

## Uzbekistan

Exchange rate: US\$1.00 = 1,608 soms.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1993 (state pension).

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

Local authorities and employers may provide supplementary benefits out of their own budgets.

Note: An individual account scheme funded by income tax to supplement social insurance benefits was implemented in 2007.

#### Coverage

**Social insurance:** All employed persons residing in Uzbekistan.

**Social pension:** Needy elderly and disabled pensioners and certain other categories of residents, including victims of the Chernobyl catastrophe.

Special pensions are paid to certain categories of older persons, including war veterans and former military personnel.

#### Source of Funds

**Insured person:** 4% of wages.

The insured's contributions also finance cash sickness and maternity benefits, work injury benefits, and family allowances.

**Self-employed person:** A monthly contribution of at least the value of the monthly minimum wage; self-employed persons who are at least age 60 (men) and 55 (women) and self-employed persons with disabilities contribute at least 50% of this amount.

The monthly minimum wage is 49,735 soms (December 2010).

The self-employed person's contributions also finance family allowances.

**Employer:** 25% of total payroll.

The employer's contributions also finance cash sickness and maternity benefits, work injury benefits, and family allowances.

**Government:** Subsidies as needed and the total cost of social pensions.

Government subsidies also finance cash sickness and maternity benefits, work injury benefits, and family allowances.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) with 25 years of covered employment or age 55 (women) with 20 years of covered employment. Retirement from employment is necessary.

The qualifying conditions are reduced for those working in hazardous or arduous employment or in ecologically damaged areas, for unemployed older workers, for teachers with at least 25 years of service, and for certain other categories of workers.

Deferred pension: The pension may be deferred.

Pensions are not payable abroad; a lump sum of 6 months of benefits is paid to pensioners before they emigrate permanently.

**Social pension (old-age):** Paid to those who do not qualify for the old-age pension.

**Disability pension:** The insured must have at least 1 to 15 years of covered employment, depending on the age when the disability began.

The pension is paid according to three categories of disability: total disability, incapacity for any work, and requires constant attendance (Group I); total disability, incapacity for any work, and does not require constant attendance (Group II); and partial disability and incapacity for usual work (Group III).

Partial pension: Paid if the insured does not have the required number of years of covered employment.

An expert medical commission assesses the degree of disability.

Pensions are not payable abroad; a lump sum of 6 months of benefits is paid to pensioners before they leave the country permanently.

**Social pension (disability):** Paid to needy adults with a Group I disability (total disability, incapacity for any work, and requires constant attendance) that began in childhood and for children younger than age 16 with disabilities.

**Survivor pension:** The deceased must have had 1 to 15 years of covered employment, depending on age at the time of death. The pension is paid to surviving children regardless of whether they were dependent on the deceased and to nonworking dependents (including the spouse; either parent, if disabled and not of pensionable age; and grandparents, if no other support is available).

Pensions are not payable abroad; a lump sum of 6 months of benefits is paid to pensioners before they emigrate permanently.

**Social pension (survivors):** Paid to needy orphans younger than age 16 (no limit if disabled since childhood).

**Funeral grant:** Paid to the person who paid for the funeral of an insured person, a pensioner, or a dependent family member of an insured person or pensioner.

### **Old-Age Benefits**

**Old-age pension:** The pension is paid according to income categories.

High- and middle-income insured persons receive 55% of average earnings. Low-income insured persons receive the minimum old-age pension.

Deferred pension: 1% of average earnings is paid for each additional year of covered employment above the normal retirement age for high- and middle-income insured persons; 1% of the minimum old-age pension for each additional year for low-income insured persons.

High-income earners had average monthly earnings of more than 8 times the monthly minimum wage. Middle-income earners had average monthly earnings of less than 8 times the monthly minimum wage up to the value of the minimum old-age pension. Low-income earners had average monthly earnings under the minimum pension.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The monthly minimum wage is 49,735 soms (December 2010).

The minimum old-age pension is 97,235 soms (December 2010).

The maximum earnings used to calculate benefits for high-income persons is 8 times the monthly minimum wage.

**Social pension (old-age):** 59,690 soms a month is paid (December 2010).

Benefit adjustment: Benefit are adjusted according to changes in the cost of living.

### **Permanent Disability Benefits**

**Disability pension:** For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the high-income old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women), plus a constant-attendance supplement.

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the high-income old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average earnings is paid.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The minimum pension for a Group I or II disability is 100% of the minimum old-age pension; for a Group III disability, 50% of the minimum old-age pension.

The minimum old-age pension is 97,235 soms (December 2010).

Partial pension: A percentage of the full pension is paid according to the number of years below the required number of years of covered employment.

**Social pension (disability):** 100% of the minimum old-age pension is paid for Group I disabilities; 50% for adults with Group II disabilities; 30% for adults with Group III disabilities.

The minimum old-age pension is 97,235 soms (December 2010).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

### **Survivor Benefits**

**Survivor pension:** The monthly pension for each dependent survivor is 30% of the deceased's average earnings but not less than 50% of the monthly minimum wage.

For the death of both parents or a single mother, the minimum pension is 30% of average earnings but not less than the monthly minimum wage.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The monthly minimum wage is 49,735 soms (December 2010).

**Social pension (survivors):** 50% of the monthly minimum wage is paid for a half orphan whose parent is receiving government support; 100% for orphans without a parent receiving government support.

The monthly minimum wage is 49,735 soms (December 2010).

**Funeral grant:** 2 times the monthly pension the pensioner was entitled to receive is paid for a pensioner; 3 times the monthly minimum wage if the deceased was not a pensioner or was a dependent member of the family.

The monthly minimum wage is 49,735 soms (December 2010).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

### **Administrative Organization**

Ministry of Finance (<http://www.mf.uz>) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance, administers the programme.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1955 (temporary disability) and 1996 (universal medical benefits).

**Type of program:** Social insurance (sickness and maternity benefits) and universal (medical benefits) system.

### Coverage

**Cash sickness and maternity benefits:** Persons in covered employment; persons on leave from employment while pursuing secondary, technical, or advanced education; and registered unemployed persons.

Exclusions: Self-employed persons.

**Medical benefits:** All persons residing in Uzbekistan.

### Source of Funds

#### Insured person

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** None.

#### Self-employed person

**Cash benefits:** Not applicable.

**Medical benefits:** None.

#### Employer

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** None.

#### Government

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** The total cost.

### Qualifying Conditions

**Cash sickness benefits:** There is no minimum qualifying period.

**Cash maternity benefits:** There is no minimum qualifying period.

**Medical benefits:** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** With less than 5 years of uninterrupted employment, 60% of the last month's wage is paid; 80% with 5 to 8 years; 100% with more than 8 years (or if the insured has three or more children).

**Maternity benefit:** 100% of the insured's last month's wage is paid monthly for 70 days before and 56 days after childbirth (may be extended to 70 days after childbirth in the event of complications or multiple births). Mothers caring for children younger than age 2 may receive monthly paid leave of 20% of the monthly minimum wage. Working mothers are entitled to unpaid leave for a child between ages 2 and 3.

The monthly minimum wage is 49,735 soms (December 2010).

### Workers' Medical Benefits

Government health providers provide direct medical services, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

### Dependents' Medical Benefits

Government health providers provide direct medical services, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

### Administrative Organization

**Cash sickness and maternity benefits:** Ministry of Labor and Social Protection (<http://www.mintrud.uz>) provides general supervision and coordination.

Enterprises and local Departments of Social Protection pay cash benefits to directly insured persons.

Extrabudgetary Pension Fund, under the Ministry of Finance (<http://www.mf.uz>), administers maternity benefits.

**Medical benefits:** Ministry of Health (<http://www.minzdrav.uz>) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments administer the provision of medical services through government clinics, hospitals, maternity homes, and other facilities.

## Work Injury

### Regulatory Framework

**First and current laws:** 1955 (temporary disability) and 1993 (state pension).

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

Local authorities and employers may provide supplementary pension benefits out of their own budgets.

### Coverage

Employed persons.

Exclusions: Self-employed persons.

### **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:** See source of funds under Old Age, Disability, and Survivors; and the total cost of medical benefits.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

100% of average earnings but not less than the monthly minimum wage is paid from the first day of incapacity until recovery or award of a permanent disability pension.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The monthly minimum wage is 49,735 soms (December 2010).

An expert medical commission assesses the degree of disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** The pension is paid according to three categories of disability: total disability, incapacity for any work, and requires constant attendance (Group I); total disability, incapacity for any work, and does not require constant attendance (Group II); and partial disability and incapacity for usual work (Group III).

For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the minimum old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women), plus a constant-attendance supplement.

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average earnings is paid.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The minimum pension for a Group I or II disability is 100% of the minimum old-age pension; for a Group III disability, 50% of the minimum old-age pension.

The minimum old-age pension is 97,235 soms (December 2010).

An expert medical commission assesses the degree of disability.

Pensions are payable abroad for a work injury or an occupational disease.

### **Workers' Medical Benefits**

Government health providers provide direct medical services, including general and specialist care, hospitalization, laboratory services, transportation, and the full cost of appliances and medicine.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's monthly average earnings is paid for each dependent survivor.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The minimum pension is 100% of the monthly minimum wage; 200% for a full orphan or the death of a single mother.

The monthly minimum wage is 49,735 soms (December 2010).

### **Administrative Organization**

**Temporary disability benefits:** Enterprises and employers pay benefits to their own employees.

**Pensions:** Ministry of Finance (<http://www.mf.uz>) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance, administers the program.

**Medical benefits:** Ministry of Health (<http://www.gov.uz>) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments administer the provision of medical services through clinics, hospitals, and other facilities.

### **Unemployment**

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#### **Regulatory Framework**

**First law:** 1992 (employment).

**Current law:** 1998 (employment).

**Type of program:** Social insurance system.

#### **Coverage**

Citizens aged 16 to the pensionable age.

Exclusions: Self-employed persons.

#### **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:** Subsidies as needed from central and local governments.

### Qualifying Conditions

**Unemployment benefit:** Must have worked for at least 12 weeks in the last 12 months; persons of working age who register as a job seeker for the first time.

Long-term unemployed: Reentrants to the workforce who have less than 12 weeks of employment in the last 12 months but have at least 1 year of total employment.

Must be registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for a job placement or vocational training, or filing fraudulent claims.

### Unemployment Benefits

**Unemployment benefit:** 50% of average earnings in the last 26 weeks is paid monthly.

The minimum benefit is 100% of the monthly minimum wage.

The maximum benefit is based on average earnings that do not exceed the national average wage.

Long-term unemployed: Skilled reentrants to the workforce receive 100% of the monthly minimum wage for the first 13 weeks and 75% of the monthly minimum wage for the following 13 weeks; unskilled reentrants to the workforce receive 75% of the monthly minimum wage (50% if without dependents) for 13 weeks.

First-time job seeker: 75% of the monthly minimum wage (50% if no dependents) is paid for 13 weeks.

Dependent's supplement: 10% of the unemployment benefit is paid monthly for each dependent younger than age 16.

The monthly minimum wage is 49,735 soms (December 2010).

**Early retirement pension:** The old-age pension is paid to unemployed persons within 2 years of reaching pensionable age. (See old-age benefits under Old Age, Disability, and Survivors.)

### Administrative Organization

Ministry of Labor and Social Protection (<http://www.mintrud.uz>) provides general supervision and coordination.

Employment Service and local counterparts, together with the National Federation of Trade Unions, administer the program.

## Family Allowances

### Regulatory Framework

**First law:** 1944.

**Current laws:** 1994 (family assistance), 1999, and 2002 (family allowances).

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

### Coverage

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

**Social assistance:** All persons residing in Uzbekistan.

### Source of Funds

**Insured person:** For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. For social assistance benefits, none.

**Self-employed person:** For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. For social assistance benefits, none.

**Employer:** For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. For social assistance benefits, none.

**Government:** For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. The total cost of social assistance benefits from national, regional, city, and district budgets, and from various supplemental budgetary sources.

### Qualifying Conditions

**Young child allowance (social insurance):** Paid for children younger than age 2. The allowance is income-tested, except for single-parent families and families with at least one child with a disability.

**Family assistance (social assistance):** Paid to needy families or single persons on the recommendation of local neighborhood committees.

**Family allowance (social assistance):** Children must be younger than age 16 (age 18 if a student).

### Family Allowance Benefits

**Young child allowance (social insurance):** A fixed monthly amount of 200% of the monthly minimum wage is paid, regardless of the number of children.

The monthly minimum wage is 49,735 soms (December 2010).

**Family assistance (social assistance):** From 1.5 to 3 months of the monthly minimum wage is paid for a

period of 3 months; may be extended in certain cases. The benefit is paid according to the number of family members and the assessed need.

The monthly minimum wage is 49,735 soms (December 2010).

**Family allowance (social assistance):** For families with one child, the monthly allowance is 50% of the monthly minimum wage; for families with two children, 100%; for families with three children, 140%; for families with four or more children, 175%. Family allowances may be paid for up to 6 months; may be extended if family income has not changed.

The monthly minimum wage is 49,735 soms (December 2010).

### **Administrative Organization**

**Social insurance:** Ministry of Labor and Social Protection (<http://www.mintrud.uz>) provides general supervision and coordination.

**Social assistance:** Citizens' Commissions, appointed by local neighborhood committees, administer the program locally.