

Your social security rights in Spain

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Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

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Family

Help for parents of children affected by cancer or another serious illness

This chapter explains how you can apply for help if you have to reduce your working hours in order to look after a dependent minor affected by cancer or another serious illness.

Below we will tell you about:

Benefits for parents of minors affected by cancer or another serious illness (prestación para el cuidado de menores afectados por cáncer u otra enfermedad grave).

When can you apply for these?

If you are the biological, adoptive or foster parents of a minor affected by cancer or another serious illness, the Spanish system can provide you with financial support if you have to reduce your working hours by at least 50% to care for the children during their stay in hospital.

What requirements must you meet?

In order to qualify for this benefit, you must:

- be registered with Social Security;
- have a minimum period of contributions;
- be up-to-date with payment of your social security contributions, if you are selfemployed and thus responsible for the payment;
- have reduced your normal working hours by at least 50%.

What are you entitled to and how can you apply for it?

Amount	Duration
100% of the <u>calculation basis</u> established for temporary incapacity benefits. The percentage by which working hours have been reduced is applied.	One month after the reduction in working hours occurred. It can be extended for 2-month periods, with a medical certificate, for children up to 23 years old.

If you are one of the parents <u>you can apply for this benefit</u> to the *Instituto Nacional de la Seguridad Social*, INSS (National Institute of Social Security) or the occupational accident and sickness insurance company to which you belong.

Jargon busters

• **Serious illness**: is an illness legally defined as "serious" requiring a long stay in hospital. The <u>Appendix of Royal Decree 1148/2011 of 29 July</u> includes a list of serious illnesses.

Documents you will need

- Application for the benefits for parents of minors affected by cancer or another serious illness
- Company certificate for this benefit
- Statement by the worker responsible for the payment of quotes, indicating the reduction
- Medical statement
- Company certificate related to the reduction of working day

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal</u> <u>Legislative Decree 8/2015 of 30 October</u>.
- Permission to care for these children included in <u>Law 5/2015 of 30 October on the basic statute of public employee (Article 49)</u>.
- Benefits for caring for children with cancer or other illnesses in the <u>Royal Decree</u> 1148/2011 of 29 July.

Publications and web pages of the European Commission:

• Family benefits: your entitlements as a European citizen abroad.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN

Tel. +34 915688300 Fax +34 915640484

Web page: http://www.seg-social.es

Social Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Birth and child care benefit, risk during pregnancy and breastfeeding

This chapter explains the support you can apply for if you have to stop working due to the birth or adoption of a child or health risks during pregnancy or breastfeeding.

- Birth and child care benefit (prestación por nacimiento y cuidado de menor)
- Benefit for risk during pregnancy (subsidio por riesgo durante el embarazo)
- Benefit for risk during breastfeeding (subsidio por riesgo durante la lactancia)
- Infant care benefit (prestación por cuidado de lactante)
- Non-contributory maternity allowance (subsidio por maternidad de naturaleza no contributiva)

When can you apply for these?

If you work and are going to be a mother, you are entitled to healthcare before, during and after the birth. In addition you may be eligible to receive support during your maternity leave or in case of risk during pregnancy and breastfeeding.

- <u>Birth and child care benefit</u>: available to all employees who interrupt their work to become mothers or fathers.
- Benefit for risk during pregnancy: available to all pregnant women who have to stop working due to a risk for their health or that of the unborn child.

- Benefit for risk during breastfeeding: available to all working mothers who have to stop working while breastfeeding, due to a risk for their health.
- <u>Infant care benefit</u>: available to all employees who interrupt their work to care their infant whose age is from nine months to twelve months.
- **Non-contributory maternity allowance**: available to all female employees who have not paid enough social security contributions.

What requirements must you meet?

Birth and child care benefit: if you have become a mother or a father and want to receive this support, you should have paid social security contributions:

- If you are under 21 years of age, no minimum contribution period is required;
- If you are between 21 and 26 years of age: 90 days within the 7 years previous to the birth, adoption or fosterage, or 180 days during your whole working life;
- If you are over 26 years of age: 180 days within the 7 years previous to the birth, adoption or fosterage, or 360 days during your whole working life.

Benefit for risk during pregnancy: if you are pregnant and your occupation could represent a risk to your health or that of your unborn baby, you are entitled to this benefit if you are registered with Social Security, and up-to-date with payment of your social security contributions, if you are self-employed and therefore responsible for the payment.

If you are an employee, you can only receive the benefit if you have not been able to swap your job for another one more suitable to your situation.

There are some <u>specificities</u> in case of specific professions or in case of pregnant women who carry out several activities at the same time (multiple jobs).

No minimum insurance period is required.

Benefit for risk during breastfeeding: if you are a working mother who has to stop working due to risks involved in breastfeeding your child, you can receive this benefit provided your child is less than nine months old. If you are an employee, you can only receive the benefit if you have not been able to swap your job for another one more suitable to your situation.

You should be registered with Social Security, and up-to-date with payment of your social security contributions, if you are self-employed and therefore responsible for the payment. No minimum insurance period is required.

Infant care benefit: you can receive this benefit if you are a working parent who has stopped working to take care of your child aged between 9 and 12 months.

Non-contributory maternity allowance is available to all female employees or selfemployed who, in case of birth, fulfil all the <u>requirements</u> to receive a birth and child care benefit except the minimum contribution period required.

What are you entitled to and how can you apply for it?

Birth and child care benefit

Amount	Duration of leave
100% of the	Each parent: 16 weeks (compulsory for the first 6 weeks after birth).
calculation basis	Extendable by 2 weeks (one week for each parent) for each child from the second birth, adoption or multiple births, or up to 18 weeks when the child has a disability.
	Extendable if the new-born baby is hospitalised (maximum 13 weeks).

Benefits for risk during pregnancy

Amount	Duration
100% of the calculation basis	Payment applies during the time the contract is interrupted. It terminates when the mother gives birth or when she returns to work or to another similar job.

Benefits for risk during breastfeeding

Amount	Duration
100% of the calculation basis	During the time required to protect the health of the mother and the child. Terminates when the child is 9 months old, the mother returns to work or stops breastfeeding.

Infant care benefit

Amount	Duration
100% calculation basis	3 months (when the infant is aged between 9 months and 12 months).

Non-contributory maternity allowance

Amazink	Direction
Amount	Duration
100% of the IPREM	42 days (56 in certain cases).

Moreover, all pregnant women are entitled to healthcare before, during and after the birth. To receive healthcare, you should go to a health centre with your *Sistema Nacional de Salud* (National Health Service) user's card. You can also receive healthcare in hospitals belonging to the *Sistema Nacional de Salud* or any that have an agreement with this Service.

These benefits are managed by the *Instituto Nacional de Seguridad Social* (INSS), which will pay benefits directly to each beneficiary.

To receive the benefit, you will need to submit the maternity report issued by the *Servicio Público de Salud* (State Health Service) and the family register or court decision that confirms adoption or custody of the child. In the event of risk during pregnancy or breastfeeding, you should request a medical certificate attesting the risk.

Jargon busters

- Risks during pregnancy: these are any risks caused to the pregnant woman during her ordinary work and that might put her health or that of the unborn child at risk.
- Risk during breastfeeding: these are any risks caused to the mother during her ordinary work and that might put her health or that of the breastfeeding child at risk.
- Multiple birth, adoption or fosterage: two or more children born, adopted or fostered simultaneously.
- IPREM: Public Indicator of Multiple Effect Income.

Documents you will need

- Application for birth and child care benefit
- Statement of activity from the self-employed
- Application for risk during pregnancy or breastfeeding
- <u>Statement</u> of risk from the self-employed

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal Legislative Decree 8/2015 of 30 October</u>.
- Royal Decree 6/2019 on birth and child care benefit.
- Royal Decree 295/2009 of 6 March on benefits for maternity, paternity, risk during pregnancy and risk during breastfeeding.

Publications and web pages of the European Commission:

• Family benefits on Your Europe.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300

Fax +34 915640484

Web page: http://www.seg-social.es

Social Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Other family allowances

This chapter explains what support you can receive for your family in certain circumstances.

Below we will tell you about:

- Benefits for dependent children or foster children (prestaciones por hijo o menor acogido a cargo)
- Benefits for large or one-parent or parents with a disability (prestaciones por nacimiento o adopción en caso de familias numerosas, monoparentales o padres o madres con discapacidad)
- Benefits for multiple birth or adoption (prestación por parto o adopción múltiples)
- Periods considered as insured (periodos considerados como cotizados)

When can you apply for these?

If your family experiences financial difficulties because of your children's birth or adoption, various benefits are available:

- Benefits for dependent children or foster children: if you do not earn more than a
 certain limit, you can apply for this benefit for each dependent child, foster child
 under 18 years of age if he/she is affected by a degree of disability of at least 33%,
 or for children over 18 with a minimum disability of 65%.
- Benefits for large or one-parent families or parents with a disability: if you have a large family (or it becomes one with the arrival of the latest child) or you are a one-

parent family or a parent with a minimum disability of 65%, you can apply for this benefit.

- Benefits for multiple birth or adoption: you can apply for this benefit if you give birth to or adopt two or more children at the same time.
- <u>Periods considered as insured</u>: in some cases, the period of leave you request in order to care for a family member is considered as insured period.

What requirements must you meet?

These family benefits are non-contributory, in other words, they do not require you to pay social security contributions in order to apply for them, but they do require you to be resident in Spain.

Benefits for a dependent child or foster child: you can apply for this allowance if you are a biological, adoptive or foster parent, are legally resident in Spain and if:

- You have a dependent child or foster child younger than 18 years old and with a degree of disability of at least 33%, or aged over 18 years with a degree of disability of 65% or more.
- You do not have a right to similar benefits in other social protection schemes.

Benefits for large, one-parent families and parents with a disability: in order to receive this allowance, which is paid as a single payment, the parents or adoptive parents should be resident in Spain, have a yearly income under <u>certain limits</u> and be unable to claim similar benefits under another public social protection scheme.

Benefits for multiple births or adoptions: you can apply for this benefit, paid as a <u>single payment</u>, if you are resident in Spain and are unable to claim similar benefits under another public social protection scheme. If one of your children has a minimum disability of 33%, you receive an allowance equivalent to having an additional child (e.g. if you have 3 children and one is disabled, then you receive allowances for 4 children).

What are you entitled to and how can you apply for it?

Benefits for a dependent child or foster child

Children or foster children under 18 years of age with a minimum disability of 33%	€1,000 a year per child. There are no income limits for people with disabilities.
Dependent children (over 18) with a minimum disability of 65%	€5,439.60 a year per dependent. There are no income limits.
Dependent children (over 18) with a minimum disability of 75%	€8,158.80 a year per dependent. There are no income limits.

Benefit for large or one-parent families and parents with a disability

Amount of the allowance: €1,000 paid as a single payment.

Benefits for multiple births or adoption

The allowance consists of a single payment, with the amount varying depending on the number of children:

Number of children born	Amounts on 1 January 2023
2	€4,000
3	€8,000
4 or more	€12,000

Periods considered as insured: If you ask for a period of leave to care for your children or foster children, you should be aware that the first three years will be considered as contributory for the purpose of retirement, permanent disability, death and survival, maternity and paternity benefits. If you need to take care of another family member up to the second degree who cannot look after themselves, the first year of leave will be considered as contributory.

The INSS is responsible for the award and management of family benefits. You can submit the required documents to their offices. In cases of disability, you should also attach certification of the disability, issued by the appropriate authorities in each Autonomous Community.

Jargon busters

- **Dependent child**: a "dependent child or foster child" is one who lives with and depends financially on the person applying for benefits.
- **One-parent family**: a one-parent family is one that is made up of a "single parent" who lives with a biological or adopted child and who is the sole support of the family.

Documents you will need

- <u>Identity</u> of the applicant and of the other parent or adoptive parent
- <u>Certification of the child's disability</u> issued by the appropriate authorities in each Autonomous Community
- Annual <u>income</u> statement in case benefits for large or one-parent families or mothers with a disability
- <u>Benefits</u> for large or one-parent families or mothers with a disability: title of large family or accreditation of disability

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal Legislative Decree 8/2015 of 30 October</u>.
- The requirements for qualifying as a large family entitled to benefits are included in the <u>Law 40/2003 of 18 November</u>.
- Family benefits are included in the Royal Decree 1335/2005 of 11 November.
- Entitlement to leave for family reasons, according to: <u>Article 46.3 of Workers Statute (Royal Legislative Decree 2/2015 of 23 October)</u>.

Publications and web pages of the European Commission:

Family benefits on Your Europe.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid - SPAIN Tel. +34 915688300, Fax +34 915640484

Web page: http://www.seq-social.es

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Social Security Information Centres

For any problem with your entitlement as a European citizen: EU welfare services.

Health

Healthcare

This chapter explains what sort of healthcare (asistencia sanitaria) you are entitled to in Spain and how you can receive it.

We will tell you about:

- Who can receive healthcare: those insured and beneficiaries.
- What sort of healthcare is available: medical care, emergencies, rehabilitation, medicines.

When can you apply for these?

In Spain, people "insured" under the *Sistema Nacional de la Seguridad Social* (National Social Security System) and their beneficiaries are entitled to healthcare:

- Insured: you can receive healthcare if you work and are registered with Social Security, as well as if you are a pensioner or unemployed perceiving unemployment benefits or allowances and are resident in Spain.
- Beneficiaries: you can receive healthcare if you are a relative of an insured person, are resident in Spain and fulfil certain requirements (see below).

Some categories of Spanish emigrants and some of their family members can receive healthcare even though they are not covered by any social protection system. They have this right when they return temporarily or permanently to Spain.

Foreigners not registered or authorised as resident in Spain have the right to health protection and to health care under the same conditions as people with Spanish nationality.

Persons who cannot have the insured status because they do not meet the required conditions, can however access public healthcare through a voluntary insurance with the Autonomous Community competent authorities.

All legal residents not covered in any other way.

What requirements must you meet?

Insured: in order to qualify as "insured" and be entitled to healthcare in Spain, you should fall into one of the following categories:

- Be employed or self-employed and be affiliated and a contributor to the Spanish Social Security System. You can also be assured if you are a pensioner, a beneficiary of any regular social security benefit or unemployed, having exhausted the unemployment benefits or allowances, and reside in Spain.
- If you are a legally permanent resident (irrespective of your nationality), you can also be insured if you do not have other health coverage.
- Minors subject to administrative supervision may also be listed as insured.

Beneficiaries: some family members of insured people can also request healthcare, provided they are:

- Spouse or partner of the insured person (or the former partner if in charge of the insured).
- Son/daughter under 26 years of age or over 26 with a degree of disability of at least 65%.
- Brother/sister of the insured person.

If you fall into one of these categories, you may qualify as a beneficiary and have the same entitlement to healthcare as an insured person, provided you meet the following requirements:

reside legally in Spain;

- live with the insured person (except if you are legally separated or divorced);
- are in charge of the insured (unless you are spouse or partner);
- for the sons/daughters and brothers/sisters of the insured, not perceiving higher incomes than twice the IPREM (Public Indicator of Multiple Effect Income).

What are you entitled to and how can you apply for it?

If you are insured or a beneficiary, you will be entitled to receive healthcare in Spain, which includes:

Medical care	In public or private health centres and hospitals, or at home in the case of elderly people or people with disabilities, for example.		
Emergencies	If you need emergency care, you may be attended in any medical centre and be admitted to hospital if necessary. In the event you need an ambulance, you will also be covered by the Spanish system.		
Rehabilitation	If you need rehabilitation and have a medical prescription, the national system will cover your costs.		
Medicines	Medicines free of charge	Medicines with some charges	Medicines with full charges
	Beneficiaries of non-contributory pensions and job seekers' basic income; unemployed people who have exhausted their entitlement to benefits or an allowance; victims of occupational illnesses or	Most non-hospitalised patients should pay between 10% and 60% of the full price, depending on their income.	Spanish healthcare excludes dental prostheses and glasses.
accidents; and hospital patients.		Social security covers part of the cost of surgical prostheses, orthopaedic equipment and wheelchairs.	

You can apply for healthcare in Spain at any of the <u>centros de atención e información de</u> <u>la Seguridad Social</u>. You will need to submit the <u>necessary documents</u> together with your application form.

Once the *Instituto Nacional de la Seguridad Social* (INSS) confirms that you qualify as insured or a beneficiary, you can receive medical care and healthcare at health centres in the autonomous communities. Here they will give you a personal health card with which you can gain access to available services.

It will allow you to receive care from a primary care doctor or paediatrician at the health centre that corresponds to your neighbourhood. This doctor will refer you to a specialist or hospital, if necessary (except in emergencies, when you can go to any hospital). In any other medical centre that does not belong to the state network, you should pay the healthcare costs.

Jargon busters

- **Affiliate**: a person who is registered in a social security system when he/she starts a job. Registration assigns an affiliation number with which you can obtain the *Sistema Nacional de Salud* user's card.
- **Self-employed worker or employed worker**: you are self-employed if you do income-gaining work without having an employment contract; you are an employed worker if you have an employment contract, in exchange for a salary.
- **Administrative guardianship**: is the legal situation where a person is under the guardianship and authority of another person. It is normally applied to people who cannot manage on their own and to children who are not subject to custody.
- **Primary care doctor**: also called family doctor or general practitioner (GP). Offers medical care for any health problem, regardless of the age or sex of the patient. They are not medical specialists.

Documents you will need

• Application for the recognition of the right to healthcare

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal Legislative Decree 8/2015 of 30 October</u>.
- Regulation on the conditions for being insured and beneficiary in the National Health System (Royal Legislative Decree 7/2018 of 27 July, on Universal Access to the National Health System).
- Regulation on healthcare for those who are not insured or beneficiaries.
- <u>Decision</u> on healthcare for returnees.
- Regulation on common services of the National Health System.

Publications and web pages of the European Commission:

Healthcare abroad on Your Europe.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300

Fax +34 915640484

Web page: http://www.seg-social.es

Social Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Temporary incapacity

This chapter explains what you are entitled to as an employee in the event you have a common illness or a non-occupational accident and have to stop work temporarily.

Below we tell you about:

• Allowance for temporary incapacity (prestación por incapacidad temporal) (caused by a common illness or non-occupational accident).

When can you apply for these?

In Spain, if you fall ill and have to stop working temporarily, you can claim an allowance for temporary incapacity. It will enable you to cover the loss of your daily income while you are off work, in addition to receiving healthcare.

You can apply for the allowance for any common illness or non-occupational accident, provided three days have passed since the start of the illness or the time of the accident. You can receive the allowance for a maximum of 365 days, extendable for a further 180 days if it is envisaged you will recover during this period.

What requirements must you meet?

Whether you are an employee or are self-employed, you should meet these requirements to benefit from the allowance in the event you fall ill or are temporarily incapacitated:

- You are registered with Social Security and have paid contributions for a total of 180 days in the previous 5 years.
- You have a common illness or have suffered a non-occupational accident which prevents you from working. You may receive the allowance from the 4th day after the start of the illness or the accident.

What are you entitled to and how can you apply for it?

Calculation of temporary incapacity benefit will vary depending on whether you are employed by someone else or self-employed:

Type of worker	Allowance from day 4 to day 20 of the sick leave (inclusive)	Allowance from day 21 on
Employee	60% of the calculation basis	75% of the calculation basis
Self-employed worker	60% of the calculation basis	75% of the calculation basis

In order to receive support, you will need a medical examination and that a doctor from the *Servicio Público de Salud* (State Health Services) certifies your illness.

If you are an employee, the employer (once it receives your medical certificate within three days) will be responsible for applying for your sick leave and will pay the costs of the first fifteen days of the allowance. Thereafter, the *Sistema Nacional de la Seguridad Social* will bear the costs.

If you are self-employed, you should submit a statement of your work situation (temporary or definitive suspension or being carried out by another person). The *Instituto Nacional de la Seguridad Social* or the insurance company collaborating with Social Security, as the case may be, will pay the temporary incapacity allowance directly to you.

You can claim the allowance from the INSS or the insurance company using the <u>application</u> for temporary incapacity payment.

Jargon busters

- **Contributions**: in order to be entitled to benefits from the *Sistema de la Seguridad Social*, "persons obliged" should pay regular contributions. This obligation commences when your working life starts.
- Calculation basis: this is the result of dividing the amount of the worker's
 contribution basis corresponding to the month before the illness by the number
 of days to which this contribution applies (this divider will actually be thirty, if
 the employee receives a monthly salary).

Documents you will need

- Application for the allowance on temporary incapacity
- Company certificate for the application to the allowance for temporary incapacity
- Statement of activity from the self-employed
- If you wish to express your disagreement with INSS, you can use this form.
- If you disagree with the insurance company, you can use this <u>form</u>.

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the Royal Legislative Decree 8/2015 of 30 October.
- To find out more about temporary incapacity, you can go to this <u>summary</u> in Spanish.

Publications and web pages of the European Commission:

• Social security cover: your entitlements as a European citizen abroad.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300

Fax +34 915640484

Web page: http://www.seg-social.es

Social Security Information Centres

If you want to obtain your insurance from an insurance company, you can consult the list of <u>insurance companies</u> collaborating with Social Security.

For any problem with your entitlement as a European citizen: EU welfare services.

Incapacity

Permanent invalidity

This chapter explains the benefits available for workers with serious functional or physical disabilities that prevent them from working normally.

Below we will tell you about the available benefits depending on the degree of invalidity:

- Partial permanent invalidity (incapacidad permanente parcial para el trabajo habitual)
- Total permanent invalidity (incapacidad permanente total para el trabajo habitual)
- Absolute permanent invalidity (incapacidad permanente absoluta)
- Severe disability (gran invalidez)

When can you apply for these?

As a worker, you can apply for permanent invalidity benefit if, on completing any treatment prescribed, you continue to have serious functional or physical disabilities that prevent you from working normally. Benefits vary depending on the degree of disablement:

- <u>Partial permanent invalidity</u>: the worker's normal performance is impaired by 33% or more, but he/she can carry out the basic tasks of their normal job.
- <u>Total permanent invalidity</u>: prevents the worker from carrying out basic tasks of their normal profession, but he/she can do another job.
- <u>Absolute permanent invalidity:</u> completely disqualifies the worker from any profession.
- <u>Severe disability:</u> completely disqualifies the worker, who furthermore, requires assistance from other persons to carry out their daily basic activities.

What requirements must you meet?

To apply for permanent invalidity benefit, you should meet a series of requirements that vary depending on your degree of disablement. The reason for your disability is also relevant if, for instance, it was caused by an accident at work or an occupational disease or any other cause unrelated to work:

- Partial permanent invalidity: if the cause of your invalidity was a common illness, you should be registered with Social Security and have paid contributions for 1,800 days for 10 years prior to the date when your temporary incapacity became a permanent invalidity.
- **Total permanent invalidity**: if the cause of your invalidity was a common illness, you should be registered with Social Security and have paid contributions for a set period, which varies depending on whether you are over or under 31 years of age.
- **Absolute permanent invalidity**: if the cause of your invalidity was a common illness or non-occupational accident, you are entitled to support if you registered with Social Security and have paid contributions for a set period (varies depending on age). If you are not registered with Social Security, you should have paid contributions for 15 years, of which 3 should be during the last 10 years.
- **Severe disability**: the same requirements apply as those for absolute permanent invalidity.

Regardless of the degree, if the reason for your permanent invalidity was an accident, whether occupational or not, or an occupational disease, you will automatically be considered as active contributor, even though employers have not complied with their obligations. No minimum contribution period is required.

Different conditions are applied to part-time employees and those in certain professions.

When the employee reaches retirement age, these invalidity benefits automatically become a retirement pension.

What are you entitled to and how can you apply for it?

Depending on the degree of invalidity, you will be entitled to different benefits:

Type of disability	Amount of the allowance	Payment of the benefit
Partial permanent invalidity	24 monthly payments of the calculation basis of the temporary incapacity benefit.	Single payment.
Total permanent invalidity	55% of the corresponding calculation basis. Up to 75% of the corresponding calculation basis, for people who are 55 or more years old with difficulty in finding work.	14 monthly payments for pensions derived from common illnesses and non-occupational accidents. 12 monthly payments for pensions derived from accidents at work and occupational diseases. It is possible to replace the pension by a lump sum compensation.
Absolute permanent invalidity	100% of the calculation basis.	14 monthly payments for pensions for common illnesses and non-occupational accidents. 12 monthly payments for pensions for accidents at work and occupational diseases.
Severe disability	100% of the calculation basis. A supplement to compensate the carer of the invalid: calculated by adding 45% of the current minimum basis for contributions and 30% of the basis of last month's contributions, depending on the cause of invalidity.	14 monthly payments for pensions for common illnesses and non-occupational accidents. 12 monthly payments for pensions for accidents at work and occupational diseases.

There are minimum and maximum amounts for these pensions.

Invalidity benefits are managed by the *Instituto Nacional de la Seguridad Social* (INSS). In any of its offices you may submit the application forms and documents required. Invalidity assessments will be conducted by the *Equipo de Valoración de Incapacidades*, EVI (Disability Assessment Team), which may review the circumstances of your invalidity at any time up to the minimum pensionable age.

Jargon busters

- **Normal performance**: normal results for a job. This is based on various criteria, for example, the results achieved by other employees doing the same work.
- Retirement pension: benefit a person can receive when they reach the legal age to leave work.

Documents you will need

Permanent invalidity and non-invalidating permanent injuries

- Company certificate
- <u>Certificate on salaries</u> for professional contingencies (3AT23)

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal</u> <u>Legislative Decree 8/2015 of 30 October</u>.
- Royal Decree 1071/1984 of 23 May includes various changes to permanent invalidity.
- To find out more about rationalisation of old age and permanent invalidity pensions, you can consult the <u>Royal Decree 1799/1985 of 2 October</u>.
- To find out more about occupational invalidity, you can consult the <u>RD 1300/1995</u> of 21 July.

Publications and web pages of the European Commission:

• Social security cover: your entitlements as a European citizen abroad.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300

Fax +34 915640484

Web page: http://www.seg-social.es

Social Security Information Centres

For any problem with your entitlement as a European citizen: EU welfare services.

Accidents at work and occupational diseases

In this chapter we explain what support employees can apply for when they have an accident at work or suffer from a disease as a result of doing their normal job.

We will tell you about:

- Temporary incapacity resulting from an accident at work or an occupational disease (incapadidad temporal derivada de accidente de trabajo o enfermedad profesional)
- Permanent invalidity resulting from an accident at work or an occupational disease (incapacidad permanente derivada de accidente de trabajo o enfermedad profesional)
- Non-invalidating permanent injuries (lesiones permanentes no invalidantes)
- Benefits for death arising from an accident at work or an occupational disease (prestaciones de supervivencia derivadas de accidente de trabajo o enfermedad profesional)
- Compensation for death arising from an accident at work or an occupational disease (indemnización en caso de muerte derivada de accidente de trabajo o enfermedad profesional)

When can you apply for these?

If you have suffered injuries or damage from an <u>accident at work or an occupational disease</u> (AW/OD), you can apply for benefits on the basis of:

- **Temporary incapacity resulting from an AW/OD**: if you have suffered an injury at work and are temporarily unable to do your job.
- Permanent incapacity resulting from an AW/OD: if you remain partially or completely unable to work.
- **Non-invalidating permanent injuries**: if you have suffered irreversible injuries, which do not permanently incapacitate you but limit your physical integrity.

Support is also available for surviving family members of the deceased employee:

- Benefits for death resulting from an AW/OD: intended for surviving family members of a deceased employee due to occupational causes.
- **Compensation for death resulting from an AW/OD**: compensation awarded to certain beneficiaries, in addition to the corresponding pension.

What requirements must you meet?

Temporary incapacity benefit resulting from an AW/OD: if you suffer from temporary incapacity due to occupational causes, you will be considered as registered with Social Security, even though your employer has not complied with his/her obligations. No minimum contribution period is required.

Permanent invalidity benefit resulting from an AW/OD: regardless of its severity, if you suffer from permanent invalidity resulting from an accident at work or occupational disease, you will be considered as registered with Social Security, even though your employer has not complied with its obligations. No minimum contribution period is required.

Benefits for non-incapacitating permanent injuries: to apply for this benefit, you must be registered with Social Security (although no prior minimum contribution period is required); have a medical certificate (*alta médica*); and your injury or disfigurement must be included in the official scale.

Benefits for death due to an AW/OD (surviving spouse and partner, orphan, family members): if you are a surviving family member of a person who died as a result of an occupational disease or accident, the deceased is not required to have a previous contribution period for you to receive this benefit.

Compensation for death resulting from an AW/OD: if you are a surviving family member of an employee who died due to an AW/OD, you may apply for a lump sum compensation in addition to the corresponding pension. You are entitled to this if you are the spouse (or former spouse or common-law partner entitled to a pension as a surviving spouse and partner), orphan or father/mother dependent on the deceased.

What are you entitled to and how can you apply for it?

Temporary incapacity benefit resulting from an AW/OD

Amount and entitlement	Payment and duration
75% of the calculation basis Healthcare	From the day after ceasing work up to 365 days (extendable for a further 180 days, if it is presumed you will be cured during this second period).
Pharmaceutical benefit without co-payment	The allowance is paid while you are temporarily incapacitated.

Permanent invalidity benefit resulting from an AW/OD

Amount and entitlement	Payment and duration
This is determined by the calculation basis and the percentage applied	12 monthly payments (proportional extraordinary payments are included)
according to the degree of permanent incapacity.	From the day after temporary incapacity ceased. The pension may cease because of an invalidity review,
Healthcare	being entitled to a retirement pension or the death of
Pharmaceutical benefit without co- payment	the pensioner. It can also be suspended.

Benefits for non-invalidating permanent injuries

Amount and entitlement	Payment and duration
Amount determined by the scale according to the type of injury (it is compatible with the job in the same company but incompatible with permanent invalidity benefits, on the basis of the same injuries)	A single payment
Healthcare	
Pharmaceutical benefit without co-payment	

Benefits for death due to an AW/OD (surviving spouse and partner, orphan and family members)

Amount and entitlement	Payment and duration
The calculation basis results from dividing the employee's actual yearly salary by 12, plus any occasional payments and amounts	12 monthly payments (proportional extraordinary payments are included) From the day after death, if the application is submitted within three months.

If there has been negligence on the part of the company because of a failure to observe occupational health and safety measures, these AW/OD benefits will increase by 30% to 50%, according to the offence. The offending company will have to pay the surcharge.

Compensation for death resulting from an AW/OD

Amount and entitlement	Payment
Compensation calculated on the calculation basis of benefits for death resulting from an AW/OD. The amounts are:	n A single payment
Surviving spouse, former spouse, surviving partner of a common-law relationship: monthly payments of the calculation basis.	6
Orphans: 1 monthly payment for each orphan. If there is no parent entitled t compensation, these 6 monthly payments will be divided between the orphans.	.0
Parents dependent on the deceased: 9 monthly payments if there is one parent only or 12 monthly payments if they are both alive, provided there are no other fami members of the deceased who are entitled to a pension and they themselves are no entitled to one on the death of their child.	İy

Recognition of benefit entitlement and payment are under the responsibility of the INSS or the <u>insurance company collaborating with Social Security</u> that covers occupational contingencies for the company concerned.

In the event of non-invalidating permanent injuries, you can apply for the benefit yourself by submitting the required documents and corresponding standard application form to the <u>dirección provincial del INSS</u> where you live. After receiving the documents, the <u>Equipo de</u>

Valoración de Incapacidades (EVI) of the INSS will confirm the existence of permanent injuries. Once these are confirmed, payments for the corresponding amounts will begin.

Jargon busters

- AW/OD: accident at work or occupational disease.
- Accident at work: one which causes physical damage to workers while
 carrying out their tasks or as a result of their work. The definition also covers
 illnesses that cannot be classified as occupational because they are not included
 in the official list of occupational diseases, but are a result of activities inherent
 in this job. Accidents suffered on the way to or from work are also considered
 as occupational accidents.
- Occupational disease: is caused by carrying out certain occupational
 activities. To be considered as such, it should appear on the official list of
 occupational diseases.

Documents you will need

- <u>Application</u> for permanent invalidity and non-invalidating permanent injuries pension
- Company certificate
- Certificate on salaries for professional contingencies (3AT23)

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in the <u>Royal Legislative</u> <u>Decree 8/2015 of 30 October</u>.
- Royal Decree 1430/2009 of 11 September, on temporary incapacity benefit (BOE [Boletín Official del Estado/Official State Journal] 29/9).
- Order ESS/66/2013, of 28 January, which updates the lump sum compensation amounts for definitive and non-invalidating injuries, disfigurement and deformities.
- Regulation on Work Injuries (adopted by Decree of 22-6-56).
- The official list of occupational diseases is included in the <u>Royal Decree 1299/2006</u>, of 10 November.

Publications and web pages of the European Commission:

 Unemployment and social security cover: <u>your entitlements</u> as a European citizen abroad.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300

Fax +34 915640484

Web page: http://www.seq-social.es

Social Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Old-age and survivors

Ordinary, partial and flexible retirement pension

This chapter explains what financial support you can receive once you reach the legal retirement age. In addition, we will explain the ways to combine part-time work with receiving a part of your pension in Spain.

Below we will tell you about:

- Ordinary retirement (jubilación ordinaria)
- Flexible retirement (jubilación flexible)
- Partial retirement (jubilación parcial)

When can you apply for these?

Ordinary retirement: in Spain, you can apply for a life retirement pension when reaching the legal retirement age.

<u>Flexible retirement</u>: after you retire, you can combine receiving a part of your pension with part-time work (reducing your full working day by 25% to 50%). Your pension is reduced proportionally.

<u>Partial retirement</u>: if you have not reached the legal retirement age, you can combine a part-time employment contract with receiving part of your retirement pension. This retirement should be linked to a hand-over contract, that is, the part-time hiring of an unemployed worker. If you have already reached the legal retirement age, there is no need to sign a hand-over contract.

There are also other possibilities to combine retirement pension with work.

What requirements must you meet?

- Ordinary retirement: in general you can apply for this pension if you are affiliated
 to any social security system and meet the age and contribution requirements. It is
 worth knowing that the retirement age, which varies according to the contribution
 period, will be applied gradually during the next few years, according to a scale:
- Age: you can apply for this pension if you have reached the <u>ordinary age</u>, apart for some <u>exceptions</u>. Currently, the minimum age for applying for this pension is 65, if you can prove you have paid at least 37 years and 9 months of contributions or 66 years and 4 months if you have less contributions. Workers who apply for this pension without being registered with Social Security must meet the same requirements.
- <u>Minimum contribution period</u>: 15 years, of which two at least should fall within the 15 years immediately preceding the start of your entitlement.
- **Flexible retirement**: in order to access this type of retirement you should meet the requirements (age and contributions) required in the case of ordinary retirement and prove that you are going to work part time, with a reduction in your working day of 25% to 50%. Even though you combine your pension with part-time work, you will continue to be a "pensioner", which means you will have the same healthcare entitlement as an ordinary pensioner.
- **Partial retirement**: you can retire partially if you have reached the legal retirement age, reduce your working day by 25% to 50% and meet the rest of the conditions required for ordinary retirement.

You can also take partial retirement before the legal retirement age, reducing your working day from 25% to 75% (with a minimum age that varies depending on the case) if, furthermore, you have a minimum of 6 years of service in the company, have been paying contributions for 33 years and your company signs a specific relief contract.

What are you entitled to and how can you apply for it?

Ordinary retirement

Amount

50% of the calculation basis, for 15 years' contributions. The percentage increases progressively until reaching 100% corresponding to a contribution period of 37 years and 9 months.

There are guaranteed minimum and maximum amounts (\in 3,058.81 in 2023) and the annual indexation.

Payment and duration

14 monthly payments.

Payment starts from the day after leaving work (for applications submitted during the three months before or after) and only end on the death of the beneficiary (life pension).

Flexible retirement

Calculation of the amount of this type of pension is based on the pensioner's ordinary retirement and is reduced proportional to the working day. Before starting part-time work, you should inform the institution which handles your payments as a pensioner (INSS) about your new circumstances. The new amount of your pension is applied from the day when you start your part-time work. The original amount will be re-established, once it has been <u>recalculated</u>, when your part-time contract ends.

Partial retirement

The amount of this type of pension results from applying the percentage of reduction of the working day to the amount of the corresponding pension, according to the years of contributions. Reduction coefficients are not applied for being younger than the legal age.

You can apply for an ordinary, partial or flexible retirement pension in the <u>centros de atención e información de la Seguridad Social</u> of the <u>Instituto Nacional de la Seguridad Social</u> (INSS), which will confirm your entitlement to a retirement pension. Once you have applied, you should receive a reply on your pension award within a maximum period of 90 days.

Jargon busters

- **Part-time work**: work undertaken for a number of hours per day, week, month or year that are fewer than the work hours of a full time worker.
- Hand-over contract: this is entered into with an unemployed worker or one
 who has agreed a fixed duration contract with the company, to replace the
 working hours left undone by the partially retired employee.

Documents you will need

- Application for retirement pension
- Company certificate
- Company certificate: partial retirement

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal</u> Legislative Decree 8/2015 of 30 October.
- The <u>27/2011 Act</u> contains the updated social security benefits, including those for retirement.

- Order of 18 January 1967 sets out the regulations for old age (retirement) benefits in the General Social Security System.
- <u>Law 1/2014 of 28 February</u> contains measures to protect part-time workers and <u>Royal Decree 1131/2002 of 31 October</u> contains more information on partial retirement.
- To self-calculate the pension, you can access a special tool.

Publications and web pages of the European Commission:

• Retiring abroad: your entitlements as a European citizen.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300

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Web page: http://www.seg-social.es

Social Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Death and survivor pensions

This chapter explains the support anyone who is financially affected by the death of a family member can apply for.

Below we will tell you about the benefits that the spouse, children and certain family members of the deceased can apply for:

- Widow's or widower's pension (pensión de viudedad)
- Orphan's pension (pensión de orfandad)
- Orphan's benefit due to violence against women (prestación de orfandad por violencia contra la mujer)
- Pension for family members (pensión en favor de familiares)
- Death grant (auxilio por defunción)

When can you apply for these?

If you have lost a family member whom you depended on financially, you should be aware that there are benefits for surviving spouse and partner, orphans and some family members of the deceased. These are called survivor pensions:

- <u>Widow's or widower's pension</u>: available to the person who was married to the deceased or who was a common-law partner of the deceased.
- Orphan's pension: available to children of the deceased, regardless of filiation.
- Orphan's benefit due to violence against women: available to children of women deceased due to violence against women.

- <u>Pension for family members</u>: available to some members of the family who lived with the deceased and depended on him/her financially (usually parents, grandparents, grandchildren or siblings of the deceased).
- **Death grant**: financial support to cover some of the funeral costs.
- Furthermore, if death occurred as a result of an accident at work or occupational disease, certain family members are entitled to lump sums.

What requirements must you meet?

Widow's or widower's pension: if you have lost your spouse or common-law partner (provided, in this case, that certain requirements are met), you can apply for a widow's or widower's pension. Furthermore, it is possible to apply for a widow's or widower's pension if you were separated or divorced or your marriage was annulled, provided you meet certain requirements.

To apply for it, you should prove that the deceased paid contributions for 500 days in the 5 years prior to their death or for 15 years throughout his/her entire working life, if he/she was registered with Social Security. If not, he/she should have paid contributions for 15 years during his/her working life.

No previous contribution period is required when death results from an occupational disease or accident, nor when the deceased is a pensioner.

Orphan's pension: if you are the child of the deceased and, in certain circumstances, the child of the spouse, you are entitled to an orphan's pension if you are under 21 years of age (or over with an absolute permanent invalidity or severe disability) or if you are under 25 years of age, when your income is less than the minimum wage.

No minimum contributions period is required when the deceased was registered with Social Security.

Orphan's benefit due to violence against women: if you are the child of a woman deceased due to violence against women, you are entitled to an orphan's pension if you are aged under 21 (or over with an absolute permanent invalidity or severe disability) or if you are aged under 25 when your income is less than the minimum wage.

Pension for family members: if you are the father, mother, grandparent, grandchild or sibling of the deceased, you can also apply for a pension for family members, provided you can prove you lived with and depended financially on the deceased for at least two years prior to their death. Moreover, you should not be receiving any other public pension.

Death grant: there are no requirements. This is the only available financial benefit for covering part of the funeral costs, whatever the cause of death.

What are you entitled to and how can you apply for it?

Widow's or widower's pension

Amount	Payment and duration
52% of the calculation basis, depending on the occupational circumstances of the deceased (whether they were active or a pensioner) and the cause of death (whether due to occupational or common causes)	14 monthly payments Unlimited, except in certain cases of termination of benefits
If the beneficiary has dependents and a certain level of income, this percentage may be increased to a maximum of 70%.	The pension guarantees minimum amounts and is
When it is impossible to prove the length of the marriage or there are no shared children, you can be paid a temporary benefit for widowhood during two years.	increased annually

Orphan's pension

Amount	Payment and duration	
20% of the calculation basis	14 monthly payments	
In the event of absolute orphanhood (having lost both parents), if the other parent was	The pension guarantees <u>minimum amounts</u> and is incremented annually.	
entitled to a pension, the orphan's pension is increased by a further percentage.	The entitlement ceases when the child reaches the maximum age, except for children with	
If there are several beneficiaries, the sum of death and survivor pensions will be capped at 100% of the deceased's calculation basis, apart from exceptions.	disabilities; if their disability disappears; when they are adopted or marry; or due to death.	

Orphan's benefit

Amount	Payment and duration	
20% of the <u>calculation basis</u>	14 monthly payments	
Orphan's benefit due to violence against women: 70% of the calculation basis, provided that the household's income per member does not exceed 75% of the minimum wage (Salario Mínimo Interprofesional).	The pension guarantees minimum amounts and is incremented annually. The entitlement ceases when the child reaches the maximum age, except for children with disabilities; if their disability	
If there are several beneficiaries, the sum of death and survivor pensions will be capped at 100% of the deceased's calculation basis, apart from exceptions.	disappears; when they are adopted or marry; or due to death.	

Pension for family members

Amount	Payment duration	and
20% of the calculation basis If there is no surviving spouse, nor any children entitled to a pension, the amount of the pension for family members will increase by the 52% corresponding to the widow/er's pension. If there are several beneficiaries, the sum of death and survivor pensions will be capped at 100% of the deceased's calculation basis, apart from exceptions.	14 monthly payments Minimum amounts	
A temporary allowance for family members may also be awarded for a maximum of 12 months.		

Death benefits: payment of €46.50 to cover funeral costs.

These pensions should be applied for after death. If three months have passed, the pension will be paid retroactively up to a maximum of three months from the date of the application.

To apply for these pensions, submit the forms and documents at one of the Social Security Information Centres of the *Instituto Nacional de la Seguridad Social* (INSS). The Institute will decide on your entitlement and determine the amount.

Jargon busters

- **Common-law partnership**: this is a stable, habitual, sentimental relationship between two adults, regardless of their sexual orientation, who live together in order to maintain a personal relationship analogous to marriage. Given the absence of an official relationship within the couple, some legal regulations prevent the vulnerability of each partner in certain circumstances such as the death, illness, etc. of the other partner.
- **Filiation**: is a legal right existing between two people where one is the descendent of the other, whether due to nature (biological child) or a legal act (adopted or foster child).

Documents you will need

- Application for pensions for widows, orphans and family members
- Statement of non-receipt of compensatory pension
- Company certificate
- Death grant

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal Legislative Decree 8/2015 of 30 October</u>.
- Royal Decree 1795/2003 of 26 December sets out improvements to the widow/er's pension.
- Royal Decree 296/2009 of 6 March amends certain aspects of the death and survivor pensions.

Publications and web pages of the European Commission:

• Death allowances: your entitlements as a European citizen abroad.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

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Web page: http://www.seg-social.es

Social Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Early retirement pensions

This chapter explains the possibilities for taking early retirement that exist in Spain.

Below we will tell you about different types of early retirement:

- if you have been a mutuality member;
- because of occupational activity;
- in case of disability;
- in case of compulsory termination;
- in case of voluntary termination.

When can you apply for these?

In Spain, you can take early retirement before the legal retirement age, under certain circumstances:

- <u>If you have been a mutuality member</u>: if you are an employee and have paid contributions to an occupational mutual insurance company before 1 January 1967, you can apply for retirement when you reach 60.
- Because of occupational activity: if you work in a professional sector with high mortality level due to carrying out strenuous, dangerous, toxic or unhealthy work, you may take early retirement.
- <u>In case of disability</u>: workers with at least 65% disability or those with at least 45% of some legally established forms of disability can take early retirement.
- <u>In case of involuntary termination of work</u>: if you leave your company as a result of corporate restructuring, you can take early retirement.
- <u>In case of voluntary termination of work</u>: you may also take early retirement if you voluntarily decide to leave work.

What requirements must you meet?

- If you have been a mutuality member: you can take early retirement as a mutuality member if you are registered with Social Security and meet the minimum contribution period required for an ordinary pensioner. Furthermore, you should be part of any of the specific group of workers established by law.
- Because of occupational activity: you can take early retirement if you worked as a
 miner, flight crew, railway worker, artist, bullfighter, firefighter or member of
 certain regional police forces. Furthermore, you should be registered and meet the
 general requirements for ordinary retirement. You should be 52 or more to apply
 for this pension, but minimum ages vary according to the profession and danger of
 the work.
- In case of disability: you can take early retirement if you have at least 65% disability and can prove you have had it for the whole period of your activity. Furthermore, you should meet the general contribution requirements. The reduction in retirement age is established on the basis of some coefficients, but it may never be less than 52.
- If your disability is equal to or greater than 45%, you should be registered, have contributed for the <u>minimum contribution period established</u> and prove that during that period you have had one of the <u>disabilities set by law</u>. You may not take retirement before the age of 56 (in this case, there are no age reduction coefficients).
- In case of involuntary termination of work: if you have left work due to corporate restructuring, you may take early retirement if you are no more than four years

younger than the <u>legal retirement age</u> and have been registered for at least six months as a job seeker prior to applying for retirement. You should also have contributed for 33 years, at least 2 of which should be during the 15 years prior to being entitled to retirement.

• In case of voluntary termination of work: if you decide to leave work voluntarily, you can take early retirement if you are no more than 2 years younger than the legal retirement age, are registered with Social Security and have contributed for at least 35 years, at least 2 of which should be during the 15 years prior to being entitled to retirement. Furthermore, the amount of your pension should be higher than the minimum which corresponds to your family circumstances at the time of reaching 65.

What are you entitled to and how can you apply for it?

Early retirement as a mutuality member

Amount	Payment
The amount of your resulting pension will be reduced:	14 monthly payments
If your termination of work was voluntary, the amount of the pension shall be reduced by 8% for each year you have until you become 65 years old, according to a <u>certain scale</u> .	Minimum amounts are guaranteed, according to age and family dependents.
If you credit over 30 full years of contribution, your termination of work was involuntary, the reduction percentages of the amount of the pension will be from 7.5% to 6%, depending on the contribution years.	

Early retirement because of occupational activity

Amount	Payment
In general, the amount of time by which the worker's retirement age can be lowered will be taken as insured for the sole purpose of determining the percentage applicable for calculating the amount of the retirement pension.	14 monthly payments Minimum amounts are guaranteed, according to age and family dependents

Early retirement of workers with a disability

Disability	Calculating the pension	Payment
Greater than or equal to 65% Greater than or equal to 45%	The amount of time by which the worker's retirement age can be lowered will be taken as insured. On this basis, the percentage applicable to the corresponding calculation basis, depending on the contribution years, will be applied.	14 monthly payments Minimum amounts are guaranteed, according to age and family dependents

In case of compulsory and voluntary termination

Amount	Payment
The <u>amount</u> of the pension is determined by applying to the calculation basis the corresponding percentage depending on the contribution years. The resulting amount will be reduced by applying reduction coefficients that will vary depending on whether yours was an involuntary or voluntary termination.	In the event of compulsory termination, the minimum amounts are guaranteed, according to age and family dependents. In both cases, once reduction coefficients are applied, the amount of the pension may not be greater than the amount that results from reducing the maximum pension ceiling by 0.5% for each quarter or fraction of a

quarter of the early retirement period (2% annually).

Jargon busters

- Mutuality member: a person that belonged to one of the old occupational mutual insurance companies (compulsory social benefit systems in certain activities).
- **Corporate restructuring**: measures taken by a company to transform its production structure. Especially at moments of crisis, restructuring seeks to give added impetus to production by making changes to the company's organisation and operations which often means restructuring the workforce.

Documents you will need

- Application for retirement pension
- Company certificate for professional firemen
- Company certificate: early retirement according to collective agreements

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal</u> Legislative Decree 8/2015 of 30 October.
- To find out how reduction coefficients for early retirement are applied in general, you can consult the Royal Decree 1698/2011 of 18 November.
- You can consult the <u>Royal Decree 1539/2003 of 5 December</u>, to find out how reduction coefficients for early retirement are applied to workers with disabilities.
- You can find out how workers with disablement equal to or greater than 45% can take early retirement in Royal Decree 1851/2009 of 4 December.
- Royal Decree 383/2008 of 14 March indicates how reduction coefficients for early retirement are applied to firemen working for public administration.
- You can consult the <u>annex of the RD 2366/1984 of 26 December</u>, to find out which pension reduction coefficients are applied to workers in the mining sector.
- To find out which pension reduction coefficients apply to flight crew, you can consult RD 1559/1986 of 28 June.
- You can consult the coefficients applied to reduce railway workers pensions in <u>art. 3</u> of RD 2621/1986 of 24 <u>December</u>.

Publications and web pages of the European Commission:

• Retiring abroad: your entitlements as a European citizen abroad.

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid - SPAIN

Tel. +34 915688300, Fax +34 915640484

Web page: http://www.seg-social.esSocial Security Information Centres.

For any problem with your entitlement as a European citizen: EU welfare services.

Social assistance

Care for dependents

This chapter explains which benefits people with physical, mental or sensory limitations can apply for, when they need total or partial support from someone else to carry out their daily basic activities.

Below we will tell you about:

- Benefits linked to services (prestaciones vinculadas al servicio)
- Financial benefits (prestaciones económicas)

When can you apply for these?

In Spain, you can apply for long-term care if, due to your age or because you suffer from an illness or disability, you cannot carry out your daily basic activities without the help of another person. There are two types of support for people who are dependent:

- **Benefits in kind**: include different ways of assisting dependent persons in their own house or in a residential home, depending on their needs. They can be assisted by both professional carers and their own family. Beneficiaries must pay part of the costs, depending on their financial circumstances and the service available.
- **Financial benefits**: Financial benefits vary according to the person's degree of dependency, but these are only available if the beneficiary does not receive other similar benefits and it is impossible to offer support through specific services.

What requirements must you meet?

People with any physical, mental, intellectual or sensory limitations can apply for this support when they depend totally or partially on someone else to carry out their daily basic activities. If you fall into any of these categories, you should meet these requirements:

- Be a Spanish citizen and reside in Spain. Moreover, residents should have lived in the country for at least five years, of which the last two should be immediately prior to the application for support; or be a Spanish returnee.
- Have one of the following degrees of dependency:

Grade I: moderate dependency. Moderate dependency refers to people who need the support of someone else at least once a day to carry out their daily basic activities, or who need intermittent or limited support.

Grade II: considerable dependency. People at this level need support several times a day to carry out their daily basic activities.

Grade III: severe dependency. People at this level need continuous support from another person.

What are you entitled to and how can you apply for it?

Benefits linked to services

Types of services	Costs
Services for preventing dependency and encouraging personal autonomy (advice, guidance, assistance and training in support technology).	Co-payment, depending on the service and personal financial circumstances of the dependent
Remote services.	person.
Home-based support services: attention to household needs, personal care, etc.	
Day and night centre services: day centre for the elderly, day centre for people younger than 65, specialised day care centre, night centre.	

Long-term residential care services: homes for dependent elderly people, care centres for dependent people (depending on different types of disability). Residential care can also be temporary for convalescent stays or non-professional carer respite.

Financial benefits

The Spanish legal system gives priority to benefits linked to services. As such, you may only access financial benefits for dependent people if you cannot access social services as a first option. This support will pay for your care costs in an accredited centre or for care offered by non-professional carers, such as members of your own family.

Type of financial benefits	Costs
Financial benefits linked to services: available for dependent people who cannot access public or state-assisted care services. It is a regular benefit.	The maximum amounts vary according to the degree of dependency, the type of benefit, and the budget available in the
Financial benefits for care in the family home and support for non-professional carers: for dependent people looked after in their family home. The carer of the dependent person should be registered with Social Security.	Autonomous Community.
Financial benefit for personal care: aimed at encouraging the dependent person's autonomy, by hiring personal care to help them with their day-to-day activities.	

Financial benefits can be reduced in the event that similar support is already being received for the same purpose.

The first thing you should do to receive the benefit is to submit the application and documents required at the information points of the Autonomous Community where you live. Once it has been received, a team of social workers and healthcare professionals in each Community will assess your degree of dependency, according to the scale established by the International Classification of Functioning, Disability and Health (ICF), of the World Health Organisation.

The assessment will include a report on the specific care you need and will set up a *Programa Individual de Atención,* PIA (Individual Care Programme), that will include the services or benefits corresponding to you and which best suit your degree of dependency. Every now and then, you (or the appropriate bodies of the Autonomous Community where you live) may request a review of your personal programme, as well as your degree of dependency.

Jargon busters

- **Daily basic activities**: these are the basic tasks that a person needs to carry out daily, such as personal care, domestic chores, essential mobility, recognising people and things, getting one's bearings, understanding or carrying out simple tasks.
- **Dependent people**: due to reasons of age, illness or disability, some people have limited physical, mental, intellectual or sensorial autonomy. They therefore need permanent or partial support from another person to carry out their daily basic activities.
- **Personal autonomy**: is the capacity to carry out basic activities of daily life and to control, face up to and take personal decisions about how to live.
- **Co-payment**: amount the beneficiary pays for dependency benefits, according to the type of service and their personal financial capacity.

Documents you will need

You can find the application forms to apply for support for dependent people at the <u>Management bodies</u> of the Autonomous Community where you live in.

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- See a summary of the latest amendments to the <u>Law on dependency</u>. Or go directly to the <u>Law 39/2006 of 14 December</u> to find out about your entitlement to personal autonomy and care for dependent people.
- If you would like details about how dependent people are cared for in Spain, you can go to the <u>Website on dependency of SAAD</u>.

Publications and web pages of the European Commission:

• Social security coverage: your entitlements as a European citizen abroad.

Who can you contact?

IMSERSO - Instituto de Mayores y de Servicios Sociales (Institute for the Elderly and Social Services)

General Management Sub-Office Financial Benefits Department Avd. de la Ilustración, s/n 28029 Madrid SPAIN

Tel. +34 917033000

Information Tel.: +34 912667713

Fax +34 917033595 Website: www.imserso.es

E-mail: areaprestaciones@imserso.es

Addresses and telephone numbers of the Autonomous Communities and IMSERSO

territorial directorates.

Minimum income

This chapter explains what support people in need can apply for if they have no income and have not paid any or enough social security contributions.

Below we will tell you about:

- Non-contributory invalidity pension (pension de invalidez no contributiva)
- Non-contributory retirement pension (pension de jubilación no contributiva)
- Minimum living income (ingreso mínimo vital)
- Benefit for Spanish nationals residing abroad and returnees (*prestación a favor de los españoles residentes en el exterior y retornados*)
- Housing benefits (complemento de vivienda)
- Social services (servicios sociales)

When can you apply for these?

If you do not have enough income to live on and have not previously paid any or enough contributions, the Spanish social protection system has a series of available non-contributory benefits, so you can survive from day to day:

- Non-contributory invalidity pension: for people with disabilities and insufficient means.
- Non-contributory retirement pension: for retired people with insufficient means.
- **Minimum living income**: for people in a situation of vulnerability due to lack of sufficient financial resources to cover their basic needs.
- **Benefit for Spanish nationals residing abroad and returnees**: for Spanish nationals residing abroad and Spanish returnees who returned to the country and lived in it for at least ten years.
- **Housing benefits**: aimed at facilitating rental costs for people without sufficient means.
- **Social services**: benefits that supplement financial support and improve living conditions, especially for elderly or people with disabilities.

What requirements must you meet?

Non-contributory invalidity pension: you should be between 18 and 65 years old and have a degree of disability or a chronic illness of at least 65%. You should be resident in Spain and have lived in the country for 5 years, including the 2 years prior to applying for support.

Moreover, your yearly income should be less than €6,784.54. But if you live with your family, you should take into account the annual income of all the members of the family economic unit.

Non-contributory retirement pension: you should be 65 years old or over 65, live in Spain and have done so for 10 years between your 16th birthday and the date of applying for a pension, including the 2 calendar years immediately preceding the date of your pension application.

Moreover, your yearly income should be less than €6,784.54. But if you live with your family, you should take into account the annual income of all the members of the family economic unit.

Minimum living income: you should reside legally and effectively in Spain during at least the year prior to the application and be economically vulnerable.

Benefits for Spanish nationals residing abroad and returnees: you can obtain support for Spanish nationals residing abroad if you are of Spanish origin, born in Spain, or of Spanish origin, born elsewhere, but have resided in Spain for at least 10 years, provided you possessed Spanish nationality throughout this period.

In addition, you should live in a country with low levels of social protection and be older than 65 if you wish to obtain retirement benefits or between 16 and 65 for invalidity benefits.

You can apply for support for Spanish national returnees if you are of Spanish origin, born in Spain, older than 65 and have lived in a country with low levels of social protection. Also if you are of Spanish origin, born elsewhere and have resided in Spain for at least eight years before applying for the benefit, provided you possessed Spanish nationality throughout this period.

Housing benefits: if you are the holder of a non-contributory pension (retirement or invalidity) and you rent your usual residence, you can apply for help that will make it easier to pay rent. For this, you should not own any housing, nor be a family member up to the third degree of affinity of the owner of the house where you live.

Social services: Spanish Social Security social services are intended for the elderly or people with disabilities.

What are you entitled to and how can you apply for it?

Non-contributory invalidity and retirement pension

Both benefits entitle you to the same economic amounts.

Non-contributory invalidity and retirement pension	14 payments of €484.61 a month
	Medical care and medicines free of charge
	Supplementary social services

The Autonomous Communities, to which the responsibilities and services of the *Instituto de Mayores y Servicios Sociales* (IMSERSO) were transferred, are responsible for managing and awarding the entitlement to a non-contributory pension. You should apply to them for a pension.

If you receive one of these benefits, you should report any changes in your circumstances which may affect your pension entitlement or amount within 30 days.

In addition, during the first three months of each year, you should send a declaration of the income of the family economic unit for the past year. The information may be checked with the Spanish Tax Agency.

Minimum living income

Composition of the household	Monthly amount
individual beneficiary	€565.37
two adults	€734.99
two adults and one minor or three adults	€904.60
two adults and two minors or three adults and one minor or four adults	€1,074.21
two adults and three or more minors or three adults and two or more minors or four adults and one minor	€1,243.83

Supplement of 22% in certain cases.

Medical care and medicines are free of charge.

Income support for Spanish nationals residing abroad and returnees

Spanish nationals resident abroad	Benefit annually established by Ministry of Labour and Social Economy
Spanish returnees	12 payments of a maximum of €600 per month

To apply for these benefits you should submit the application form and required documents at the *Consejerías de Empleo y Seguridad Social* (Department of Employment and Social Security in the Spanish Embassy), in the *Secciones de Empleo y Seguridad Social* (Employment and Social Security Section), or, failing that, at the Consulate or Consular section of the Spanish Embassy.

Housing benefits

The amount of the benefits is established annually by law. For 2023, this will be €525 per year.

Social services

The Spanish social protection system offers a series of social services, which can be applied for at and managed through IMSERSO:

Homes and residences for the elderly	Day centres and residential homes.
Home care	Personal support, cleaning service, home meals service, etc.
Hydrotherapy	A supplementary service at hydrotherapy centres, for people who have been medically prescribed it.
Holidays and tourism	Trips arranged for the elderly to places with a warm climate, cultural tours of tourist interest and nature tourism.
Centres for people with physical and mental disabilities	Treatment and rehabilitation.

Jargon busters

- **Insufficient means**: to be entitled to a non-contributory pension, a person with insufficient means is one whose total annual income does not exceed €6,784.54.
- **Family economic unit**: is that in which the person receiving a benefit lives with other people, whether they are beneficiaries or not, and is linked to them by marriage or by blood up to the second degree of affinity.

Documents you will need

- Application for the non-contributory invalidity pension
- <u>Application</u> for the non-contributory retirement pension
- Special welfare support for Spaniards living abroad
- Special welfare support for returnees
- Application for housing rental supplement

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- Find out more about non-contributory pensions at Royal Legislative Decree 8/2015 of 30 October.
- You can find out more here on non-contributory pensions in 2023.
- You can find out more about the <u>non-contributory retirement pensions update in</u> 2023.
- Consult the last review of the regulations on <u>benefits for Spanish nationals residing</u> abroad and returnees.
- Consult the requirements for obtaining housing rental support in <u>Royal Decree</u> 1191/2012 of 3 August.

Publications and web pages of the European Commission:

• Social security cover: your entitlements as a European citizen abroad.

Who can you contact?

IMSERSO - Instituto de Mayores y de Servicios Sociales (Institute for the Elderly

and Social Services)
General Management Sub-Office
Financial Benefits Department
Avd. de la Ilustración, s/n
28029 Madrid
SPAIN

Tel. +34 917033000

Information Tel.: +34 912667713

Fax +34 917033595 Website: www.imserso.es

E-mail: areaprestaciones@imserso.es

Addresses and telephone numbers of the Autonomous Communities and IMSERSO territorial directorates

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN

Tel. +34 915688300 Fax +34 915640484

Web page: http://www.seq-social.es

Social Security Information Centres

For any problem with your entitlement as a European citizen: EU welfare services.

Unemployment

Unemployment benefit

This chapter explains how to apply for financial support if you are unemployed and have paid social security contributions.

We will tell you about Contributory unemployment benefit (prestación contributiva de desempleo).

When can you apply for these?

If you are unemployed but are able and willing to work, if you have been dismissed or if, due to cut-backs at your company, your working hours and salary have suffered a reduction of between 10% and 70%, you are entitled to apply for financial support.

If you are registered in one of the Spanish social security systems and have been paying your contributions, you are entitled to **Contributory unemployment benefit**: a contributory benefit awarded to people who are unemployed but committed to working and who have contributed for a minimum of 360 days during the previous 6 years before becoming unemployed.

What requirements must you meet?

You will be entitled to this benefit if:

- you are registered with Social Security;
- are legally unemployed, register as a job seeker in the public employment service, are actively seeking employment and are willing to accept suitable employment;
- have paid contributions for at least 360 days in the 6 years before becoming unemployed or before the end of your obligation to pay contributions;
- are older than 16 and have not yet reached retirement age.

What are you entitled to and how can you apply for it?

If you are completely unemployed, the unemployment benefit entitles you to:

First 180 days	From day 181
70% of the calculation basis	50% of the calculation basis

The amount of the benefit may in no case whatsoever be higher or lower than the set limits, depending on the number of family members who are dependent on the unemployed person.

	Without children		With children	
Minimum amounts	80% of the <u>IPREM</u> , incresixth (€560 a month)	ased by a	107% of the sixth (€749	e <u>IPREM</u> , increased by a a month)
	Without children	With one child	d	With two children
Maximum amounts	175% of the <u>IPREM</u> , increased by a sixth (€1,225 a month)	200% of the increased by (€1,400 a mo	a sixth	225% of the <u>IPREM</u> , increased by a sixth (€1,575 a month)

In the event of unemployment due to losing a part-time job, benefits are calculated in proportion to the reduction in working hours. Minimum and maximum limits are reduced proportionally, after applying the same percentage that results from hours worked divided by the usual company hours.

The duration of benefits, which varies between 120 and 720 days, depends on the length of time for which the person paid their social security contributions during the previous 6 years.

These benefits are managed by the *Servicio Público de Empleo Estatal*, SEPE (State Public Employment Service). The first step to obtaining the benefit is to register as a job seeker in one of their offices and, once there, apply for the benefit within two weeks after you become legally unemployed. You can also apply online, through the <u>sede electrónica del SEPE</u>.

Jargon busters

- **Contributory**: contributory benefits are ones which require a minimum level of contributions, that is, it is necessary to have paid social security contributions for a set length of time.
- **Commitment to work**: refers to the duty of the unemployed person to actively look for employment, accept a suitable placement and take part in training, retraining or professional integration activities.
- **Suitable placement**: a job or placement is suitable when it coincides with the profession requested by the worker, his/her normal profession or with any other profession suited to his/her physical and educational aptitudes. In any event, the placement that coincides with the last job is usually suitable, if it lasted for at least three months.
- **Calculation basis**: is the average of the contribution bases for unemployment during the last 180 days worked, excluding payment for overtime.

Documents you will need

You can apply for your benefit at the *Servicio Público de Empleo Estatal* (SEPE). Here you should submit the required documents along with the "Application for contributory unemployment benefit". Seafarers can use these forms:

- Application for contributory unemployment benefits
- Company certificate

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal Legislative Decree 8/2015 of 30 October</u>.
- Find details about the <u>contributory unemployment benefit</u>.
- New measures introduced by <u>Royal Decree-Law 4/2013</u> on the issue of benefits.

Publications and web pages of the European Commission:

• <u>Unemployment: your entitlements as a European citizen abroad.</u>

Who can you contact?

State Public Employment Service SEPE central services

C/ Condesa de Venadito, 9 28027 Madrid SPAIN Tel. +34 917006600

Tel. +34 917006600 Fax +34 917006716

Telephone number for workers: +34 901119999

Search for offices by region.

Unemployment allowance

This chapter explains how to obtain financial support in the event of being unemployed if you have not paid enough social security contributions or if you meet some special requirements.

Below we will tell you about:

- Non-contributory unemployment allowance (subsidio por desempleo de nivel asistencial)
- Active integration income (renta activa de inserción)

When can you apply for these?

If you are unemployed but have not paid enough social security contributions or fall into a specific category, you can opt for some of the non-contributory unemployment benefits that exist in Spain:

- Non-contributory unemployment allowance: you can apply for this if you are
 not entitled to contributory unemployment benefits because you have not paid the
 social security contributions required, or because you have exhausted contributory
 benefits but are still unemployed.
- **Active integration income**: you can apply for this if you are long-term unemployed and are between 45 and 65 years old. Emigrant workers returning from abroad who are older than 45, people with disabilities and victims of gender violence can also apply for it.

What requirements must you meet?

Non-contributory unemployment allowance: if you want to opt for this support, in the first place you should have been registered for at least a month in an employment agency and not have rejected any suitable employment or professional training programme run by the SEPE (*Servicio Público de Empleo Estatal*). You should have an income of less than 75% of the minimum wage. In addition, you should meet one of the following conditions:

- Have dependents and have exhausted the unemployment benefit.
- Be older than 45, without dependents and have received unemployment benefit.
- Be older than 55 and meet the requirements for a retirement pension (except for the age requirement).
- Have paid contributions for less than twelve months but more than three months (with family responsibilities) or more than six months (without family responsibilities).
- Be an emigrant returning from a country with which there is no unemployment security agreement or have been released from prison.

Active integration income: to receive this support, you should be unemployed, younger than 65 and have an income of less than 75% of the minimum wage. In addition, you should meet one of these requirements:

- Be long-term unemployed and older than 45.
- Be a returned emigrant, older than 45 and have worked outside Spain for at least six months.
- People with disabilities.
- Victims of gender violence.

What are you entitled to and how can you apply for it?

Type of benefit	Amount and entitlement	Maximum duration
Welfare benefit	80% of the IPREM. For people older than 55, the allowance varies between 80% and 133% of the IPREM, according to the number of dependents.	18 months. Usually paid for six months (extendable). Beneficiaries of the allowance for people older than 55 can receive it until they start receiving their retirement pension.
Active integration income	80% of the IPREM (€480 per month)	11 months

These benefits are managed by the Servicio Público de Empleo Estatal (SEPE).

Jargon busters

- **Contributions**: to be entitled to social security system benefits, workers should pay regular contributions. This obligation commences when your working life starts.
- IPREM is the Indicador Público de Rentas de Efectos Múltiples.

Documents you will need

You can apply for your benefit at the Public Employment Service (*Servicio Público de Empleo Estatal*). Here you should submit the documents required, together with the "Application for unemployment benefit" or the application for "Active Integration Income", in addition to your Income Declaration.

- Application for unemployment benefits/allowances
- Income tax return
- Income tax return for those aged 52-55
- Active integration income
- You can also apply for an <u>extension of your rights in order to move within the EU</u> to look for employment.

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- You can find out more about the General Social Security Act in Spain in the <u>Royal</u> <u>Legislative Decree 8/2015 of 30 October</u>.
- Income levels set in Spain can be found in Article 275 of the revised text of <u>General Law of Social Security</u>.
- New measures introduced by Royal Decree-Law 4/2013 on the issue of benefits.
- Access a <u>summary</u> of the types of unemployment allowances.
- Royal Decree-Law 1/2013 which extends the professional retraining programme for people who exhaust their unemployment benefit.

Publications and web pages of the European Commission:

• <u>Unemployment: your entitlements as a European citizen abroad.</u>

Who can you contact?

State Public Employment Service SEPE central services

C/ Condesa de Venadito, 9 28027 Madrid - SPAIN Tel. +34 917006600 Fax +34 917006716

Telephone number for workers: +34 901119999

Search for offices by region.

Moving abroad

Previous cover in another country also counts

This chapter explains what you need to know when travelling in the European Union and how your movements affect your entitlement to social security.

For the UK, each case needs to be assessed individually to determine whether a person falls within the scope of Art 30 of the Withdrawal Agreement, and so the EU Coordination Regulations apply, or whether they fall within the scope of situations described in Art 32 of the Withdrawal Agreement and/or come under domestic legislation and the Protocol on Social Security Coordination attached to the Trade and Cooperation Agreement.

Social Security and regulations of the European Commission

The legislations on social security matters in EU Member States, EEA countries and Switzerland are coordinated by Community Regulations. They include a series of general principles which guarantee that workers and their families are protected when they move from one Member State to another.

If you are going to work in a European Union (EU) country or another country covered by community regulations, in general, you will cease to belong to the Spanish social security system and will be protected by the laws of the social security system in the country where you are resident.

If you have lived, worked or paid social security contributions in another EU country or another country covered by community regulations, the time you have lived and worked there or the contributions you have paid while you were living in that country will be taken into account with regard to your access to benefits when you return to Spain.

Which benefits can you apply for?

Community regulations guarantee that you retain your entitlement to certain social benefits even though you travel to different countries. Therefore, you should take into account and report your periods of residency and contributions in any country (or countries) of the EU, EEA or Switzerland when you apply for the following benefits in Spain:

- Sickness benefit in cash
- Permanent invalidity benefit
- Benefits for accidents at work and occupational diseases
- Maternity and paternity
- Family benefits
- Unemployment benefits
- Retirement pension
- Survivor benefits

To determine which benefits you are entitled to (contributory or not) and their amount, periods of employment or residency or contributions paid in any other Member State of the European Union, EEA countries or Switzerland, are taken into account.

You may receive **contributory benefits**, benefits for accidents at work and occupational diseases and death benefits, regardless of where you reside in the European Union, the European Economic Area or Switzerland. Each country will pay you their own benefits.

If you wish to receive the **non-contributory benefits** included in the Regulation n^0 883/2004 (Annex X), you may only do so in the country where you are resident and depending on the legislation.

What should you do?

If you have been working in a country covered by community regulations and are returning to Spain, you should go to one of the Social Security Information centres (*Centros de Atención e Información de la Seguridad Social*, CAISS) to apply for the benefit(s) that correspond to you.

You can export benefits from another country both if you are a worker and if you are a pensioner or survivor of the person who received the benefit.

If you have been receiving unemployment benefit in another EU or EEA country or Switzerland, you can also transfer it to Spain by requesting the export to the country that pays it. You may only export it for a three-month period, extendable to six months. To do this, you should register at the <u>unemployment office of your town</u> within seven days and apply for the benefit by submitting the corresponding form.

The CAISS and employment offices will also tell you what documents you should submit. In general, these should contain the name of the country where you worked, the name and address of the company that hired you, the length of your contract abroad and your social security number abroad.

Jargon busters

- **EEA (European Economic Area)**: Iceland, Liechtenstein and Norway.
- **Contributory benefits**: benefits requiring a minimum of contributions, that is, they require you to have paid social security contributions for a certain length of time.
- Non-contributory benefits: support intended for citizens who are disabled or
 in circumstances of need and lack sufficient resources to live, even though they
 have never contributed or failed to contribute for enough time to be able to
 obtain contributory benefits.

Documents you will need

- **Form A1**: certificate proving you pay social security contributions in another EU country.
- **Form S1**: certificate of your entitlement to healthcare benefits if you do not live in the country where you are insured.
- **Form S2**: authorisation to receive medical treatment arranged in another EU or EEA country or Switzerland.
- **Form S3**: certificate proving your entitlement to healthcare benefits in your previous country of employment, if you are a retired cross-border worker.
- **Form U1**: statement of contribution periods in the country where you worked which should be included when calculating unemployment benefit. You should submit it to the national employment service of the country where you want to receive unemployment benefit.
- **Form U2**: authorisation to continue receiving unemployment benefit while you look for work in another country. You can submit it to the national employment service of the country where you are looking for work.
- **Form U3**: circumstances that might affect your entitlement to unemployment benefit. Inform the employment services of the country where you are being paid benefits of any changes to your circumstances which might give rise to a change in your benefits.
- **Form DA1**: entitles you to receive medical treatment when needed as the result of an accident at work or occupational disease in another EU country.

• **Form P1**: summary of decisions about pensions. Sets out the decisions taken in your case by the different institutions of the EU countries where you have applied for a retirement, survivor or invalidity pension.

Find out about your entitlements

These links will help you to find out about your entitlements in Spain:

- You can find out more about the General Social Security Act in Spain in the <u>Royal</u> Legislative Decree 8/2015, of 30 October.
- Community Regulations (EC) No 883/04 and No 987/09 coordinate the social security systems of EU Member States.

Publications and web pages of the European Commission:

<u>EU Social Security Coordination</u>

Who can you contact?

Instituto Nacional de la Seguridad Social (INSS)

C/ Padre Damián, 4 28036 Madrid SPAIN Tel. +34 915688300 Fax +34 915640484

http://www.seg-social.es

Social Security information centres (CAISS)

For your unemployment benefit application, you can go to:

Servicio Público de Empleo Estatal

Calle Condesa de Venadito, 9 28027 Madrid SPAIN Tel. +34 912722793

Local offices

Main residence

Habitual residence

This chapter explains what requirements you should meet in order to be considered as a "usual resident" in Spain and which social benefits you might be entitled to as a resident of the country.

Am I a "usual resident"?

In Spain, to determine whether you are a "usual resident" Article 11 of Regulation (EC) 987/2009 applies, relating to the coordination of social security systems. Under this Regulation, if you are subject to EU Regulations, you will be considered as a usual resident in Spain if you have your centre of interests in the country. For this, the following will be taken into account:

- **How long you have been resident in Spain**, the continuity of residency and if you intend to continue living in the country in future.
- Your personal circumstances: what sort of paid and unpaid work you carry out, the length of any employment contract and place of work, your family circumstances, your source of income if you are a student, if you live in rented accommodation or your own house and where you are resident for taxation purposes.

If you are a usual and legal resident and meet the other requirements, you will be entitled to apply for the benefits and social services dependent on residency available in the Spanish social protection system under the same conditions as Spanish nationals.

Legal residence is determined according to Directive 2004/38.

Find out about your entitlements

These links will help you to find out about your entitlements in Spain. They are not European Commission links and do not represent the opinion of the Commission:

- To find out more about the entitlements and freedoms of third party country nationals in Spain, you can consult the <u>Organic Law 4/2000</u>, of 11 January. It contains the entitlements relating to healthcare (Article 12), housing benefits (Article 13), social security and social services (Article 14).
- To find out more about the entry, free circulation and residency of community citizens and those of the EEA in Spain, you can consult <u>Royal Decree 240/2007</u>, of 16 February.

Publications and web pages of the European Commission:

• EU Social Security Coordination

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: europa.eu/european-union/contact_en

On the phone or by email

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Finding information about the EU

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Information about the European Union in all the official languages of the EU is available on the Europa website at: european-union/index en

EU publications

You can download or order free and priced EU publications at: <u>publications.europa.eu/en/publications</u>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <u>europa.eu/european-union/contact en</u>).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (<u>data.europa.eu/euodp/en</u>) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

