

Mexico

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

Currency: Mexican peso (MXN)

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

Old age, disability and survivors

Branch overview

Type of programme	Additional information
Universal system	
Social insurance	The pay-as-you-go social insurance programme was closed to new entrants on 1 July 1997, and is being phased out. At retirement or in case of disability, private-sector employees covered by the social insurance programme before 1 July 1997, can choose to receive benefits from either the social insurance programme or the mandatory individual account programme. (The government receives the account balances and pays benefits for workers who opt for social insurance benefits.)
Social assistance	
Individual account	

Note: The pay-as-you-go social insurance programme was closed to new entrants on 1 July 1997, and is being phased out. At retirement or in case of disability, private-sector employees covered by the social insurance programme before 1 July 1997, can choose to receive benefits from either the social insurance programme or the mandatory individual account programme. (The government receives the account balances and pays benefits for workers who opt for social insurance benefits.) A special system exists for petroleum workers, certain public-sector employees, and military personnel.

Regulatory framework

Year	Law name and number	Amendments
1995 implemented in 1997	Social Security Law of 21 December	1996, 1998, 2001, 2004, 2005, 2006, 2009, 2011, 2012, 2014, 2015, 2018, 2019, 2020, 2021, 2022, and 2023
2004	General Law on Social Development of 20 January	with amendments
2006	Regulations for General Law of 18 January (on Social Development)	
2019	Regulations (on the universal old-age pension)	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Universal	Resident citizens of Mexico.		Citizens only.
Social insurance	Private-sector employees and members of cooperatives.	Family workers, certain self-employed persons and unpaid workers, household workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other programme.	All legal residents are covered.
Social assistance	Resident citizens of Mexico.		Citizens only.
Mandatory individual account	Private-sector employees, household workers, and members of cooperatives.	Family workers, certain self-employed persons and unpaid workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other programme.	All legal 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.	

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	<p>Covered person: 1.125% (old age) + 0.625% (disability and survivors).</p> <p>Employer: 3.150% to 4.241% according to eight income brackets (old age; gradually increasing to up to 11.875% by 2030) + 1.75% (disability and survivors).</p>	<p>Daily covered earnings/daily covered payroll.</p> <p>Minimum: The legal monthly minimum wage.</p> <p>Maximum: 25 times the daily UMA a month (Unidad de Medida y Actualización).</p>	<p>An average flat-rate daily amount of 1.00 to 10.75 pesos to the individual account for insured persons with earnings up to 7.09 times the UMA (Unidad de Medida y Actualización) (old age); 0.125% of daily covered earnings (disability and survivors); the total cost of the guaranteed minimum pension.</p>	<p>Contributions also finance Mandatory individual account under Old age, disability and survivors and under Family and household benefits.</p>
Self-employed	<p>6.275% (old age) + 2.375% (disability and survivors).</p>	<p>Daily covered earnings.</p> <p>Minimum: The legal monthly minimum wage.</p> <p>Maximum: 25 times the daily UMA (Unidad de Medida y Actualización) a month.</p>	<p>An average flat-rate daily amount of 1.00 to 10.75 pesos to the individual account for insured persons with earnings up to 7.09 times the UMA (Unidad de Medida y Actualización) (old age); 0.125% of daily covered earnings (disability and survivors); the total cost of the guaranteed minimum pension.</p>	<p>Contributions also finance Mandatory individual account under Old age, disability and survivors and under Family and household benefits.</p>
Social assistance				
All covered persons	None.		The government pays the total cost.	
Mandatory individual account				
Employees (+)				Financing is reported under the heading "Social Insurance" above.
Self-employed				Financing is reported under the heading "Social Insurance" above.

[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 - Universal

In 2019, this replaced the social assistance benefit (formerly known as 'Old-age social pension (Pensión para Adultos Mayores)').

Qualifying conditions		
Age requirements	65	Legislated increases: No information.
Employment conditions	Employment may continue (no work or earnings limits).	
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	2,400 pesos a month is paid.	
Benefit adjustments	Ad hoc adjustments. Adjusted on an ad hoc basis based on economic conditions.	
Schedule of payments	The old-age pension is paid every 2 months.	

Old-age pension - Mandatory individual account

Qualifying conditions		
Age requirements	65	Legislated increases: No information.
Minimum qualifying period	At least 800 weeks of contributions.	Legislated increases: Gradually rising by 25 weeks every year until reaching 1,000 weeks of contributions in 2031.
Other qualifying conditions	If the insured has less than 800 weeks of contributions, he or she can continue contributing or claim an old-age settlement.	
Employment conditions	Employment may continue (no work or earnings limits).	
Payment of benefit abroad	Paid only under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.	
Benefit details		
Benefit calculation rules	Defined-contribution (DC) benefit	
Amount	The insured has 2 different payment options: purchase an annuity or make programmed withdrawals.	
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.	
Schedule of payments	Twelve monthly payments a year plus a 13th payment for Christmas (1 month of the old-age pension without supplements).	
Early (complete) withdrawal		
Name	Qualifying conditions	Amount
Early old-age benefit	<p>Age: At any age.</p> <p>Other qualifying conditions: Paid if the account balance is sufficient to finance a monthly pension of at least 30% of the legal monthly minimum pension and any survivor pensions.</p> <p>Employment conditions: Employment may continue (no work or earnings limits).</p>	The insured has 2 different payment options: purchase an annuity or make programmed withdrawals.
Partial withdrawals or loans		
Name	Qualifying conditions	Amount

Dependent's supplement	Paid for a female spouse or partner, children up to age 16 (age 25 if a student; no limit if disabled), or dependent parents (if the pensioner has no spouse, partner, or child).	15% of the old-age pension is paid for a female spouse or partner; 10% for each eligible child; and 10% for each dependent parent.
Unemployed worker's old-age pension	Age 60 with at least 800 weeks of contributions and unable to find suitable paid employment.	Calculated in the same way as the individual account old-age pension.
Guaranteed minimum pension	Age 65 (age 60 if unemployed and unable to find suitable paid employment) with at least 800 weeks of contributions, and the individual account balance is insufficient to finance the legal monthly minimum pension.	The difference between the monthly old-age pension financed by the account balance and the legal monthly minimum pension is paid.
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Old-age settlement	Age 65 (age 60 if unemployed and unable to find suitable paid employment) with less than 800 weeks of contributions.	A lump sum of the insured's total account balance is paid.

Old-age pension - Social insurance

Qualifying conditions		
Age requirements	65	Legislated increases: No information.
Minimum qualifying period	With at least 500 weeks of contributions.	Legislated increases: No information.
Employment conditions	Employment must cease. If the pensioner resumes work, the pension is suspended. Contributions must be paid; the pension may be recalculated to consider new contributions.	
Payment of benefit abroad	Paid only under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	A variable percentage (inversely proportional to earnings) of reference earnings used to calculate the last 250 weeks of contributions is paid plus an increment for each year of contributions exceeding 500 weeks.	
Reference earnings for benefit calculation	The insured's average earnings.	
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.	
Schedule of payments	Twelve monthly payments a year plus a 13th payment for Christmas (1 month of the old-age pension without supplements).	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Unemployed worker's old-age pension	Age 60 with at least 500 weeks of contributions and unable to find suitable paid employment.	The pension is reduced by 5% for each year it is claimed before the standard retirement age.

Dependent's supplement	Paid for a female spouse or partner, children up to age 16 (age 25 if a student; no limit if disabled), or dependent parents (if the insured has no spouse, partner, or child).	15% of the old-age pension is paid for a female spouse or partner; 10% for each eligible child; and 10% for each dependent parent.
Constant-attendance allowance	Paid if the insured requires the constant attendance of others to perform daily functions.	Up to 20% of the old-age pension is paid.

Disability benefits

Disability pension - Mandatory individual account

Qualifying conditions

Qualifying conditions	Must have at least a 75% assessed loss of earning capacity based on normal earnings in the last year of work and at least 150 weeks of contributions; or a 50% to 74% assessed loss of earning capacity and at least 250 weeks. Mexican Social Security Institute assesses the loss of earning capacity. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.
Employment conditions	Employment must cease. If the pensioner resumes work, the pension is suspended.
Payment of benefit abroad	Paid only under reciprocal agreement. The insured must pay the corresponding administrative costs.

Benefit details

Benefit calculation rules	Wage replacement
Amount	35% of the reference earnings is paid. If the account balance exceeds the amount needed to finance the legal monthly minimum pension, the insured may withdraw the excess amount and use it to purchase an annuity or apply it to survivor benefits.
Minimum benefit	The legal monthly minimum pension is 6,309.63.
Reference earnings for benefit calculation	The insured's average adjusted earnings used to calculate the last 500 weeks of contributions
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.
Schedule of payments	Twelve monthly payments a years plus a 13th payment for Christmas (1 month of the disability pension without supplements).

Constant-attendance allowance

Name	Qualifying conditions	Amount
Constant-attendance allowance	Paid if the insured requires the constant attendance of others to perform daily functions.	Up to 20% of the disability pension is paid.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Guaranteed minimum pension	Must meet the contribution requirements for an individual account disability pension and have an account balance that is insufficient to finance the legal monthly minimum pension.	The difference between the monthly disability pension financed by the account balance and the legal monthly minimum pension is paid.
Dependent's supplement	Paid for a female spouse	15% of the disability pension is paid for a female

	or partner, children up to age 16 (age 25 if a student; no limit if disabled), or dependent parents (if the insured has no spouse, partner, or child).	spouse or partner; 10% for each eligible child; and 10% for each dependent parent.
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Disability pension - Social insurance

Qualifying conditions

Qualifying conditions	Must have at least a 50% assessed loss of earning capacity based on normal earnings in the last year of work and have at least 150 weeks of contributions. Mexican Social Security Institute assesses the loss of earning capacity. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.
Employment conditions	The insured may continue to work in a different job and with a different employer after a six-month waiting period.
Payment of benefit abroad	Paid only under reciprocal agreement. The insured must pay the corresponding administrative costs.

Benefit details

Benefit calculation rules	Wage replacement
Amount	A variable percentage (inversely proportional to earnings) of reference earnings used to calculate the last 250 weeks of contributions is paid plus an increment for each year of contributions exceeding 500 weeks.
Minimum benefit	The legal monthly minimum pension is 6,309.63 pesos.
Reference earnings for benefit calculation	The insured's average monthly earnings.
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.
Schedule of payments	Twelve monthly payments a year plus a 13th payment for Christmas (1 month of the disability pension without supplements).

Constant-attendance allowance

Name	Qualifying conditions	Amount
Constant-attendance allowance	Paid if the insured requires the constant attendance of others to perform daily functions.	Up to 20% of the disability pension is paid.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Dependent's supplement	Paid for a female spouse or partner, children up to age 16 (age 25 if a student; no limit if disabled), or dependent parents (if the insured has no spouse, partner, or child).	15% of the disability pension is paid for a female spouse or partner; 10% for each eligible child; and 10% for each dependent parent.

Survivor benefits

Survivor pension - Social insurance

Qualifying conditions

Qualifying conditions	The deceased received or was entitled to receive an old-age or disability pension or had at least 150 weeks of contributions at the time of death. The
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	death must not be the result of an occupational injury.		
Eligible survivors	A widow(er) or cohabiting partner with children; a widow(er) without children who was married to the deceased for at least 6 months if the deceased was younger than age 55 at the time of marriage (at least 12 months if the deceased was aged 55 or older at the time of marriage or if the deceased received or was entitled to receive an old-age or disability pension) a cohabiting partner without children who lived with the deceased for at least 5 years; orphans up to age 16 (age 25 if a student; no limit if disabled); and dependent parents if there are no other eligible survivors. The widower or male partner must be economically dependent on the deceased.		
Payment of benefit abroad	Paid only under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.		
Remarriage conditions	The pension ceases upon remarriage. Remarriage settlement: Paid to a widow (er) or partner receiving a survivor pension upon remarriage or cohabitation. A lump sum of 3 years of the spouse's pension is paid.		
Benefit details			
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).		
Benefit amount			
<i>Spouse/partner</i>	90% of the old-age or disability pension the deceased received or was entitled to receive is paid. The amount paid may be recalculated if the number of eligible survivors changes.	Minimum: No information.	Maximum: No information.
<i>Dependent children</i>	20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 30% for a full orphan. When the eligibility of an orphan ceases, he or she receives a final benefit of 3 months of the deceased's pension.	Minimum: No information.	Maximum: No information.
<i>Other dependents</i>	If there is no eligible widow(er), partner, or orphan, 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each dependent parent.	Minimum: No information.	Maximum: No information.
Combined minimum for all survivors	100% of the disability pension the deceased received or was entitled to receive.		
Benefit duration	Age restrictions apply for orphans (see qualifying conditions); no limit for non-remarried widow(er)s.		
Benefit supplements or sub-benefits			
Name	Qualifying conditions	Amount	
Constant-attendance allowance	Paid if a widow(er) receiving a survivor pension requires the	Up to 20% of the spouse's pension may be paid to a widow(er) or a partner.	

constant attendance of others to perform daily functions.

Survivor pension - Mandatory individual account

See Survivor pension under Social insurance above.

Funeral grant - Social insurance

Qualifying conditions

Qualifying conditions	The deceased had at least 12 weeks of contributions in the last 9 months or received or was entitled to receive an old-age or disability pension at the time of death.
Eligible survivors	Paid to the person who pays for the funeral of the insured worker or pensioner.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of 60 days of the daily minimum wage is paid.
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.

Survivor grant - Social assistance

Qualifying conditions

Qualifying conditions	Paid to a beneficiary named by a deceased person who was receiving a universal old-age pension. If there is no named beneficiary, no survivor grant is paid.	
Means test	Benefit test (as a proxy for need)	The named beneficiary must not have received or be receiving a survivor pension or funeral grant.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	A lump sum of 4,800 pesos is paid.	
Benefit adjustments	Ad hoc adjustments. Adjusted on an ad hoc basis based on economic conditions.	

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Secretariat of Welfare	General supervision and regulation; Programme administration and delivery.	Universal, Social assistance	Through the Undersecretary of Social and Human Development.
Mexican Social Security Institute	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Universal, Social insurance, Social assistance, Mandatory individual account	Managed by a general assembly, technical council, oversight commission, and director general.
National Commission for the Retirement Savings System	General supervision and regulation. Note: Supervises the pension fund management companies.	Mandatory individual account	
Individual pension fund management companies	Regulatory functions; Programme administration.	Mandatory individual account	

Health and long-term care benefits

Branch overview

Type of programme

Social insurance

Social assistance

Regulatory framework

Year	Law name and number	Amendments
1995 implemented in 1997	Social Security Law of 21 December	1996, 1998, 2001, 2004, 2005, 2006, 2009, 2011, 2012, 2014, 2015, 2018, 2019, 2020, 2021, 2022, and 2023
2004	General Law on Social Development of 20 January	with amendments
2006	Regulations for General Law of 18 January (on Social Development)	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Private-sector employees, household workers, and members of cooperatives.	Family workers, certain self-employed persons and unpaid workers, employers, tenant and community farmers, certain small landowners, and public-sector employees who are not covered under any other programme.	All legal residents are covered.
Social assistance	Needy residents of Mexico.		All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Social insurance			
Employees (+)	<p>Covered person: 0.40% of monthly covered earnings exceeding three times the UMA (Unidad de Medida y Actualización) + 0.375% of monthly covered earnings (pensioners' medical benefits). The voluntarily insured pay 20.40% of the UMA (Unidad de Medida y Actualización) (of covered earnings for public-sector).</p> <p>Employer: 20.40% of the UMA (Unidad de Medida y Actualización) + 1.1% of covered earnings exceeding three times the legal monthly minimum wage (pensioners' medical benefits).</p>	<p>See rate.</p> <p>Minimum: The legal monthly minimum wage.</p> <p>Maximum: 25 times the daily UMA a month (Unidad de Medida y Actualización).</p>	<p>A flat-rate contribution of 14.82 pesos a month per covered day and per insured person, + 0.075% of monthly covered earnings (pensioners' medical benefits).</p>
Self-employed	<p>20.40%+ 1.425% (pensioners' medical benefits).</p>	<p>UMA - Unidad de Medida y Actualización; covered earnings exceeding three times the legal monthly minimum wage (pensioners' medical benefits).</p> <p>Minimum: The legal monthly minimum wage.</p> <p>Maximum: 25 times the daily UMA (Unidad de Medida y Actualización) a month.</p>	<p>A flat-rate contribution of 14.82 pesos a month per covered day and per insured person, + 0.075% of monthly covered earnings (pensioners' medical benefits).</p>
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.)

Health benefits

Medical benefits - Social insurance

Qualifying conditions

Qualifying conditions	Must be currently insured, a pensioner, or an eligible dependent. Pensioners must have at least 750 weeks of contributions. Coverage is extended for unemployed persons and their eligible dependents for up to 8 weeks if the insured has at least 8 weeks of continuous contributions immediately before covered employment ceases.
Eligible dependents	A wife, a dependent husband, a cohabiting partner who has lived with the insured for the 5 years immediately before the illness began or who has children with the insured (as long as both partners are unmarried), children younger than age 16 (age 25 if a student; no limit if disabled or chronically ill and unable to work), and dependent parents.

Benefit details

Services covered	Benefits include general, maternity, dental, and specialist care; surgery; hospitalization or care in a convalescent home; medicine; laboratory services; and dental care.
Approved service providers and service conditions	The health facilities of the Mexican Social Security Institute (IMSS) normally provide medical services directly to patients; IMSS reimburses the cost of services when it cannot provide them directly.
Cost sharing	No cost sharing.
Benefit duration	Benefits are paid for up to 52 weeks for a single treatment; may be extended for an additional 52 weeks.
Services covered for dependents	The same as those for the primary beneficiary.
Benefit duration for dependents	The same duration as the primary beneficiary.

Medical benefits - Social assistance

Qualifying conditions

Qualifying conditions	Provided to needy persons without access to other medical benefits, especially in rural and underserved urban areas.
Means test	Means test No details available.

Benefit details

Services covered	Primary health care services and certain medical benefits.
Approved service providers and service conditions	Rural hospitals, rural and urban medical units, obstetric care centres, and health brigades.
Cost sharing	No cost sharing.
Services covered for dependents	The same as those for the primary beneficiary.

Administrative organization

Organization	Role in relation to programme	Related programme(s)	Additional information
Secretariat of Welfare	General supervision and regulation; Programme administration and delivery.	Social assistance	Through the Undersecretary of Social and Human Development.
Mexican Social Security Institute	Programme administration and delivery. Note: Operates its own hospitals, clinics, pharmacies, and other medical facilities and contracts for the use of some facilities.	Social insurance	Managed by a general assembly, technical council, oversight commission, and director general.

Sickness and maternity

Branch overview

Type of programme	Programme name
Social insurance	Sickness and maternity insurance

Regulatory framework

Year	Law name and number	Amendments
1995 implemented in 1997	Social Security Law of 21 December	1996, 1998, 2001, 2004, 2005, 2006, 2009, 2011, 2012, 2014, 2015, 2018, 2019, 2020, 2021, 2022, and 2023
2004	General Law on Social Development of 20 January	with amendments
2006	Regulations for General Law of 18 January (on Social Development)	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Sickness and maternity insurance (social insurance)	Private-sector employees, members of cooperatives, tenant and community farmers, household workers, and certain small landowners.	Family workers, certain self-employed persons and unpaid workers, employers, tenant and community farmers, certain small landowners, and public-sector employees who are not covered under any other programme.	Self-employed persons.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Sickness and maternity insurance (social insurance)			
Employees (+)	Covered person: 0.25%. Employer: 0.7%.	Monthly covered earnings. Minimum: For employees, the legal monthly minimum wage. Maximum: 25 times the daily UMA a month (Unidad de Medida y Actualización).	0.05% of monthly covered earnings.

[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.)

Sickness benefits

Sickness benefit - Sickness and maternity insurance (social insurance)

Qualifying conditions

Qualifying conditions	Must have at least 4 weeks of contributions immediately before the incapacity began; for casual workers, at least 6 weeks of contributions in the last 4 months.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings.
Reference earnings for benefit calculation	The insured's last monthly covered earnings.
Benefit duration	Up to 52 weeks.
Extension	May be extended to 78 weeks, under certain conditions.
Waiting period	After a three-day waiting period.

Maternity benefits

Maternity benefit - Sickness and maternity insurance (social insurance)

Qualifying conditions

Qualifying conditions	Must have at least 30 weeks of contributions in the 12 months before the benefit is first paid and not work for 42 days before and 42 days after childbirth. The Social Security Institute must confirm the expected date of childbirth.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The insured's last monthly covered earnings.
Benefit duration	For 84 days (42 days before and 42 days after the expected date of childbirth).

Nursing allowance - Sickness and maternity insurance (social insurance)

Qualifying conditions

Qualifying conditions	Paid to an insured mother for the birth of a child.
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Benefit details

Amount	In-kind assistance is provided for up to 6 months after childbirth.
Benefit adjustments	Ad hoc adjustments.
Benefit duration	Up to 6 months.
Details on how parents share or split parental leave	Paid to the wife or partner of an insured person for the birth of a child.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Mexican Social Security Institute	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Sickness and maternity insurance (social insurance)	Managed by a general assembly, technical council, oversight commission, and director general.

Accidents at work and occupational diseases

Branch overview

Type of programme	Additional information
Social insurance	The pay-as-you-go social insurance programme was closed to new entrants on 1 July 1997, and is being phased out. At retirement or in case of disability, private-sector employees covered by the social insurance programme before 1 July 1997, can choose to receive benefits from either the social insurance programme or the mandatory individual account programme. (The government receives the account balances and pays benefits for workers who opt for social insurance benefits.)
Individual account	

Note: A special system exists for petroleum workers, certain public-sector employees, and military personnel.

Regulatory framework

Year	Law name and number	Amendments
1995 implemented in 1997	Social Security Law of 21 December	1996, 1998, 2001, 2004, 2005, 2006, 2009, 2011, 2012, 2014, 2015, 2018, 2019, 2020, 2021, 2022, and 2023

Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Private-sector employees and members of cooperatives.	Family workers, certain self-employed persons and unpaid workers, household workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other programme.	All legal residents are covered.
Mandatory individual account	Private-sector employees and members of cooperatives.	Family workers, certain self-employed persons and unpaid workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other programme.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	Covered person: None. Employer: 0.5% - 15% (depending on the assessed degree of risk).	Covered payroll. Minimum: The legal monthly minimum wage. Maximum: 25 times the daily UMA a month (Unidad de Medida y Actualización).	None.	Contributions also finance the Mandatory individual account.
Self-employed	None.		None.	
Mandatory individual account				
Employees (+)				Financing is reported under the heading "Social Insurance" above.

[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.)

Temporary work-injury benefits

Temporary disability benefit - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with a work injury or occupational disease.
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Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The insured's monthly covered earnings at the time the disability began.
Benefit duration	From the first day of the disability until certification of permanent disability (which should take place within 52 weeks).
Waiting period	No waiting period.

Permanent work-injury benefits

Permanent disability pension - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with a work injury or occupational disease. Must be assessed with a total (100%) disability. The degree of disability may be assessed and revised during the first 2 years; thereafter, a permanent pension is paid based on the assessed degree of disability. Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs.
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Accidents during commute	Covered.
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Employment conditions	Employment must cease.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	For a total (100%) disability, 70% of the reference earnings before the disability began. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the last 52 weeks (or over the whole contribution period, if shorter).
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.
Benefit duration	No limit.
Waiting period	No waiting period.

Constant-attendance allowance

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

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Dependent's supplement	Paid to a partner, each child younger than age 16 (age 25 if a student, no limit if disabled) or each dependent parent.	15% of the permanent disability pension is paid for a wife or partner; 10% for each child younger than age 16 (age 25 if a student; no limit if disabled); and 10% for each dependent parent.
Christmas bonus	Paid if the degree of disability is above 50%.	A supplement of 15 days of the insured's pension.

Reduced benefit for a partial disability

Name	Qualifying conditions	Amount
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Partial disability	For an assessed degree of less than 100%.	For an assessed degree of disability greater than 50% but less than 100%, a percentage of the full permanent disability pension is paid depending on the assessed degree of disability. For an assessed degree of disability of 26% to 50%, the insured has 2 different payment options: a percentage of the full permanent disability pension paid based on the assessed degree of disability or a lump sum of 5 years of the insured's pension. For an assessed degree of disability of 25% or less, a lump sum of 5 years of the permanent disability pension is paid.
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Medical work-injury benefits

Medical benefits - Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease.
Accidents during commute	Covered.
Benefit details	
Services covered	Benefits include medical and surgical care, hospitalization, medicine, rehabilitation, appliances, and orthopaedics.
Cost sharing	No cost sharing.

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. Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of 2 years of the pension.
Accidents during commute	Covered.
Eligible survivors	A widow(er) or surviving partner; orphans younger than age 16 (age 25 if a student; no limit if disabled); in absence of widow(er) or orphan, eligible dependent parents.
Remarriage conditions	The pension ceases upon remarriage. Remarriage settlement: A lump sum of 3 years of the pension is paid to a widow(er) or surviving partner upon (re)marriage or cohabitation.
Benefit details	
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).
Benefit amount	
<i>Spouse/partner</i>	40% of the permanent disability pension the deceased received or would have received for a total disability is paid. The widower or male partner must be economically dependent on the deceased. The amount paid may be recalculated if the number of eligible survivors changes.
Minimum:	No information.
Maximum:	No information.

<i>Dependent children</i>	20% of the permanent disability pension the deceased received or would have received for a total disability is paid; 30% for a full orphan. When the eligibility of an orphan ceases, he or she receives a final benefit of 3 months of the deceased's pension. The amount paid may be recalculated if the number of eligible survivors changes.	Minimum: No information.	Maximum: No information.
<i>Other dependents</i>	20% of the permanent disability pension the deceased received or would have received for a total disability is paid. The amount paid may be recalculated if the number of eligible survivors changes.	Minimum: No information.	Maximum: No information.
Benefit adjustments	Legally mandated. Adjusted annually in February based on changes in the consumer price index.		
Benefit duration	Age restrictions apply for orphans (see qualifying conditions); no limit for other eligible dependents.		
Benefit supplements or sub-benefits			
Name	Qualifying conditions	Amount	
Christmas bonus	Paid to a person receiving a survivor pension.	A supplement of 15 days of the permanent disability pension for a total disability is paid.	

Funeral grant - Social insurance

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease.
Accidents during commute	Covered.
Eligible survivors	Paid to the person who pays for the funeral of the insured worker or pensioner.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of sixty times the daily UMA (Unidad de Medida y Actualización) effective on the date of the insured's death is paid.
Benefit adjustments	Ad hoc adjustments.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Mexican Social Security Institute	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance, Mandatory individual account	Managed by a general assembly, technical council, oversight commission, and director general.

Unemployment

Branch note

Severance pay exists: Federal labour law (1970) requires employers to provide severance pay to dismissed employees. The payment amount is three months plus 20 days of an employee's earnings for each year of service, up to 12 months of earnings. Unemployed persons with at least five years of contributions to an individual account may withdraw an amount equal to 90 days of their average earnings used to calculate the last 250 weeks of contributions or 11.5% of the individual account balance (see Old Age, Disability, and Survivors), whichever is lower. Unemployed persons with three to five years of contributions and at least 12 bimonthly contributions may withdraw an amount equal to 30 days of their covered earnings used to calculate contributions, up to 10 times the legal monthly minimum wage. The legal daily minimum wage is 207.44 pesos; 312.41 pesos in municipalities by the northern country border (January 2023). One withdrawal is permitted every five years. After the insured returns to work, he or she may replace the amount withdrawn from the individual account during unemployment and the number of paid contribution weeks will be restored. If the amount is not replaced, the number of paid contribution weeks will be reduced.

Family and household benefits

Branch overview

Type of programme

Social insurance
Social assistance
Individual account

Note: A special system exists for petroleum workers, certain public-sector employees, and military personnel.

Regulatory framework

Year	Law name and number	Amendments
1995 implemented in 1997	Social Security Law of 21 December	1996, 1998, 2001, 2004, 2005, 2006, 2009, 2011, 2012, 2014, 2015, 2018, 2019, 2020, 2021, 2022, and 2023
2004	General Law on Social Development of 20 January	with amendments
2006	Regulations for General Law of 18 January (on Social Development)	
2019	Decree of 31 May (on school allowances)	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Employees who are mothers, divorced fathers or widow (er)s with children, or legal guardians.	Family workers, certain self-employed persons and unpaid workers, employers, tenant and community farmers, certain small landowners, and public-sector employees who are not covered under any other programme.	Self-employed persons.	No information.
Social assistance	Needy residents of Mexico.			All legal residents are covered.
Mandatory individual account	Private-sector employees and members of cooperatives.	Family workers, certain self-employed persons and unpaid workers, household workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other programme.		No information.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	Covered person: None. Employer: 1%.	Covered payroll. Minimum: The legal monthly minimum wage. Maximum: 25 times the daily UMA a month (Unidad de Medida y Actualización).	None.	
Social assistance				
All covered persons	None.		The government pays the total cost.	
Mandatory individual account				
Employees (+)				Financing is reported under "Old age, disability and survivors" (see "Social insurance").
Self-employed				Financing is reported under "Old age, disability and survivors" (see "Social insurance").

[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.)

Family and household benefits

Day care centre - Social insurance

Qualifying conditions

Qualifying conditions	Paid to an insured mother, father or person who has parental authority under a court order, for children aged 43 days to 4 years who are in day care. The mother or father must have legal custody of the child.
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Benefit details

Benefit calculation rules	Flat-rate amount
Amount	The total cost of the child care at selected institutions is paid.
Benefit adjustments	Ad hoc adjustments.
Benefit duration	Age restrictions apply (see qualifying conditions).

Marriage grant - Mandatory individual account

Qualifying conditions

Qualifying conditions	Must not be previously married and have at least 150 weeks of contributions to the individual account.
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Benefit details

Benefit calculation rules	Flat-rate amount
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Amount	30 times the daily UMA (Unidad de Medida y Actualización) is paid from the insured's individual account.
Benefit adjustments	Ad hoc adjustments.

School allowance - Social assistance

The benefit has several components that appear under benefit supplements.

Qualifying conditions

Qualifying conditions	3 separate benefits may be paid (see benefits listed under 'Benefit supplements or sub-benefits').
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Means test	Means test	No details available.
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Benefit details

Benefit calculation rules	Flat-rate amount
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Amount	3 separate benefits may be paid (see benefits listed under 'Benefit supplements or sub-benefits').
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Benefit adjustments	Ad hoc adjustments.
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Benefit duration	As long as conditions are fulfilled; 30 months for the High school allowance; 45 months for the Higher education allowance.
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Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Basic education allowance	Paid to families living in extreme poverty with children younger than age 18 in nursery, preschool, primary school, or secondary school.	875 pesos a month is paid for each family (for 10 months a year).
High school allowance	Paid to families with children attending public high school. The programme prioritizes indigenous families living in poverty or vulnerable situations.	875 pesos a month is paid for each eligible child. The high school allowance is paid every 2 months (for 10 months a year).
Higher education allowance	Paid to students up to age 29 enrolled in public higher education. The programme prioritizes persons studying at public institutions in areas with a majority population of indigenous background or African descent, and areas with an increased incidence of violence or marginalization.	2,575 pesos a month is paid for each eligible student. The higher education allowance is paid every 2 months for 10 months a year.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
National Coordination of Benito Juárez Scholarships for Welfare	<p>General supervision and regulation; Programme administration and delivery.</p> <p>Note: Oversees and coordinates the administration of the school allowances programme.</p>	Social assistance	
Mexican Social Security Institute	<p>General supervision and regulation; Programme administration and delivery; Collection of contributions.</p>	Social insurance, Social assistance, Mandatory individual account	Managed by a general assembly, technical council, oversight commission, and director general.
National Commission for the Retirement Savings System	<p>General supervision and regulation.</p> <p>Note: Supervises the pension fund management companies.</p>	Social insurance	
Individual pension fund management companies	Payment/delivery of benefits.	Mandatory individual account	

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

Full description	Periodicity	Amount (on 1 January 2023)	Additional information
The Daily UMA (Unidad de Medida y Actualización)	Daily	103.74 pesos	
The legal daily minimum wage	Daily	207.44 pesos	
The legal daily minimum wage in municipalities by the northern country border	Daily	312.41 pesos	
The legal monthly minimum pension	Monthly	6,309.63 pesos	