contributions; and for 12 months with at least 36 months of contributions.

The minimum monthly unemployment benefit is 250 pesos.

The maximum monthly unemployment benefit is 400 pesos.

Extended unemployment benefit: 70% of the first monthly unemployment benefit is paid.

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

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

Administrative Organization

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

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

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

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

Family Allowances

Regulatory Framework

First law: 1957.

Current laws: 1989 (mothers' pensions); 1996 (family allowances), implemented in 1996; 2006 (Plan NACER); 2009 (universal child allowance); and 2011 (universal pregnancy allowance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector and federal public-sector employees, pensioners, and beneficiaries of the work injury or unemployment programs with monthly earnings up to 8,400 pesos.

Exclusions: Self-employed persons and household workers.

Social assistance: Residents of Argentina.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

The minimum monthly earnings used to calculate contributions are 753.05 pesos.

There are no maximum earnings used to calculate contributions.

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

Government: The total cost of the social assistance program.

Qualifying Conditions

Family allowances

Child benefit (social insurance): Paid to an employed person, a pensioner, or a work injury (ART) or unemployment beneficiary for each unmarried child younger than age 18. The benefit is paid to one of the parents or guardians.

Disabled child benefit (social insurance): Paid to an employed person, a pensioner, or a work injury (ART) or unemployment beneficiary for each disabled child of any age. The benefit is paid to one of the parents or guardians.

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

School allowance (social insurance): Paid to persons who qualify for a child benefit or a disabled child benefit. Certification of the child's regular school attendance must be provided at the beginning of the year.

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

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

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

Universal child allowance (social assistance): Paid to informal and household workers with income below the legal monthly minimum wage; unemployed persons without coverage; seasonal workers; persons who are incarcerated; and certain categories of self-employed workers. The benefit is paid for each child younger than age 18 (no limit if

disabled), up to five children. The beneficiaries must fulfill certain health and education requirements and must not receive other benefits. Foreign residents must have at least three years of residence immediately before claiming the allowance.

The legal monthly minimum wage is 3,300 pesos (August 2013).

Universal pregnancy allowance (social assistance): Paid for each pregnancy to informal and household workers with income below the legal monthly minimum wage; an unemployed person without health insurance coverage and whose spouse or cohabiting partner is also unemployed; seasonal workers; persons who are incarcerated; and certain categories of self-employed workers. The woman must not receive any other benefits and must enroll in the prenatal and early childhood health program Plan NACER, meet the program's medical requirements, and carry a card that documents the monitoring of the pregnancy. Foreign residents must have at least three years of residence immediately before claiming the allowance.

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

Family Allowance Benefits

Family allowances

Child benefit (social insurance): 110 pesos to 992 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Disabled child benefit (social insurance): 740 pesos to 3,000 pesos a month is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Prenatal allowance (social insurance): 110 pesos to 992 pesos a month is paid, depending on the insured's

income (in some cases, including cash benefits) and region. The benefit is paid from the time of conception to the expected date of childbirth or end of the pregnancy.

School allowance (social insurance): 170 pesos to 680 pesos a year is paid, depending on the insured's income (in some cases, including cash benefits) and region.

Birth grant (social insurance): A lump sum of 750 pesos is paid.

Adoption grant (social insurance): A lump sum of 4,500 pesos is paid.

Marriage grant (social insurance): A lump sum of 1,125 pesos is paid.

Universal child allowance (social assistance): 460 pesos a month is paid per child (1,500 pesos a month for a child with a disability).

Universal pregnancy allowance (social assistance): 460 pesos a month is paid from the twelfth week of pregnancy until birth.

Noncontributory mother's pension (social assistance): 2,165 pesos a month is paid.

Administrative Organization

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

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