



# IGP Country Profile 2021

## Uruguay

Prepared by:  
MAPFRE Uruguay



## Preface

This Country Profile has been prepared by **MAPFRE Uruguay Seguros S.A.** for the International Group Program (IGP).

The International Group Program (IGP) is a network of major life insurance companies (Network Partners) operating throughout the world, who work together to meet the group insurance and pension needs of international corporations and their affiliates, branches, and subsidiaries.

Since 1967, the International Group Program has been an industry leader in the field of international benefits management, serving more multinational companies than any other network. IGP is represented in around 80 countries throughout the world and is known for the flexibility and quality of service we provide to our clients.

Working closely with our headquarters' staff in Boston and our regional offices in Brussels and Singapore, IGP Network Partners offer corporate clients the advantages of experienced local insurance management coupled with the resources of a professionally trained staff that specializes in international employee benefits.

IGP is managed by John Hancock Life Insurance Company (U.S.A.), the U.S. operation of Manulife Financial Corporation, a leading financial services group based in Toronto, Canada. Manulife offers its clients a diverse range of financial protection products and wealth management services. Both Manulife Financial and John Hancock are internationally recognized brands that have stood for financial strength and integrity for more than a century.

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**John Hancock Financial**  
P.O. Box 111, Boston, Massachusetts 02117  
United States  
T + 1 617-572-8677  
E [igpinfo@jhancock.com](mailto:igpinfo@jhancock.com)  
W [www.igpinfo.com](http://www.igpinfo.com)

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## Your Local Link to IGP in Uruguay: MAPFRE Uruguay Seguros S.A.

**MAPFRE Uruguay Seguros S.A.** was established in 1995 and is the fourth largest insurance company in Uruguay. It operates in all lines of business except for workers' compensation, which is run by the State. MAPFRE Uruguay has 46 offices in Uruguay, of which 12 are in Montevideo and 34 are located throughout the rest of the country.

MAPFRE Uruguay is part of the MAPFRE Group, the largest foreign insurance group in Latin America and the largest insurance company in its home country, Spain. It is also one of the ten largest insurance groups in Europe based on premium volume.

MAPFRE is a multinational company with a presence in 47 countries across five continents offering a vast array of insurance, reinsurance and financial services products. Globally, MAPFRE has over 38,000 employees, a network of more than 5,800 offices and more than 34 million clients.

MAPFRE S.A., the group's parent and holding company, is listed on the Madrid and Barcelona stock exchanges, as well as the following indices: IBEX 35, Dow Jones Stoxx Insurance, Dow Jones Sustainability (Europe and World), MSCI Spain, FTSE All-World, FTSE Developed Europe, FTSE4Good and FTSE4Good IBEX.

MAPFRE is a Fortune Global 500 company and is ranked among the largest companies in the world by *Forbes Magazine*.

Mapfre Uruguay Seguros S.A. has been an IGP Network Partner since 2008.

### Key Products

#### Life

- Life
- Double Indemnity
- Dependent Life
- Critical Illness
- Dread Disease

#### Disability

- Accidental Death and Disability
- Permanent and Total Disability Rider
- Permanent and Partial Disability Rider
- Waiver of Premium

#### Other

- Funeral Benefit
- Personal Accident
- Transplant Benefit

MAPFRE Uruguay Seguros S.A. is located on the internet at:

[www.mapfre.com.uy](http://www.mapfre.com.uy)

(Information available in Spanish.)



## Social Security Benefits and Customary Private Employee Benefits

### Introduction:

Social security in Uruguay is provided via a mixed system of social insurance, individual accounts and social assistance programs. Benefits provided include: old-age, disability and survivors' pensions, sickness and maternity, workers' compensation, unemployment and family allowances.

The individual accounts are used to provide the old-age pension benefit and are mandatory for employed and self-employed persons born after April 1, 1956 with monthly wages above the earnings threshold. Individuals with monthly wages below the earnings threshold can establish an individual account on a voluntary basis. The individual accounts are managed by pension fund administration companies (AFAPs).

In 2013, legislation (Law 16.713, article 8) was passed (effective 2014) allowing individuals to opt out of the private pension system and transfer the funds in their individual account to the public system. To be eligible to opt out, the individual must have voluntarily enrolled in the private account system at the age of 40 or older (in 1996). Individuals currently between the ages of 40 and 50 are also eligible to transfer to the public system. Younger individuals will be allowed to transfer to the public system when they are between the ages of 40 and 50. There is a 60-day grace period before the change becomes permanent.

In 2017, Law 19.590 allowed people who were fifty years of age or older by April 1, 2016 and subject to the compulsory individual savings retirement scheme to withdraw from it on a retroactive basis and transfer the funds in their account to the pay-as-you-go social security program. To be eligible, individuals cannot be receiving any pension funds from their individual retirement scheme. The transfer can only be done once, and the decision is irrevocable. In addition, prior to making the transfer, the individual must seek the advice of BPS as to which scheme would be best based on an analysis of their work history and the projected benefits to which they would be entitled. By 2020, this legislation will extend to all individuals age 50 and older.

Most social security benefits and contributions are based on multiples of the Base de Prestaciones y Contribuciones (BPC). Beginning in 2012, benefits for sickness, unemployment and family allowances were tied to units known as Unidad Reajutable (UR) per Law 19.003.

The value of the Base de Prestaciones y Contribuciones (BPC) is UYU 4,870 for 2021. The value of the UR is adjusted monthly. As of April 2021, the value of the UR was UYU 1,338.34.

The Social Security benefits are administered by Banco de Previsión Social (BPS): [www.bps.gub.uy](http://www.bps.gub.uy).



## Social Security Benefits and Customary Private Employee Benefits

### Social Security Contributions:

The following contributions are paid by employees and employers up to the monthly contribution limit.

Contributions	Employer	Employee
Retirement Pensions	7.5%	15%
Health Insurance	5%	4.5%*
Labor Restructuring Fund	0.125%	0.125%
<b>Total</b>	<b>12.625%</b>	<b>19.625%</b>

\*The employee contribution for health insurance is reduced to 3% if the monthly salary does not exceed 2.5 BPC.

For an employee with monthly salary exceeding 2.5 BPC, the contribution for health insurance varies from 4.5% to 8%, depending on whether the employee has a spouse and/or minor dependents.

Non-contributory benefits are financed by the government.

The self-employed contribute 15% of earnings up to the contribution limit.

<b>LIFE BENEFITS</b>	
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>
<p><b>Benefits</b></p> <p>A monthly benefit is paid upon the death of a worker, retired person or someone otherwise covered by BPS.</p> <p>A death pension may also be paid on behalf of an unemployed deceased individual provided he or she ceased work within one year of death, or if he or she had a minimum of ten years of service and his or her beneficiaries are not entitled to another pension on for the same deceased individual.</p> <p><b>Beneficiaries</b></p> <ul style="list-style-type: none"> <li>• Widows (spouses or common-law partners)</li> <li>• Unmarried children under age 21, except for those over age 18 with income equal to more than two times the pension for old age or disability</li> <li>• Single children physically incapable of doing any work</li> <li>• Parents physically incapable of doing any work</li> <li>• Divorced persons (man or woman) who receive judicially approved alimony and can prove that they are economically dependent on the deceased</li> <li>• Spouse of a retiree prosecuted for a crime with a prison sentence</li> </ul> <p><b>Conditions for Beneficiary</b></p> <p><u>Widow</u> Average monthly income in the 12 months prior to death of the spouse must be less than UYU 202,693 (2021).</p> <p><u>Widower</u> Economically dependent on the deceased or having a lack of sufficient income.</p> <p><u>Disabled children</u> Certified as being physically incapable of doing any work.</p> <p><u>Disabled Parents</u> Certified as being physically incapable of doing any work or being economically dependent on the deceased and having a lack of sufficient income.</p> <p><u>Divorced Spouse</u> Economically dependent on the deceased and having a lack of sufficient income. Alimony approved by decree or judicial process.</p> <p><b>Benefit Period for Widows / Widows and Former Spouses:</b></p> <ul style="list-style-type: none"> <li>• The pension will be paid throughout the life of a beneficiary who is age 40 or older on the date of the deceased's death or when they reach that age while in receipt of the pension.</li> </ul>	<p><b>Group Life Insurance</b></p> <p>Plans provide a lump-sum benefit based on monthly earnings. The common amount insured is equal to 18 or 24 times monthly earnings. Most plans are contributory.</p> <p>Riders are often attached covering Accidental Death and Dismemberment, and Permanent and Total Disability. Coverage may also include spouse and children.</p> <p><b>Accidental Death</b></p> <p>This rider provides for payment of double the death benefit in the event of accidental death. Coverage is without limit.</p> <p><b>Total &amp; Permanent Disability from Illness</b></p> <p>This coverage provides a benefit of up to 100% of the death benefit.</p> <p><b>Total or Partial Disability by Accident</b></p> <p>This coverage provides a benefit of up to 200% of the death benefit depending on the level of disability and the conditions requested by the employee.</p> <p><b>Supplemental Group Life</b></p> <p>This coverage is generally offered on a voluntary basis, and each employee may select the level of additional insurance from the schedule provided.</p> <p><b>Personal Accident</b></p> <p>Coverage for accidental death or disability by accident.</p>

- If they are between age 30 and 39 on the date of the death of the deceased, the pension will be paid for five years. If they reach age 40 during this period, the pension will be extended for life.
- If the beneficiary is under 30 years of age, they will receive a two-year pension.

These periods will not apply when:

- The beneficiary is declared totally and completely incapable of doing any work.
- The beneficiary's family includes unmarried children under the age of 21, in which case, the pension will be paid until they reach age 21, unless the widow is already 40 years old.
- The beneficiary's family includes unmarried children over 21 years of age, but who are totally and completely incapable of doing any work..

See **Survivors' Benefits** for more information.



DISABILITY BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p><b>Permanent Disability</b></p> <p><i>Eligibility</i></p> <p>The individual must not be able to work at any job and have a disability of at least 66%. He or she cannot be in receipt of a retirement pension.</p> <p>An individual over the age of 26 must have at least two years of service. If the person is younger than age 26, they must have at least six months of service before the onset of the disability. If a worker's disability is directly linked to his or her work, both coverage requirements will be waived.</p> <p>If the individual has ten years of coverage, then the coverage period is extended for two years after employment ends.</p> <p>There are no qualifying conditions if the disability is the result of an accident.</p> <p><i>Benefit Amount</i></p> <p><u>Social Insurance</u></p> <p>A monthly pension is paid equal to 65% of the individual's average earnings during the 20 years before the onset of the disability, or the average of the total number of years worked, whichever is less.</p> <p>There are also allowances for rehabilitation and transportation costs.</p> <p><u>Individual Account</u></p> <p>The monthly benefit is equal to 45% of the individual's average earnings during the 10 years before the onset of the disability.</p> <p>The balance in the account is transferred to an insurance company, and the insurance company pays the benefit. If the amount in the account is insufficient to provide the benefit, insurance is used to finance the difference.</p> <p><b>Partial Disability</b></p> <p><i>Eligibility</i></p> <p>The individual must be unable to perform his or her job and have a disability assessed at 50% to 66%. There are no other qualifying conditions for disabilities that are the result of an accident.</p> <p>The individual must have at least two years of service, including six months before the onset of the disability. If the person is younger than age 26, they must have at least six months of service before the onset of the disability.</p>	<p><b>Benefits</b></p> <p>See <b>Group Life Insurance</b> for more information.</p>

If a worker's disability is directly linked to his or her work, both coverage requirements will be waived. Ability to work is periodically reassessed.

### *Benefit Amount*

#### Social Insurance

For a period of up to three years, a monthly benefit is paid equal to 65% of the individual's average earnings in the 10 years prior to the onset of the disability or the total number of years worked, whichever is less.

Minimum Monthly Pension: UYU 17,930 (2021)

There are also allowances for rehabilitation and transportation costs.

#### Individual Account

For a period of up to three years, a monthly benefit is paid equal to 45% of the individual's average earnings in the 10 years prior to the onset of the disability.

### **Sickness Benefits**

#### *Eligibility*

#### Cash Sickness Benefits

An individual must be employed and have contributed for three months or 75 days in the 12 months prior to the sickness to receive a cash benefit.

#### Medical Benefits

All employees, the self-employed, retirees and individuals receiving unemployment benefits are eligible provided they are living in Uruguay.

Children of employees are covered if they are under age 18 or any age if disabled.

There are exclusions for those working a minimum number of hours per month.

#### *Contributions*

#### Cash Sickness Benefits

Cash sickness benefits are financed from contributions for old-age, disability and survivors' benefits.

#### Medical Benefits

Employed individuals: 3%-8% of earnings

Self-employed individuals: A set amount depending on if there are children

Employers: 5% of payroll

The Government makes up any shortfall from tax revenue.

### *Benefits*

A benefit is paid to employees who are unable to work due to illness or accident. The benefit is 70% of the employee's wages and is paid after a three-day waiting period for up to one year up to the maximum monthly benefit. There is no waiting period if the worker is hospitalized. The benefit may be extended for an additional year under certain circumstances.

Other benefits provided under the Sickness Benefit include: surgery, medical care and prescription drugs. There are also allowances for appliances, wheelchairs, prostheses, eyeglasses & lenses and treatment of psychiatric conditions.

### **Maternity Benefits**

A cash maternity benefit is paid to an employee equal to 100% of the average earnings during the previous six months plus a proportional share of any bonus or holiday pay.

The benefit is paid on the expected date of delivery and covers the six-week period prior to the birth and six weeks after delivery.

The benefit is increased if the woman is expecting more than one child at a time.

Family Allowances provide benefits to insured women for prenatal and postnatal care.



## Social Security Benefits and Customary Private Employee Benefits

<b>SURVIVORS' BENEFITS</b>	
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>
<p><b>Survivors' Pensions</b></p> <p><i>Eligibility</i></p> <p>Eligible dependents: spouses – including divorced &amp; same sex spouses, children up to age 21, disabled children of any age, and disabled parents.</p> <p>Pensions are payable to the survivors of individuals who were working, retired, receiving unemployment benefits or benefits for sickness, maternity or disability or work-related injury at the time of death. A pension is also paid to survivors of individuals who were unemployed if the death occurred during the 12-month period after unemployment benefits ended.</p> <p><i>Benefit Amount</i></p> <p>A monthly pension equal to 66% to 75% of the deceased's pension depending on the number of survivors.</p> <p>Spouses, divorced spouses or partners equally share 100% of the pension if there are no other eligible survivors. Spouses, divorced spouses or partners share 70% of the pension if there are children. Spouses, divorced spouses or partners share 60% of the pension if there are no children but other eligible dependents. Eligible survivors equally share 100% of the pension if there is not a spouse, divorced spouse or partner.</p> <p>The survivors' benefit for spouses and partners is means-tested and ceases upon remarriage.</p> <p>To be eligible for a survivors' benefit, a spouse must have been married to the insured for at least one year; a partner must have lived with the insured for at least five years.</p> <p><i>Individual Account</i></p> <p>The value of the survivors' pension depends on the contributions made by the individual plus any accrued interest and minus any administration fees. The funds in the individual account are transferred to an insurance company, which pays the benefit. If the account does not contain sufficient funds to pay the survivors' benefit, life insurance is used to finance the difference.</p> <p><i>Funeral Benefit</i></p> <p>A funeral grant is paid to the eligible survivor(s) or to reimburse the person who paid for the funeral.</p> <p>See <b>Life Benefits</b> for more information.</p>	<p><b>Benefits</b></p> <p>See <b>Group Life Insurance</b> for more information.</p>



## Social Security Benefits and Customary Private Employee Benefits

MEDICAL BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p><b>The State Health Services Administration (ASSE)</b> of Uruguay is the country's provider of health care. It provides all residents of Uruguay with free medical care via a network of public hospitals and clinics located throughout the country.</p>	<p>Free health care is provided by the State Health Services Administration (ASSE), but employers can still offer private health insurance.</p>

<b>RETIREMENT BENEFITS</b>	
<b>Social Security Benefits</b>	<b>Customary Private Employee Benefits</b>
<p><b>Old Age Pension</b></p> <p><i>Eligibility</i></p> <p>All employees, the self-employed, rural and domestic workers.</p> <p><i>Social Insurance</i></p> <p>The ordinary old-age pension is payable to men and women who are at least 60 years of age and have 30 years of contributions.</p> <p>Women with children are credited with one year of contributions (up to five years) for each child (biological or adopted). Additional years of service are credited for workers in hazardous conditions.</p> <p>The pension is increased for each year that the insured defers retirement beyond 35 years of contributions.</p> <p><i>Individual Accounts</i></p> <p>The pension is payable to men and women who are at least 60 years of age and have at least 30 years of coverage. There is no coverage requirement for those retiring at age 65.</p> <p>Both systems provide an advanced-age pension to men and women retiring at age 70 with at least 15 years of contributions. The age requirement decreases as the number of years of contributions increases.</p> <p>There is also a means-tested social assistance pension benefit for low-income individuals age 70 and above who have lived in the country for at least 15 years.</p> <p><i>Contributions</i></p> <p>Contributions are payable by both the employer and the employee. The earnings ceiling is UYU 202,693 per month for both employer and employee.</p> <p>The contribution cap only applies to individuals on the mixed regime (BPS + AFAP), those who contribute only to BPS must do so for the total of their nominal salary.</p> <p>If a worker has a nominal salary of less than UYU 67,564, all of his or her contributions go to BPS.</p> <p><u>Employer Contribution Rate</u> 7.5% of total payroll for social insurance only. This contribution also covers cash sickness benefits.</p> <p><u>Employee Contribution Rate</u> (Based on gross monthly earnings)</p>	<p><b>AFAP</b> <i>(Administradoras de Fondos de Ahorro Previsionales)</i></p> <p>Uruguay has a mandatory private pension system managed by private pension fund management companies known as AFAPs. The pensions are fully funded defined contribution plans in which the contributions of participants are accumulated in individual accounts. Employees and employers may make voluntary contributions.</p> <p>AFAPs can only manage one pension fund and must keep the assets of the pension fund separate from their own resources. The Uruguayan Central Bank regulates the investments of AFAPs and controls the overall structure of these plans.</p> <p>The individual accounts are used to provide the old-age pension benefit. They are mandatory for employed and self-employed individuals born after April 1, 1956 with monthly wages above the earnings threshold.</p> <p>Individuals with monthly wages lower than the earnings threshold can establish an individual account on a voluntary basis.</p>

- Earnings up to UYU 67,564:  
15% of monthly earnings up to UYU 67,564 are paid for Social Security benefits.
- Earnings greater than UYU 67,564:  
15% of earnings up to UYU 67,564 are paid for Social Security benefits.  
15% of earnings above UYU 67,564 up to the earnings ceiling (UYU 202,693) are paid to an Individual Account.
- Voluntary Contributions:  
Those with income above the earnings ceiling can make voluntary contributions to either the Social Security pension program or an individual account.

### *Self-Employed Contribution Rate*

Same as for employed persons.

### *Government*

The Government finances the cost of non-contributory benefits and pension deficits.

A small percentage of the insured's contribution to an individual account is used to finance disability benefits and to cover administrative fees.

## Old-Age Benefits

### *Social Insurance*

For those age 60 with at least 30 years of contributions, the monthly benefit is either 45% of the individual's monthly average earnings during the past 10 years, or 45% of 105% of the individual's monthly average earnings in the best 20 years of earnings, whichever is lower.

For additional years of work, the benefit is increased as follows:

1% per additional year from 30-35 years  
0.5% per each additional year beyond 35 years, up to 2.5%

If the contribution requirement has not been met, an individual can continue to work, and the benefit will increase by 2% per year until either the contribution requirement is met or he or she reaches age of 70.

Minimum Monthly Pension: UYU 17,930 (2021)

- Deferred Pension (Social Security)

If the individual defers retirement and continues working after age 60, the benefit is increased by 3% per year up to 30%.

If the individual has less than 35 years of contributions, the benefit will increase by 2% per year until either the contribution requirement is met or he or she reaches age 70.

- **Advanced-Age Pension (Social Security)**

The monthly benefit is 50% of the individual's monthly average earnings during the past 10 years. An additional 1% is paid for each year of work beyond the minimum required years of service (15 – 25 years) up to 14%.

*Old Age Pension – Individual Account*

The value of the pension benefit depends on the contributions made by the individual plus any accrued interest and minus any administration fees. At retirement, the amount in the Individual Account can be used to purchase an annuity from an insurance company.

*Old Age Pension – Social Assistance*

Individuals over the age of 70 with insufficient income who have lived in the country for at least 15 years are eligible for a monthly benefit.





## Social Security Benefits and Customary Private Employee Benefits

### Workers' Compensation

#### *Eligibility*

Coverage is provided to all employees in the private sector, some government employees and farm workers. Self-employed individuals are not covered.

There is no qualifying period. Accidents that occur while the individual is going to or from work are not covered.

#### *Contributions*

All funds are provided by the employer who must contribute based on the degree of risk associated with the work.

#### *Disability Benefits*

The degree of disability is determined by the Social Insurance Bank, and benefits are adjusted in line with the civil servants' average wage index.

#### *Permanent Disability*

Benefits are paid depending on the degree of disability as outlined below:

<u>Degree of Disability</u>	<u>Benefit</u>
10% or less:	A benefit is paid only if the disability is the result of more than one accident.
10% - 19%:	A lump sum is paid equal to 36 times monthly earnings.
20% or more:	100% of earnings; 115% if the disabled person requires constant attendance.

#### *Temporary Disability*

The benefit is equal to 66% of earnings. For workers who are employed on an irregular basis, the benefit is equal to 66% of total earnings in the six months prior to the disability divided by 150.

There is a four-day waiting period before benefits are paid.

#### *Occupational Diseases or Sickness*

The benefit is equal to 100% of earnings prior to the onset of a disease brought on by work. An additional benefit of 3.607% of earnings is paid as a sickness benefit. There is no waiting period.

#### *Survivors' Benefits*

If the insured dies due to a work-related illness or injury, the following benefits are paid to survivors:

- A benefit of 75% of the insured's earnings is paid to the surviving spouse, divorced spouse or partner with dependents.
- To receive the benefit, the spouse must have been married or have lived with the insured for at least one year, and a partner must have lived with the deceased for at least five years.
- The benefit is equal to 50% of the insured's earnings if the only survivors are a divorced spouse or dependent parents.
- If there are no other eligible dependents, orphans are eligible to receive a benefit equal to 66% of the insured's earnings.



## Social Security Benefits and Customary Private Employee Benefits

### *Medical Benefits*

The Social Insurance Bank provides benefits for medical care, including: hospitalization, prescription drugs and medicine, medical appliances, dental services and surgery.

### **Unemployment Benefits**

#### *Eligibility*

Unemployment benefits are provided to all employees in the private sector and to rural workers. Self-employed individuals are not eligible for unemployment benefits.

Workers who are paid on a monthly basis must have worked for at least six months in the 12-month period prior to unemployment. Workers who are paid on a daily basis must have worked for at least 150 days in the 12 months prior to unemployment.

Workers not paid on a regular basis must have earned at least 12 BPC and worked for at least 180 days in a two-year period.

A worker who is paid on a daily or irregular basis is eligible for a reduced unemployment benefit if his or her working hours are reduced by 25% or more.

There is a supplemental benefit if the unemployed individual is married and has dependent children under the age of 21 (any age if disabled).

#### *Contributions*

Unemployment benefits are financed by various taxes, and no contributions are required of either workers or employers.

#### *Benefits*

For workers who are paid monthly or at irregular intervals, the benefit is equal to a percentage of average earnings in the six months prior to unemployment.

Workers who are paid on a daily basis are eligible for a monthly benefit equal to 12 days of earnings.

The supplemental benefit for dependents is equal to 20% of the individual's unemployment benefit.

### Overview:

Until 2007, Uruguay was considered a “tax haven” with no personal income or estate taxes. As a condition of granting loans to assist Uruguay in dealing with the economic crisis of 1999-2002, the IMF required that it levy additional taxes.

2021 taxes are as follows:

- Corporate income tax: 25%
- Social Security: See *Social Security Contributions* for information on contributions required by employees and employers.

- Individual income tax:

Individual income tax is collected from individuals and is obligatory on certain sources of income such as labor, pensions, interest and dividends.

- Income from employment: Taxed at progressive rates of 0% to 36%
- Income from capital gains: 12% of the gain
- VAT tax on goods and services:
  - Standard rate: 22%
  - Reduced rate: 10% (applies in certain cases, e.g., pharmaceuticals)



## Sample Employee Benefit Plans

### Group Life Insurance

Eligibility:	All employees
Death Benefit:	A lump sum equal to 24 times monthly salary.
Accidental Death Benefit:	A lump sum in addition to the death benefit.
Disability by Accident:	A lump sum equal to the death benefit.
Disability due to Illness:	A lump sum equal to the death benefit.

## Useful Links

Banco de Previsión Social (BPS)

[www.bps.gub.uy](http://www.bps.gub.uy)

Ministry of Labor & Social Security

[www.mtss.gub.uy](http://www.mtss.gub.uy)

Demographic Information  
The CIA World Factbook

<https://www.cia.gov/the-world-factbook/>  
*(please select the country to review)*

Macro-Economic Indicators  
The CIA World Factbook

<https://www.cia.gov/the-world-factbook/>  
*(please select the country to review)*

For more information on MAPFRE  
Uruguay, please visit:

[www.mapfre.com.uy](http://www.mapfre.com.uy)



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