

Overview on statutory health insurance in Spain (at 2012 level)  
with special agri-social security systems

Aspects	Health insurance In general	Health insurance Agriculture; farmer	Health insurance Worker in agriculture
<b>Risk coverage</b>	Sickness	Sickness	Sickness
<b>Insured persons</b>	Employee and employee-like persons	Farmer (employer) and their families	Employee and employee-like persons
<b>Institution providing the insurance</b>	Instituto Nacional de Seguro Social (INSS)	INSS	INSS
<b>Selfadministration structures; or the like</b>			REASS
<b>Financing principle</b>	Global fee by employee and employer	Employer	Global fee
<b>Contribution rate</b>	28,3 % for health insurance, accident insurance, pension insurance, payments in kind via tax system	18,75 % of the contribution base (pension insurance, health insurance, accident insurance)	28,3 % or 20,65 %, in accordance with the classification in collective agreements
<b>Who pays which contribution</b>	4,7 % employee 23,6 % employer	At the expense of the employer	4,7 % AN 23,6 % oder 15,65 % AG
<b>Assessment treshold</b>	3.239,10 €	Upper limit: 3.262,50 €	Upper limit: 1.800,00 €
<b>Waiting time</b>	180 working days subject to contribution within the last 5 years	365 days; can be prolonged by 180 days	365 days; can be prolonged by 180 days
<b>Benefits in cash or in kind (examples)</b>	Compensation of the wage during the time of sickness		Compensation of the wage during the time of sickness
<b>Level of cash benefit</b>	60 – 70 % of the assessment base		60 – 70 % of the assessment basis
<b>Continuation of benefit</b>	365 days; can be prolonged by 180 days		365 days; can be prolonged by 180 days

Overview on statutory pension insurance in Spain (at 2012 level)  
– with special agri-social security systems

Aspects	Pension insurance In general	Pension insurance Agriculture; farmer	Pension insurance Worker in agriculture
<b>Risk coverage</b>	Income in old age Disability risk	Income in old age Disability risk	Income in old age Disability risk
<b>Insured persons</b>	Employee and employee-like persons	Farmer (employer) and their families	
<b>Institution providing the insurance</b>	INSS	INSS	INSS
<b>Selfadministration structures; or the like</b>			
<b>Financing principle</b>	Global contribution by employee and employer	Employers' contributions	Global contribution by employee and employer
<b>Contribution rate</b>	28,3 % for health insurance, pension insurance and accident insurance	18,75 % of basic contribution (health insurance, pension insurance and accident insurance)	28,3 % or 20,65 %, in accordance with the classification in collective agreements
<b>Who pays which contribution</b>	4,7 % AN 23,6 % AG	Zu Lasten des Landwirts	
<b>Assessment threshold</b>	Upper limit : 3.262,50 € Min: 8.218 €/year / Max. 35.320,46€/year	Upper limit : 3.262,50 € Min: 8.218 €/year / Max. 35.320,46€/year	Upper limit: 3.262,50 € Min: 8.218 €/year / Max. 35.320,46€/year
<b>Waiting time</b>	15 years of contribution, 2 years of them in the last 15 years	15 years of contribution, 2 years of them in the last 15 years	15 years of contribution, 2 years of them in the last 15 years
<b>Benefits in cash or in kind (examples)</b>			
<b>Level of cash benefit</b>	Amount of the benefit depends on the wage and the length of contributions; max. pension 2497,91 €	Amount of the benefit depends on the wage and the length of contributions; max. pension 2497,91 €	Amount of the benefit depends on the wage and the length of contributions; max. pension 2497,91 €
<b>Continuation of benefit</b>			

Overview on statutory unemployment insurance in Spain (at 2012 level)

Aspects	Unemployment insurance In general	Unemployment insurance Agriculture; farmer	Unemployment insurance Worker in agriculture *
<b>Risk coverage</b>	Unemployment	Unemployment	Unemployment
<b>Insured persons</b>	Employees and employee-like persons	No benefits	
<b>Institution providing the insurance</b>	State Public Employment Service (SEPE)		State Public Employment Service (SEPE)
<b>Selfadministration structures; or the like</b>			
<b>Financing principle</b>	Contributions paid by employee and employer		Contributions by employees and employers
<b>Contribution rate</b>	7,05 %		7,05 %
<b>Who pays which contribution</b>	1,55 % employee / 5,5 % employer Fonds for wage guarantee 0,2 % employer; vocational training 0,6 % employer and 0,1 % employee		1,55 % employee / 5,5 % employer Fonds for wage guarantee 0,1 % employer; vocational training 0,15 % employer and 0,03 % employee
<b>Assessment threshold</b>	Upper limit: 3.262,50 €	Upper limit: 3.262,50 €	Upper limit: 1.800€
<b>Waiting time</b>	Minimum time of contribution is 360 days within the last 6 years before becoming unemployed		Minimum time of contribution is 360 days within the last 6 years before becoming unemployed
<b>Benefits in cash or in kind (examples)</b>	Unemployment benefits		Unemployment benefits
<b>Level of cash benefit</b>	Depends on the height of the wage earned within 180 days before the unemployment (70 - 60 %)		Depends on the height of the wage earned within 180 days before the unemployment (70 - 60 %)
<b>Continuation of benefit</b>	Depending on the working time		Depending on the working time

\***Agricultural seasonal workers (from Spain and non-Spain countries):** Non-Spain countries: 1,55 % worker / 5,5 % employer, fond for wage guarantee 0,2 % employer; qualification 0,6 % employer and 0,1 % employee

Overview on statutory occupational accidents insurance in Spain (at 2012 level)  
– with special agri-social security systems

Aspects	Occupational accidents insurance In general	Occupational accidents insurance Agriculture; farmer	Occupational accidents insurance Worker in agriculture
<b>Risk coverage</b>	Accident at work Occupational disease	Accident at work Occupational disease	Accident at work Occupational disease
<b>Insured persons</b>	Employee and employee-like persons	Voluntary for farmers (employers)	Agricultural employees
<b>Institution providing the insurance</b>	INSS	R.E.A.	INSS
<b>Selfadministration structures; or the like</b>			
<b>Financing principle</b>	Beiträge AG	Agricultural employers	Agricultural employers
<b>Depends on the annual income and the occupational hazard category</b>	Depends on the annual income and the occupational hazard category	Depends on the annual income and the occupational hazard category	Depends on the annual income and the occupational hazard category
<b>Who pays which contribution</b>	Employer		Employer
<b>Assessment threshold</b>	3.262,50€/month	Upper limit 3262,50€	Upper limit: 1.800,00 €
<b>Waiting time</b>	None	None	None
<b>Benefits in cash or in kind (examples)</b>	Accident at/going to work; occupational disease (recognized disease)	Accident at/going to work; occupational disease (recognized disease)	Accident at/going to work; occupational disease (recognized disease)
<b>Continuation of benefit</b>	365 days, can be prolonged by 180 days	365 days, can be prolonged by 180 days	365 days, can be prolonged by 180 days

Source: EU commission (2012) MISSOC. Gegenseitiges Informationssystem zur sozialen Sicherheit in den Mitgliedsstaaten der EU, EWR und der Schweiz;  
<http://ec.europa.eu/social/main.jsp?catId=815&langId=en>, Stand January 2012  
Survey of EFFAT members / summer 2012