Cuba

Policies as of **1 January 2023**. Updated via a country survey and desk review.

Currency: Cuban Peso (₱; CUP)

Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Country notes

In 2021, Cuba implemented a monetary reform, unifying its two currency system into a single currency, the Cuban peso (CUP).

Old age, disability and survivors

Branch overview

Type of programme
Universal system
Social insurance
Social assistance

Note: A special system exists for military personnel, interior ministry staff; self-employed persons; certain artists, musicians and professional athletes; seafarers; members of agricultural and non-agricultural cooperatives; and workers in micro, small, and medium private enterprises.

Regulatory framework

Year	Law name and number	Amendments	Additional information
2008 implemented in 2009	Law no. 105 of 27 December (on Social Security)		
2009	Decree no. 283 of 6 April (on social security regulations)	2014, 2020 and 2021	
2012	Decree law no. 297 of 29 August (on social security for members of agricultural cooperatives)		This current law applies to groups covered under special systems.
2012	Decree law no. 298 of 29 August (on social security for peasants)		This current law applies to groups covered under special systems.
2013	Decree law no. 312 of 31 July (on social security of creators, artists, technicians and support staff, as well as special protection for the employees of the artistic sector)		This current law applies to groups covered under special systems.
2016	Decree no. 344 of 16 December (on social security for members of the Armed Forces)		This current law applies to groups covered under special systems.
2019	Decree law no. 382 of 23 September (on social security for seafarers)		This current law applies to groups covered under special systems.
2020 implemented in 2021	Decree law no. 27 of 8 December (on social security for certain professional athletes)		This current law applies to groups covered under special systems.
2020	Decree law no. 27 of 8 December (on social security for certain professional athletes)		
2021	Decree law no. 40 of 2 July (on social security for interior ministry staff)		This current law applies to groups covered under special systems. This law replaced Decree law no. 102 of 24 February 1988.
2021	Decree law no. 48 of 6 August (on social security for self-employed persons and workers in non-agricultural cooperatives and micro, small and medium private enterprises)		This current law applies to groups covered under special systems. This law replaced Decree law no. 278 of 30 September 2010 and Decree law no. 306 of 17 November 2012.

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Universal	Residents of Cuba.			All legal residents are covered.
Social insurance	Public- and private-sector employees.	No possibility of voluntary coverage.	None.	All legal residents are covered.
Social assistance	Needy permanent residents of Cuba.			Citizens and permanent residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Universal				
All covered persons	None.		The government pays the total cost.	
Social insurance				
Employees (+)	**Covered person:** 5%. **Employer:** 12.5% (public sector).	Monthly earnings. **Minimum:** No minimum. **Maximum:** No maximum.	Finances any deficit; contributes as an employer.	Contributions also finance Social insurance under Sickness and maternity, and under Accidents at work and occupational diseases.
Social assistance				
All covered persons	None.		The government pays the total cost.	

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Old-age benefits

Old-age pension - Social insurance

Qualifying conditions			
Age requirements	Men: 65	Women: 60	Legislated increases: No information.
Minimum qualifying period	At least 30 years of employment.		Legislated increases: No information.
Other qualifying conditions	The insured must be employed immediately before retirement or have been employed at the time the pension qualifying conditions were met.		
Employment conditions	Old-age pensioners who retired with a full or partial old-age pension may re-enter the labour force (no work or earnings limits).		
Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Age 60 (men) or age 55 (women) if 75% of the insured's total employment history or the 15 years of employment immediately before retirement involved arduous or dangerous work.		
Payment of benefit abroad	The benefit is not payable abroad.		
Benefit details			
Benefit calculation rules	Wage replacement		

Amount	60% of reference earnings in the best 5 years of earnings in the last 15 years of employment plus 2% of reference earnings for each year of employment exceeding 30 years is paid. For a pensioner who returns to work, the pension is increased by 2% of his or her new reference earnings for each year of employment since re-entering the labour force.		
Minimum benefit	1,528 pesos a month.		
Maximum benefit	90% of reference earnings a month (including the supplement for exceptional merit).		
Reference earnings for benefit calculation	The insured's average monthly earnings.		
Benefit adjustments	Ad hoc adjustments. Adjusted by government decree based on social and economic factors.		
Schedule of payments	Monthly.		
Benefit supplements or sub-benefits			
Name	**Qualifying conditions**	**Amount**	
Supplement for exceptional merit	Paid if the insured had an exceptionally distinguished career.	10% to 25% of the old-age pension is paid.	
Reduced benefit for insufficient contributions			
Name	**Qualifying conditions**	**Amount**	
Partial pension	Age 65 (men) or age 60 (women) with at least 20 years but less than 30 years of employment. The insured must be employed immediately before retirement or have been employed at the time the pension qualifying conditions were met.	40% of the insured's average monthly earnings in the best 5 years of earnings in the last 15 years of employment plus 2% of average monthly earnings for each year of employment exceeding 20 years is paid.	

Old-age benefit - Social assistance

Qualifying conditions			
Age requirements	Men: 65	Women: 60	Legislated increases: No information.
Minimum qualifying period	Paid with less than 20 years of employment.		Legislated increases: No information.
Means test	Means test	Must be incapable of work and have no family members for support.	
Employment conditions	Employment must cease.		
Benefit details			
Benefit calculation rules	Flat-rate amount		
Amount	A periodic benefit is paid. The benefit amount varies depending on the number of dependents in the household.		
Minimum benefit	1,543 CUP a month.		
Benefit adjustments	Ad hoc adjustments. Adjusted by government decree based on social and economic factors.		

Disability benefits

Disability pension - Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a total physical and/or mental incapacity for usual work while currently employed or within 60 days of ceasing employment. An expert medical commission assesses the degree of disability.

Employment conditions	Employment must cease.	
Payment of benefit abroad	The benefit is not payable abroad.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	For a total disability, 50% of reference earnings in the best 5 years of earnings in the last 15 years of employment is paid for up to 20 years of employment plus 1% of reference earnings for each year of employment from 21 to 30 years of employment plus 2% of reference earnings for each year of employment exceeding 30 years.	
Maximum benefit	The maximum monthly disability pension (including the heroic act supplement and the supplement for exceptional merit) is 90% of the insured's average monthly earnings.	
Reference earnings for benefit calculation	The insured's average monthly earnings.	
Benefit adjustments	Ad hoc adjustments. Adjusted by government decree based on social and economic factors.	
Constant-attendance allowance		
Name	**Qualifying conditions**	**Amount**
Constant-attendance supplement	Paid if the insured requires the constant attendance of others to perform daily tasks.	20% of the disability pension is paid.
Benefit supplements or sub-benefits		
Name	**Qualifying conditions**	**Amount**
Heroic act supplement	Paid if the illness or injury occurred while the insured was defending the country, saving lives, preventing violent acts, or protecting public property.	20% of the insured’s average monthly earnings in the best 5 of earnings in the last 15 years of employment is paid.
Supplement for exceptional merit	Paid if the insured had an exceptionally distinguished career.	10% to 25% of the disability pension is paid.
Reduced benefit for a partial disability		
Name	**Qualifying conditions**	**Amount**
Partial disability	Must be assessed with a diminished physical and/or mental capacity but able to work under certain conditions.	60% of the insured's average monthly earnings in the 12 months before the disability began is paid for up to 1 year while the insured is waiting to modify his or her job, switch jobs, or reduce working hours to adapt to the disability, or until rehabilitated. After returning to work, 50% of the difference between the insured's salary before and after the disability began is paid.

Disability benefit - Social assistance

Qualifying conditions		
Qualifying conditions	Must be assessed as incapable of work.	
Means test	Means test	Must have no family members for support.
Benefit details		
Amount	A periodic benefit is paid.	
Benefit adjustments	Ad hoc adjustments. Adjusted by government decree based on social and	

	economic factors.

Survivor benefits

Survivor pension - Social insurance

Qualifying conditions	
Qualifying conditions	The deceased received or was entitled to receive an old-age or disability pension, was employed at the time of death or disappearance, or had ceased employment within the 6 months before the death or disappearance. A working widow may receive the survivor pension in addition to her salary.
Eligible survivors	A widow or female partner who was married to or had lived with the deceased for at least 1 year at the time of death, or who had children with the deceased (no restrictions if the death was due to an accident); a widower or male partner aged 65 or older or disabled; orphans younger than age 17 (no limit if disabled and economically dependent on the deceased or if a full orphan in higher or technical education); and dependent parents.
Payment of benefit abroad	The benefit is not payable abroad.
Remarriage conditions	The pension ceases upon remarriage. Remarriage settlement: No remarriage settlement is paid.
Benefit details	
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).
Amount	If the deceased received or was entitled to receive an old-age or disability pension, 100% of the old-age or disability pension is paid for the first month; thereafter, 70%, 85%, or 100% of the old-age or disability pension for 1, 2, or 3 or more dependent survivors, respectively. If the deceased was not entitled to receive an old-age or disability pension, 100% of the deceased's earnings is paid for 1 month. The pension is split equally among all eligible survivors.
Maximum benefit	For a working widow, is 25% of the combined monthly survivor pension (a month).
Benefit adjustments	Ad hoc adjustments. Adjusted by government decree based on social and economic factors.
Schedule of payments	Monthly.
Benefit duration	Up to 2 years (for a nonworking widow younger than age 40 who is able to work and has no dependents); age restrictions apply for orphans (see qualifying conditions); no information for other eligible dependents.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Heroic act supplement	Paid if the death occurred while the deceased was defending the country, saving lives, preventing violent acts, or protecting public property.	20% of the deceased's average monthly earnings in the best 5 years of earnings in the last 15 years of employment is paid.

Reduced benefit for insufficient contributions

Name	Qualifying conditions	Amount
Survivor benefit (means tested)	Paid to a survivor of an employee or old-age or disability pensioner who was dependent on the deceased, is incapable of any work, and does not qualify for a survivor pension.	A periodic benefit is paid.

Funeral benefit - Universal

Qualifying conditions	
Qualifying conditions	There is no minimum qualifying condition.
Eligible survivors	No eligible survivors, see Benefit amount below.
Benefit details	
Amount	Free funeral services are provided.

Survivor benefit - Social assistance

Qualifying conditions		
Qualifying conditions	Paid to a survivor of an employee or old-age or disability pensioner who was dependent on the deceased, is incapable of any work, and does not qualify for a survivor pension.	
Means test	Benefit test (as a proxy for need)	See qualifying conditions above.
Benefit details		
Amount	A periodic benefit is paid.	
Benefit adjustments	Ad hoc adjustments. Benefits are adjusted by government decree based on social and economic factors.	

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Labour and Social Security	General supervision and regulation; Programme administration and delivery; Collection of contributions. Note: Processes applications for the social assistance programme and provides free funeral services.	Universal, Social insurance, Social assistance	Through the Directorate of Prevention, Assistance and Social Labour and the National Institute of Social Security (INASS).
National Institute of Social Security (INASS)	General supervision and regulation; Programme administration and delivery; Collection of contributions. Note: Processes applications for the social insurance programme and special programmes.	Universal, Social assistance	
People's Savings Bank	General supervision and regulation; Programme administration and delivery; Collection of contributions. Note: Pays benefits for social insurance pension and special systems.	Social insurance	
National Tax Administration Office	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance	

Health and long-term care benefits

Branch overview

Type of programme	Additional information
Universal system	The National Health System provides universal medical services, including for work injuries.

Regulatory framework

Year	Law name and number
2013 implemented in 2014	Law no. 116 of 20 December (on the labour code)

Coverage

Programme	Mandatory coverage	Citizenship conditions
Universal	Citizens and permanent residents of Cuba.	Citizens and permanent residents are covered.

Source of funds

Programme name	Persons covered	Notes
Universal	All covered persons	The government pays the total cost.

Health benefits

Medical benefits - Universal	
Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period.
Benefit details	
Services covered	Public medical centres provide free medical services. Benefits include general and specialized medical care, dental, and maternity care; medicine; hospitalization (including food and medicine); and rehabilitation.
Approved service providers and service conditions	Medical services are covered at any health centres.
Cost sharing	No patient charges.
Benefit duration	Benefits are provided until recovery.

Administrative organization

Organization	Role in relation to programme	Related programme(s)	Additional information
Ministry of Public Health	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Universal	Through the National Health System.

Sickness and maternity

Branch overview

Type of programme
Social insurance

Note: A special system exists for military personnel, interior ministry staff; self-employed persons; certain artists, musicians and professional athletes; seafarers; members of agricultural and non-agricultural cooperatives; and workers in micro, small, and medium private enterprises.

Regulatory framework

Year	Law name and number
2008 implemented in 2009	Law no. 105 of 27 December (on Social Security)
2013 implemented in 2014	Law no. 116 of 20 December (on the labour code)
2021	Decree law no. 56 of 21 October (on working mothers and family responsibility)

Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Public- and private-sector employees.	No possibility of voluntary coverage.	All legal residents are covered.

Source of funds

Programme name	Persons covered	Notes
Social insurance	Employees (+)	Financing is reported under "Old age, disability and survivors" (see "Social insurance").

Sickness benefits

Sickness benefit - Social insurance	
Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period. Must present a medical certificate that validates the sickness. Medical certification is required every 30 days; a review by a medical committee is required every 26 weeks.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings (50% if hospitalized).
Minimum benefit	50% of the legal monthly minimum wage.
Maximum benefit	90% of the insured's average monthly earnings in the last 12 months a month.
Reference earnings for benefit calculation	The insured's average monthly earnings in the 12 months before the incapacity began.
Benefit duration	Up to 6 months or until a disability pension is paid.
Extension	May be extended for an additional 6 months with a medical certificate.
Waiting period	A three-day waiting period (if hospitalized, no waiting period).
Benefit supplements or sub-benefits	

Name	Qualifying conditions	Amount
Heroic act supplement	Paid if the incapacity began while defending the country, saving lives, preventing violent acts, or protecting public property.	20% of the sickness benefit is paid.

Tuberculosis benefit - Social insurance

Qualifying conditions	
Qualifying conditions	Must be diagnosed with tuberculosis and provide a medical certificate.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings is paid.
Reference earnings for benefit calculation	The insured's earnings.
Benefit duration	Until recovery.

Sick child benefit - Social insurance

Qualifying conditions	
Qualifying conditions	Paid to the mother of a sick child, or to the, father or working grandparent to whom the mother entrusts care of the child. Must present a medical certificate attesting to the child’s illness.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings is paid.
Reference earnings for benefit calculation	The insured's average earnings in the last 12 months.
Benefit duration	Until recovery.

Maternity benefits

Maternity benefit - Social insurance

Qualifying conditions	
Qualifying conditions	Public sector workers must be currently employed before maternity leave. Private sector worker must have 12 months of contributions immediately before maternity leave. Maternity leave must begin no earlier than the 34th (32nd for a multiple births) week of pregnancy.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Minimum benefit	The legal monthly minimum wage (a month).
Reference earnings for benefit calculation	The insured's average weekly earnings in the 12 months immediately before the leave begins.
Schedule of payments	Paid in 3 instalments.
Benefit duration	For 18 weeks (6 weeks before and 12 weeks after the expected date of childbirth); 20 weeks for multiple births (8 weeks before and 12 weeks after the expected date of childbirth).

Maternity social benefit - Social insurance	
Qualifying conditions	
Qualifying conditions	Paid for the birth of a child after the cash maternity benefit ends.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings.
Reference earnings for benefit calculation	The insured mother's average monthly earnings in the 12 months before the maternity leave or the average monthly earnings in the 12 months before childbirth is paid (if the benefit is transferred to an employed father or grandparent).
Benefit duration	Until the child is aged 12 months beginning 12 weeks after the birth. The payment continues if the mother returns to work.
Details on how parents share or split parental leave	The benefit may be transferred to an employed father or grandparent. 60% of his or her average monthly earnings in the 12 months before childbirth is paid.

Complementary maternity leave - Social insurance	
Qualifying conditions	
Qualifying conditions	Public sector workers must be currently employed before maternity leave. Private sector worker must have 12 months of contributions immediately before maternity leave.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings for 6 days or 12 half days of paid leave for prenatal care.
Reference earnings for benefit calculation	The insured's average weekly earnings in the 12 months immediately before the leave begins.
Benefit duration	Before the maternity leave begins, 6 days or 12 half days (mother) plus after the maternity leave ends, 1 day a month for paediatric care and 1 hour a day for breastfeeding (mother or father).

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Labour and Social Security	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance	Through the Directorate of Prevention, Assistance and Social Labour and the National Institute of Social Security (INASS).

Accidents at work and occupational diseases

Branch overview

Type of programme
Social insurance

Note: A special system exists for military personnel, interior ministry staff; self-employed persons; certain artists, musicians and professional athletes; seafarers; members of agricultural and non-agricultural cooperatives; and workers in micro, small, and medium private enterprises.

Regulatory framework

Year	Law name and number	Amendments
2008 implemented in 2009	Law no. 105 of 27 December (on Social Security)	
2009	Decree no. 283 of 6 April (on social security regulations)	2014, 2020 and 2021

Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Public- and private-sector employees.	No possibility of voluntary coverage.	Citizens and permanent residents are covered.

Source of funds

Programme name	Persons covered	Notes
Social insurance	Employees (+)	Financing is reported under "Old age, disability and survivors" (see "Social insurance").

Temporary work-injury benefits

Temporary disability benefit - Social insurance	
Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease. Medical certification is required every 30 days; a review by a medical committee is required every 26 weeks.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	80% (70% if hospitalized) of the reference earnings is paid from the first day of disability.
Minimum benefit	50% of the legal monthly minimum wage (a month).
Maximum benefit	90% of the insured's average monthly earnings in the 12 months before the disability began a month (including the heroic act supplement).
Reference earnings for benefit calculation	The insured's average monthly earnings in the 12 months before the disability began.
Benefit duration	From the first day of disability for up to 6 months or until certification of permanent disability.
Waiting period	No waiting period.

Benefit supplements or sub-benefits		
Name	**Qualifying conditions**	**Amount**
Heroic act supplement	Paid if the accident occurred or occupational disease began while defending the country, saving lives, preventing violent acts, or protecting public property.	20% of the temporary disability benefit.

Permanent work-injury benefits

Permanent disability pension - Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings in the best 5 years of earnings in the last 15 years of employment plus 2% of the reference earnings for each year of employment exceeding 30 years plus an additional 10% of the resulting amount.
Maximum benefit	90% of the insured's average monthly earnings (a month) (including the heroic act supplement).
Reference earnings for benefit calculation	The insured's average monthly earnings.
Benefit duration	As long as qualifying conditions are fulfilled.

Constant-attendance allowance		
Name	**Qualifying conditions**	**Amount**
Constant-attendance supplement	If the insured requires the constant attendance of others to perform daily functions.	20% of the permanent disability pension is paid.

Benefit supplements or sub-benefits		
Name	**Qualifying conditions**	**Amount**
Heroic act supplement	If the disability began while defending the country, saving lives, preventing violent acts, or protecting public property.	20% of the insured’s average monthly earnings in the best 5 years of earnings in the last 15 years of employment is paid.

Reduced benefit for a partial disability		
Name	**Qualifying conditions**	**Amount**
Partial disability benefit	Paid for a partial disability.	80% of the insured’s average monthly earnings in the 12 months before the disability began is paid for up to 1 year while the insured is waiting to modify his or her job, switch jobs, or reduce working hours to adapt to the disability, or until rehabilitated or assessed with a total disability. After returning to work, 60% of the difference between the insured’s earnings before and after the date of disability is paid.

Medical work-injury benefits

Medical benefits - Universal

The National Health System provides universal medical services, including for work injuries (see Health care benefits).

Survivor's work-injury benefits

Survivor pension - Social insurance

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease. A working widow may receive the survivor pension in addition to her salary.
Accidents during commute	Covered.
Eligible survivors	A widow or female partner who was married to or had lived with the deceased for at least 1 year at the time of death, or who had children with the deceased (no restrictions if the death was due to an accident); a widower or male partner aged 65 or older or disabled; orphans younger than age 17 (no limit if disabled and economically dependent on the deceased or if a full orphan in higher or technical education); and dependent parents.
Remarriage conditions	The pension ceases upon remarriage.

Benefit details	
Amount	If the deceased received or was entitled to receive an old-age or disability pension, 100% of the old-age or disability pension is paid for the first month; thereafter, 70%, 85%, or 100% of the old-age or disability pension for 1, 2, or 3 or more dependent survivors, respectively. If the deceased was not entitled to receive an old-age or disability pension, 100% of the reference earnings is paid for 1 month. The pension is split equally among all eligible survivors.
Reference earnings for benefit calculation	The deceased's earnings.
Benefit adjustments	Ad hoc adjustments. Adjusted by government decree, based on social and economic factors.
Schedule of payments	The pension is paid for up to 2 years to a nonworking widow younger than age 40 who is able to work and has no dependents.
Benefit duration	Age restrictions apply for orphans (see qualifying conditions); no information for spouses (the rate decreases over time; see benefit amount).

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Heroic act supplement	if the death occurred while defending the country, saving lives, preventing violent acts, or protecting public property.	20% of the deceased's average monthly earnings in the 5 years of highest earnings in the last 15 years of employment is paid.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Labour and Social Security	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance	Through the Directorate of Prevention, Assistance and Social Labour and the National Institute of Social Security (INASS).
Ministry of Public Health	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance	Through the National Health System.

Unemployment

Branch note
No statutory benefits.

Family and household benefits

Branch note

Dependents of young workers conscripted into military service are eligible for social security assistance. Cash benefits are available for families whose head of household is unemployed due to health, disability, or other justifiable causes, and has insufficient income for food and medicine or basic household needs.

Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on 1 January 2023)	Additional information
The legal monthly minimum wage	Monthly	2,100 CUP	