

Spain

Exchange rate: US\$1.00 = 0.83 euro (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current law: 2015 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employees in industry, commerce, and services based on 11 occupational classes. Agricultural workers and household workers under certain conditions.

Voluntary coverage for insured persons who leave covered employment.

Special systems for public-sector employees, military personnel, self-employed persons, seamen, and coal miners.

Social assistance: Needy elderly or disabled persons.

Source of Funds

Insured person

Social insurance: 4.7% of covered earnings.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions for certain occupational classes are €125.04.

The insured person's contributions also finance sickness, maternity, and paternity benefits.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 23.6% of covered earnings.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018)..

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions are €125.04.

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

Social assistance: None.

Government

Social insurance: Provides an annual subsidy.

Social assistance: Finances the total cost.

Qualifying Conditions

Old-age pension (Pensión de jubilación, social insurance): Age 65 and 6 months (gradually rising to age 67 by 2027) with at least 15 years of contributions, including at least two years of contributions in the last 15 years. (The full pension is paid with 35 years and six months (gradually rising to 37 years by 2027) of contributions). Age 65 with 36 years and six months of contributions (gradually rising by three months a year until reaching 38 years and six months in 2027).

The retirement age is lower for those working under hazardous, dangerous, or unhealthy conditions; and for persons with assessed disabilities of at least 65% (45% if the assessed disability is expected to reduce life expectancy).

Involuntary early retirement pension (Jubilación anticipada involuntaria): Age 61 and 6 months (gradually rising to age 63 by 2027) with at least 33 years (25 years if assessed with a disability of at least 33%) of contributions.

The insured must be involuntarily unemployed as a result of a restructuring or closing of a business because of economic conditions or the death, retirement, or disability of the business's owner; and be registered as a job seeker for at least six months before applying for the pension.

Voluntary early retirement pension (Jubilación anticipada voluntaria): Age 63 and 6 months (gradually rising to age 65 by 2027) with at least 35 years of contributions.

Partial pension (Jubilación parcial): Age 61 and 10 months (gradually rising to age 65 by 2027) with 33 years of contributions and working time reduced from 25% to 50% of full-time hours (75% if a full-time worker is hired as a replacement). Must have at least six years of employment with the same employer.

Deferred pension (Pensión diferida): The pension may be deferred if the insured has at least 15 years of contributions, including at least two years of contributions in the last 15 years.

Earnings test: A pensioner who receives the minimum monthly old-age pension may earn up to €7,133.97 a year (excluding the old-age pension); €8,321.85 with a dependent spouse.

The minimum monthly old-age pension is €639.30 for a single person without dependents; €606.70 with a nondependent spouse; €788.90 with a dependent spouse.

The old-age pension is payable abroad under reciprocal agreement.

Noncontributory old-age pension (Pensión de vejez no contributiva, social assistance, mean tested): Age 65 with at least 10 years of residence in Spain since age 16.

Disability pension (Pensión de incapacidad, social insurance): Must have a total incapacity for work in the usual occupation, an absolute incapacity for any work, or a severe disability requiring constant attendance. If younger than age 31, must have contributed in 33% of the period from age 16 to the date the disability began; if aged 31 or older, must have contributed in 25% of the period from age 20 to the date the disability began and have at least five years of contributions, with 20% of the contributions paid in the last 10 years. Must not qualify for an old-age pension.

Constant-attendance supplement (Complemento por gran invalidez): Paid if the insured is assessed with a severe disability and requires the constant attendance of others to perform daily functions.

Partial disability (Incapacidad parcial): Must be assessed with at least a 33% permanent loss of work capacity in the usual occupation. Must have at least 1,800 days of contributions within the 10 years immediately before the date the disability began and not qualify for an old-age pension.

A multiprofessional Team for Disability Assessment under the supervision of the National Institute of Social Security assesses and reviews the disability.

Earnings test: A disability pensioner who receives the minimum monthly disability pension may earn up to €7,133.97 a year (excluding the pension); €8,321.85 with a dependent spouse.

The minimum monthly disability pension is €639.30 for a single person without dependents; €606.70 with a nondependent spouse; €788.90 with a dependent spouse.

The disability pension is payable abroad under reciprocal agreement.

Noncontributory disability pension (Pensión de incapacidad no contributiva, social assistance, means tested): Must be aged 18 to 65 with at least a 65% permanent loss of work capacity and at least five years of residence in Spain.

Survivor pension (social insurance)

Spouse's pension (Pensión de viudedad): The deceased was paying social insurance contributions, had at least 500 days of contributions in the last five years, and died from a common illness; received an old-age or disability pension at the time of death; or had at least 15 years of contributions at the time of death.

The pension ceases upon remarriage. The widow(er) or partner may continue to receive a partial or full pension under certain conditions (income, age, or disability).

If the insured's death was caused by an accident, the contribution requirement is waived.

Eligible survivors include a widow(er) who was married to the deceased for at least one year (including separated or divorced partners under certain conditions), cohabited with the deceased for a total of at least two years, or who had children with the deceased.

Orphan's pension (Pensión de orfandad): Paid to children younger than age 21 (age 25 if unemployed, earning less than the legal monthly minimum wage, or a student; no limit if disabled).

The legal monthly minimum wage is €735.90.

Other eligible survivor's pension (Otros sobrevivientes derechohabientes): Paid to (in order of priority) grandchildren, brothers and sisters younger than age 18, parents, grandparents, and brothers or sisters older than age 45.

All survivors must have lived with the deceased, be economically dependent, and satisfy an earnings test.

Earnings test: A survivor who receives the survivor pension may earn up to €7,133.97 a year (excluding the pension); €8,321.85 with a dependent spouse.

Funeral grant (Auxilio por defunción, social insurance): Paid to the person(s) who paid for the funeral.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension (Pensión de jubilación, social insurance): 50% of the insured's average earnings is paid for the first 15 years of contributions, plus 0.21% for each additional month of contributions up to 163 additional months and 0.19% for each additional month from 164 to 246 months.

Average earnings are the insured's total earnings in the last 21 years (252 months; rising by one year each year until reaching 25 years in 2022) divided by 294 (gradually rising to 350 by 2022). The earnings period used to calculate benefits may be adjusted to account for certain noncontributory periods, such as time spent caring for a dependent child.

An additional 5% of the old-age pension is paid to women with two children; 10% with three children; and 15% with at least four children.

The minimum monthly old-age pension is €639.30 for a single person without dependents; €606.70 with a nondependent spouse; €788.90 with a dependent spouse.

The maximum monthly old-age pension is €2,580.13 (€36,121.82 a year).

Involuntary early retirement (Jubilación anticipada involuntaria): The pension is reduced for each year the pension

is claimed before the normal retirement age, based on the number of years of contributions: by 7.5% a year with less than 38.5 years of contributions, by 7% with at least 38.5 but less than 41.5 years, by 6.5% with at least 41.5 but less than 44.5 years, or by 6% with at least 44.5 years.

Voluntary early retirement (Jubilación anticipada voluntaria): The pension is reduced for each year the pension is claimed before the normal retirement age, based on the number of years of contributions: by 8% a year with less than 38.5 years of contributions, by 7.5% with at least 38.5 but less than 41.5 years, by 7% with at least 41.5 but less than 44.5 years, or by 6.5% with at least 44.5 years.

The minimum monthly voluntary early retirement pension is €598 for a single person without dependents; €565.30 with a nondependent spouse; €739.50 with a dependent spouse.

Partial pension (Jubilación parcial): A reduced pension is paid. The minimum partial pension is based on the minimum old-age pension at the normal retirement age and is calculated in proportion to the reduction in working hours.

Deferred pension (Pensión diferida): The pension is increased by 2% for each year of deferral after the normal retirement age with 15 to 24 years of contributions; 2.75% with 25 to 36 years; and 4% with 37 years or more.

The maximum monthly deferred pension (not including additional supplements) is €2,580.13 (€36,121.82 a year), the maximum monthly deferred pension (including any additional supplements) may not exceed the maximum annual earnings used to calculate contributions.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually in January based on the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Noncontributory old-age pension (Pensión de vejez no contributiva, social assistance, means tested): €92.48 to €369.90 a month is paid, depending on personal income and family composition.

Permanent Disability Benefits

Disability pension (Pensión de incapacidad, social insurance): 55% of the insured's monthly base earnings is paid for a total incapacity for work in the insured's usual occupation; may be increased to 75% if the insured is older than age 55 or is unlikely to be employed again in his or her usual occupation due to personal and professional circumstances. 100% of the insured's base earnings is paid for an absolute incapacity for any work.

If the disability is the result of a work-related accident or occupational disease, the monthly base earnings are the insured's average daily earnings in the last calendar month

(including average earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

If the disability is the result of a nonwork-related accident, the monthly base earnings are the insured's earnings in any continuous 24-month period in the last seven years divided by 28. If the disability is the result of a common illness or the person is not covered, the monthly base earnings are the insured's earnings in the last 96 months divided by 112.

Constant-attendance supplement (Complemento por gran invalidez): 45% of the insured's monthly base earnings before the disability began plus 30% of the insured's last base earnings is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018).

The minimum monthly pension including the constant-attendance supplement is €959 (€1,183.40 with a dependent spouse; €910.10 if the spouse is not dependent).

The minimum monthly pension for an incapacity for work in the insured's usual occupation is €598 if aged 60 to 65 (€739.50 with a dependent spouse; €565.30 if the spouse is not dependent).

The minimum monthly pension for an incapacity for any work and for insured persons aged 65 or older is €639.30; €788.90 with a dependent spouse; €606.70 if the spouse is not dependent).

An additional 5% of the disability pension is paid to women with two children; 10% with three children; and 15% with four children or more.

Partial disability (Incapacidad parcial): A lump-sum of 24 months of the insured's monthly base earnings in the last calendar month before the disability began is paid.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually in January based on the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Noncontributory disability pension (Pensión de incapacidad no contributiva, social assistance, means tested): €92.48 to €554.85 a month is paid, depending on personal income, family composition, and the need for constant care.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension (Pensión de viudedad): 52% of the deceased's monthly base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid; 70% of the deceased's base earnings if there are dependent children and the surviving spouse's assessed income is below a government-set level.

If the deceased was working at the time of death, the monthly base earnings are the deceased's earnings in the best continuous 24-month period in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly spouse's pension is €484.20 if younger than age 60; €598 if aged 60 to 64; €639.30 if aged 65 or older, or with a degree of disability of at least 65%; or €739.50 if the surviving spouse has other dependents.

An additional 5% of the spouse's pension is paid to women with two children; 10% with three children; and 15% with at least four children.

Schedule of payments: 14 payments a year.

Orphan's pension (Pensión de orfandad): 20% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly orphan's pension is €195.30 for a half-orphan (€384.40 if younger than age 18 with a degree of disability of at least 65%); €195.30 plus €484.20 for a full orphan. If there are two or more eligible full orphans, the €484.20 are split equally among all of them.

Schedule of payments: 14 payments a year.

The maximum combined spouse's and orphan's pension is 100% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive; if the combined pension exceeds this amount, the orphan's pension is reduced accordingly (the full spouse's pension is always paid).

Other eligible survivor's pension (Pensión en favor de familiares): 20% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid to other survivors based on their order of priority; may be increased by the amount

of the spouse's pension if there is no surviving spouse or eligible surviving children.

If the deceased was working at the time of death, the monthly base earnings are the deceased's earnings in the best continuous 24-month period in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly survivor pension for each other eligible survivor is €195.30 (€472.10 in the absence of a widow(er) or orphan for one eligible survivor aged 65 or older; €444.90 for one eligible survivor aged younger than 65). If there is no eligible widow(er) or orphan and there are two or more eligible survivors, an increment of €288.90 is paid, which is split equally among all eligible survivors.

Earnings test: A survivor who receives the minimum pension may earn up to €7,133.97 a year.

The maximum combined survivor benefit is 100% of the deceased's base earnings.

Schedule of payments: 14 payments a year.

Benefit adjustment: Benefits are adjusted annually in January based on the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Funeral grant (Auxilio por defunción, social insurance): A lump sum of €46.50 is paid.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) provides general supervision.

General Treasury of Social Security (<http://www.seg-social.es/>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es/>), an independent institution under the Ministry of Employment and Social Affairs, administers the social insurance program and pays benefits.

Institute of Elderly and Social Services (<http://www.imserso.es/>), under the Ministry of Employment and Social Affairs or most autonomous regions, administer noncontributory pensions and in-kind complementary benefits for elderly persons and persons with disabilities.

Sickness and Maternity

Regulatory Framework

First laws: 1929 (maternity) and 1942 (sickness).

Current laws: 2009 (maternity benefits), 2011 (child care), and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Pensioners are covered for medical benefits only.

Voluntary coverage for insured persons who leave covered employment.

Special systems for public-sector employees, military personnel, certain self-employed persons, seamen, and coal miners.

Source of Funds

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

Self-employed person: Not applicable.

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

Government: An annual subsidy.

Qualifying Conditions

Cash sickness benefit (Prestaciones económicas por incapacidad temporal): Must have at least 180 days of contributions in the last five years. There is no minimum qualifying period for an incapacity resulting from an accident.

Contributory cash maternity benefit (Prestaciones de maternidad en dinero): There is no minimum contribution requirement if the insured is younger than age 21. If aged 21 to 26, the insured must have at least 90 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 180 days of contributions. If older than age 26, the insured must have at least 180 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 360 days of contributions. The adopted or fostered child must be younger than age 6 (younger than age 18 with an assessed degree of disability of at least 33%).

Noncontributory cash maternity benefit (Prestación de maternidad en dinero): The insured does not qualify for the contributory cash maternity benefits.

Cash paternity benefits (Prestación de paternidad en dinero): Paid during the authorized leave period for the birth, adoption, or fostering of a child. Must have at least

180 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 360 days of contributions.

Maternity risk allowance (Prestaciones de riesgo durante el embarazo): Paid to an insured woman who is unable to continue in the usual or any similar job due to risks to the fetus during pregnancy or because the job is incompatible with breastfeeding. A medical certificate may be required. There is no minimum contribution requirement.

Nursing allowance (Subsidio de lactancia): Paid to a nursing mother who is unable to continue in the usual or any similar job to protect her child's or her own health. A medical certification may be required. There is no minimum contribution requirement.

Sick child care allowance (Cuidado de menores afectados por cáncer u otra enfermedad grave): Paid to parents who have reduced working hours by at least 50% to care for a severely ill child who requires long-term hospitalization or treatment. The insured person must have at least three months of contributions in the seven years before the claim is made if aged 21 to 25 (or a career total of at least six months); six months in the last seven years if aged 26 or older (or a career total of at least 12 months).

Medical benefits (Prestaciones médicas): Must be currently insured, a pensioner, or receiving other social security benefits. There is no minimum contribution requirement.

Eligible dependents include the spouse or a partner that has cohabited with the insured for at least a year, children (including adopted children), and parents. All dependents must live with the insured, be economically dependent, and satisfy an earnings test.

Sickness and Maternity Benefits

Sickness benefit (Prestación económica por incapacidad temporal): 60% of the insured's average daily covered earnings in the last calendar month before the incapacity began is paid from the 4th to the 20th day; 75% from the 21st day for up to 12 months; may be extended for six months. (The employer pays from the 4th to the 15th day).

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Contributory maternity benefit (Prestaciones de maternidad en dinero): 100% of the insured's average daily earnings in the last calendar month before the maternity, adoption, or foster leave period is paid for 16 weeks (two additional weeks for each additional child born, adopted, or in foster care, at the same time, or if the child has a disability; up to 13 additional weeks if the child is hospitalized in the neonatal unit).

If the mother does not qualify but the father does, the father may receive the benefit for 10 weeks.

If both parents are employed, the benefit can be shared between the mother and the father (except for the six weeks immediately after childbirth) and the leave period may be taken on a part-time basis.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Noncontributory maternity benefit (Prestación de maternidad en dinero): 100% of the index of wages with multiple effects (IPREM) is paid for 42 days; may be extended by 14 days for a single parent, multiple births, if the mother or the child are disabled, or the child is born into a large family. The mother is also entitled to 16 weeks of unpaid maternity leave.

The IPREM is €537.84 a month.

Paternity benefit (Prestación de paternidad en dinero): 100% of the insured's average daily earnings in the last calendar month before the paternity, adoption, or foster leave period began is paid for four weeks; for multiple births (including adoption or foster care), may be extended by two days for each child.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Maternity risk allowance (Prestación de riesgo durante el embarazo): 100% of the insured's average daily earnings in the last calendar month plus the average daily earnings for extra hours worked in the last 12 months is paid from the day the work ceased until the date of childbirth (for a risk to the fetus) or until the child reaches age 9 months (for a risk to breastfeeding).

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Nursing allowance (Subsidio de lactancia): 100% of the insured's average daily earnings in the calendar month before the maternity leave period began plus the average daily earnings for extra hours worked in the last 12 months is paid from the day work ceases until the child reaches age 9 months or dies.

Sick child care allowance (Cuidado de menores afectados por cáncer u otra enfermedad grave): 100% of the insured's average daily earnings in the last calendar month before the claim is made plus the average daily earnings for extra hours worked in the last 12 months is paid in proportion to the reduced working hours. The benefit is paid until recovery or until the child reaches age 18.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, dental care, laboratory services, appliances, and transportation. There may be a limit to duration in certain cases.

Previously insured workers who are no longer in insured employment may receive medical benefits for up to 52 weeks, depending on the number of contributions made in the last year and family status.

Medical services are provided to patients directly through the facilities of the National Health Management Institute, the regional autonomous health services, or by doctors and hospitals under contract.

Cost sharing: The insured normally pays 10% to 60% of the cost of prescribed medication depending on income; for some specific and chronic diseases, the patient pays 10% of the cost up to €4.24 for each item. Medication is free for recipients of social assistance, including pensioners and unemployed persons who have exhausted unemployment benefits; for work injury beneficiaries; and for all insured persons when dispensed by social security facilities. If the price of a product exceeds the reference price (a standard maximum), the insured pays the difference.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) and the Ministry of Health, Social Services, and Equality (<http://www.msc.es/>) provide general supervision.

General Treasury of Social Security (<http://www.seg-social.es/>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es/>), an independent institution supervised by the Ministry of Employment and Social Affairs, administers the social insurance program and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msssi.gob.es/>), supervised by the Ministry of Health, Social Services and Equality, operates its own medical centers.

Mutual organizations for working accidents and professional diseases administer programs that compensate parents for lost working hours while caring for their ill child.

Regional autonomous health services provide medical benefits.

Work Injury

Regulatory Framework

First law: 1900.

Current law: 2015 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for certain self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: A percentage of a contribution base, depending on the type of economic activity and occupation.

The minimum monthly contribution base is €825.60 (€858.60 as of January 29, 2018).

The maximum monthly contribution base is €3,751.20.

Employer: 0.90% to 7.15% of covered payroll, depending on the assessed degree of risk. The average contribution rate is 1.98% of covered payroll.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average daily earnings in the last calendar month before the disability began plus the average daily covered earnings for extra hours worked in the last 12 months is paid. The benefit is paid from the day after the disability began for up to 12 months; may be extended for six months if rehabilitation is anticipated.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Permanent Disability Benefits

Permanent disability pension (Pensión por incapacidad permanente): 55% of the insured's monthly base earnings is paid for a total incapacity for work in the insured's usual occupation; may be increased to 75% if the insured is older than age 55 and is unlikely to be employed again in his

or her usual occupation due to personal and professional circumstances. 100% of the insured's base earnings is paid for a total incapacity for any work or for a severe disability requiring constant attendance.

Monthly base earnings are the insured's average daily earnings in the last calendar month (including average earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

Constant-attendance supplement (Complemento por gran invalidez): If the insured is assessed with a severe disability, 45% of the insured's monthly base earnings plus 30% of the insured's last gross earnings used to calculate contributions is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018).

The minimum monthly pension for a total incapacity for work in the insured's usual occupation is €639.30 if aged 65 when the disability began (€788.90 with a dependent spouse; €606.70 if the spouse is not dependent).

The minimum monthly pension for a total incapacity for work in the insured's usual occupation is €598 if aged 60 to 64 when the disability began (€739.50 with a dependent spouse; €595.30 if the spouse is not dependent).

The minimum monthly pension for a total incapacity for any work is €639.30 (€788.90 with a dependent spouse; €606.70 if the spouse is not dependent).

The minimum monthly pension including the constant-attendance supplement is €959 (€1,183.40 with a dependent spouse; €910.10 if the spouse is not dependent).

Partial permanent disability benefit (Prestación por incapacidad permanente parcial): For an assessed loss of working capacity of at least 33% in the usual job, a lump sum of 24 months of the insured's average daily covered earnings in the last calendar month before the disability began plus the average daily earnings for extra hours worked in the last 12 months is paid.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

Schedule of payments: 14 payments a year.

A multiprofessional Team for Disability Assessment under the supervision of the National Institute of Social Security assesses and reviews the disability.

Benefit adjustment: Benefits are adjusted annually in January based on the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, social health care, dietetic products, appliances, rehabilitation, and transportation.

Medical services are provided to patients directly through the facilities of the National Health Institute or the regional autonomous health services.

There is no limit to duration.

Survivor Benefits

Survivor pension

Spouse's pension (Pensión de viudedad): 52% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid; 70% if there are dependent children and income is below a government-set level.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of the deceased's daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly spouse's pension is €484.20 if younger than age 60; €598 if aged 60 to 64; €639.30 if aged 65 or older with an assessed degree of disability of 65% or more; and €739.50 if there are dependent family members.

A survivor who receives the minimum survivor pension may earn up to €7,133.97 a year (excluding the pension).

The pension ceases upon remarriage or cohabitation, except under certain conditions (income, age, or disability) for which a partial or full pension may continue to be paid.

If the surviving spouse was divorced or legally separated from the deceased, a reduced pension is paid based on the period of time that the survivor lived with the deceased.

Orphan's pension (Pensión de orfandad): 20% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to each orphan; €679.5 a month is split equally among full orphans.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly orphan's pension is €195.30 for each orphan (€384.40 if assessed with at least a 65% degree of disability and younger than age 18); €195.30 plus €484.20 is split equally among two or more eligible full orphans.

Other eligible survivor's pension (Pensión en favor de familiares): If the sum of the spouse's and orphan's pension does not exceed 100% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive, 20% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to other survivors based on their order of priority (parents, siblings, grandchildren and grandparents); may be increased by the amount of the spouse's pension (52%) if there is no surviving spouse, cohabiting partner, divorced spouse, or eligible surviving child.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018)

The maximum monthly earnings used to calculate benefits are €3,751.20.

The minimum monthly pension for other eligible survivors is €195.30 each. If there is no eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €472.10 if aged 65 or older (€444.90 if younger than age 65); €195.30 plus €288.90 is split equally among several beneficiaries.

Earnings test: A survivor who receives the minimum survivor pension may earn up to €7,133.97 a year (excluding the pension); €8,321.85 with a dependent spouse.

The maximum combined survivor benefit is 100% of the deceased's base earnings; otherwise, the widow(er)'s pension is paid in full and the orphans' pensions are reduced accordingly.

Benefit adjustment: Benefits are adjusted annually in January based on the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Lump-sum survivor benefits (Indemnización a tanto alzado): A lump sum of six months of the deceased's base earnings is paid to a widow(er), cohabiting partner, or divorced spouse; one month for an eligible orphan; nine

months for a dependent parent (12 months if both parents were dependent on the deceased).

Funeral grant (Auxilio por defunción): A lump sum of €46.50 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) and the Ministry of Health, Social Services and Equality (<http://www.msc.es/>) provide general supervision.

General Treasury of Social Security (<http://www.seg-social.es/>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es/>), an independent institution under the Ministry of Employment and Social Affairs, administers the social insurance program and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msssi.gob.es/>), under the Ministry of Health, Social Services and Equality, and autonomous regions provide medical services through health centers.

Unemployment

Regulatory Framework

First law: 1919.

Current laws: 1985 (unemployment) and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and services are covered based on 11 occupational classes.

Voluntary coverage for self-employed persons.

Exclusions: Household workers.

Special system for public-sector workers.

Source of Funds

Insured person: 1.55% of covered earnings; 1.6% of covered earnings if employed under a fixed-term contract.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions for certain occupational classes are €125.04.

Self-employed person: 2.2% of covered earnings.

The minimum monthly earnings used to calculate contributions are €893.10.

The maximum monthly earnings used to calculate contributions are €3,751.20.

Employer: 5.5% of covered payroll; 6.7% for those employed under fixed-term contracts.

The minimum monthly earnings used to calculate contributions are €825.60 (€858.60 as of January 29, 2018); the minimum daily earnings used to calculate contributions are €27.52 (€28.62 as of January 29, 2018).

The maximum monthly earnings used to calculate contributions are €3,751.20; the maximum daily earnings used to calculate contributions for certain occupational classes are €125.04.

Government: Subsidizes the program.

Qualifying Conditions

Unemployment benefit (Prestación de desempleo):

Must have at least 360 days of contributions in the last six years and be registered at an employment office.

The benefit ceases if the insured refuses a suitable job offer or training.

Unemployment assistance (Subsidio por desempleo, income tested): Must have at least six months of contributions (at least three months if the insured has dependents) and have exhausted entitlement to (or does not qualify for) the contributory unemployment benefit.

Income test: Monthly income must not exceed 75% of the legal monthly minimum wage.

The legal monthly minimum wage is €735.90.

Unemployment Benefits

Unemployment benefit (Prestación de desempleo): 70% of the insured's average earnings in the last six months is paid for the first 180 days; thereafter, 50%.

The duration of the benefit varies depending on the number of days of contributions; from 120 days (with 360 days of contributions) up to 720 days (with at least 2,160 days of contributions).

The minimum monthly earnings used to calculate benefits are €825.60 (€858.60 as of January 29, 2018).

The minimum monthly unemployment benefit is €501.98; €671.40 with dependent children.

The maximum monthly unemployment benefit is €1,098.09; €1,254.96 with one dependent child; €1,411.83 with two or more dependent children.

Unemployment assistance (Subsidio por desempleo, income tested): €430.27 is paid for up to six months.

The benefit may be extended for two additional six-month periods; for up to a maximum of 30 months under special circumstances. If the beneficiary is older than age 55, the

benefit may be paid until retirement age under certain conditions.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) provides general supervision.

General Treasury of Social Security (<http://www.seg-social.es/>) administers the economic resources of the social security system, registers employers and insured persons, and collects contributions.

State Public Service for Employment (<http://www.sepe.es/>), under the Ministry of Employment and Social Affairs, administers the program.

Family Allowances

Regulatory Framework

First law: 1938.

Current laws: 2005 (family) and 2015 (social security).

Type of program: Social assistance system.

Coverage

Legal residents of Spain.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (Asignación económica por hijo o menor a cargo, income tested): Paid for dependent children (or adopted children) younger than age 18 (no limit with an assessed disability of at least 65%). Each child's annual earnings must not exceed €11,605.77, and the family must not receive any other state family or social security benefit for the child.

Income test: Annual family income must not exceed €11,605.77 for a family with one dependent child plus 15% for each additional child. For families officially designated as large, annual family income must not exceed €17,467.40 with three children plus €2,829.24 for each additional child. There is no income limit for a child younger than age 18 with an assessed disability of at least 33% or older than age 18 with an assessed disability of at least 65%.

Special family allowance (Prestación económica por nacimiento o adopción de hijo en supuestos de familias numerosas, monoparentales y de madres con discapacidad, income tested): Paid after the birth or adoption of a child in single-parent family, a family officially designated

as large, or a family with a disabled mother (with an assessed disability of at least 65%) if no other state family or social security benefits are paid for the child.

Income test: Annual family income must not exceed €11,605.77 for a family with one child plus 15% for each additional dependent child. For families officially designated as large, annual family income must not exceed €17,467.40 with three children plus €2,829.24 for each additional child. There is no income limit for a child younger than age 18 with an assessed disability of at least 33% or older than age 18 with an assessed disability of at least 65%.

Multiple births or adoptions grant (Prestación por parto o adopción multiples, no income test): Paid on the birth or adoption of two or more children at the same time in Spain. The recipients must not receive any other state family or social security benefit.

Family Allowance Benefits

Family allowances (Asignación económica por hijo o menor a cargo, income tested): €291 a year is paid for each eligible child; €1,000 a year for a dependent child with an assessed disability of at least 33%. €4,438.80 for each child older than age 18 with an assessed disability of at least 65%; €6,658.80 for each child with an assessed disability of at least 75% who requires constant attendance.

The allowance is paid in January and July; paid monthly for a disabled child older than age 18.

Special family allowance (Prestación económica por nacimiento o adopción de hijo en supuestos de familias numerosas, monoparentales y de madres con discapacidad, income tested): A lump sum of up to €1,000 is paid.

Multiple births or adoptions grant (Prestación por parto o adopción múltiples, no income test): A lump sum of four times the legal monthly minimum wage is paid for the birth of twins or the adoption of two children at the same time; eight times for triplets or three adopted children; and 12 times for four or more children.

The legal monthly minimum wage is €735.90.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es/>) provides general supervision.

National Institute of Social Security (<http://www.seg-social.es/>), an independent institution under the Ministry of Employment and Social Affairs, administers the program and pays benefits.