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Social Insurance
General Office



SOCIAL INSURANCE MONGOLIA - SECURITY FOR YOUR LIFE

Ulaanbaatar
2015



SOCIAL INSURANCE - SECURITY FOR YOUR LIFE

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Ulaanbaatar
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What are the benefits of social insurance ?

Having social insurance means you are entitled to be reimbursed in the event you lose your ability to work as a result of such issues as old age, disability, unemployment, illness and occupational accidents. In addition, if the person who is insured should die, other family members who were under the care of that person and who are incapable of working are entitled to receive a pension in their place.



How do self-employed citizens access social insurance? (The unemployed, self-employed herders, freelance artists, self-employed farmers, booth renters, etc.)

These people can be voluntarily insured in a social insurance scheme.



You can access the following voluntary social insurance schemes:

- **Pension insurance**
- **Benefits insurance**
- **Industrial accidents and occupational disease insurance**



Where is voluntary social insurance available?

Contact the social insurance office or inspector in your aimag, soum or district of residence and apply for voluntary social insurance.



What is involved in signing an insurance contract?

- ✓ Define your monthly income in order to pay the social insurance fee
- ✓ Negotiate the insurance-fee payment period
- ✓ Open a new social insurance book in the event you do not have one



How to pay the social insurance fee?

- ✓ Regularly pay the insurance fee to the social insurance fund within the appointed time frame stipulated in the contract
- ✓ Bring the insurance-fee payment receipt to the social insurance officer and confirm it in writing in your social insurance book
- ✓ The person insured must correctly write their full name and registration number, and indicate how many months' worth of fees were paid



The minimum amount of defined income for voluntary insurance should not be lower than the national minimum wage as approved by the relevant authorised organisation (MNT 192,000 as of September 1, 2013)



What percentage of your income must be paid as a voluntary insurance fee?

- Pension insurance 10%
- Benefits insurance 1%
- Industrial accidents and occupational disease insurance 1%



What kind of pension, benefits and services will you receive from the insurance fund?

From the pension insurance fund:

- ✓ Retirement pension
- ✓ Disability pension
- ✓ Dependents' pension

From the benefits insurance fund:

- ✓ Temporary disability benefits
- ✓ Maternity benefits
- ✓ Funeral benefits

From the industrial accidents and occupational disease insurance fund:

- ✓ Disability pension
- ✓ Dependents' pension
- ✓ Temporary disability benefits
- ✓ Rehabilitation payments
- ✓ Contributions to retirement insurance fees
- ✓ Round-trip transportation fees to health centres
- ✓ Health centre treatment fees

PENSION INSURANCE

Retirement pension

The eligibility conditions and requirements for a retirement pension are as follows:



» The person insured, having paid contributions for 20 years or more, are eligible for a retirement pension at 60 years of age (55 years of age for women).

» Men aged 60 and women aged 55 are entitled to receive a retirement pension in proportion to the total insurance period provided they have paid contributions for 10 to 20 years.

Disability pension

The eligibility conditions and requirements for a disability pension are as follows:

- » The person insured must have paid contributions for no less than 20 years.
- » Or for a period of three years out of the five immediately preceding the date they became unable to work.



Dependents' pension

The eligibility conditions and requirements for a dependents' pension are as follows:

- » The person insured must have paid contributions for no less than 20 years.
- » Or for a period of three years out of the five preceding the date of death.



The documents required for fixing pensions from a retirement pension fund:

- » Social insurance book
- » Labour book for employment before 1995
- » Salary statement to fix the amount of the pension (if the person insured opts for the salary amount received before 1995, it has to be confirmed with the signatures of the managers and accountants of the organisation and be properly stamped)
- » For a disability pension, an official statement from the Medical Labour Accreditation Commission detailing the percentage, length and cause of disability
- » For a dependents' pension, the birth certificates of those dependents who are unable to work and family members' confirmation
- » Application for a pension
- » Civil identification
- » Two copies of 3x4 photograph

BENEFIT INSURANCE

Temporary disability benefits

The eligibility conditions and requirements for temporary disability benefits are as follows:

- » The person insured must have paid contributions for no less than three months before losing the ability to work as a result of non-occupational accidents or disease.
- » An insured woman who gave birth prematurely in the seventh month of pregnancy or who aborted the pregnancy.



Amount of disability pension

The amount of the pension is calculated in accordance with the relevant law and is based on the past three months' salary or income average and the duration of insurance fee payments: 50% if the person insured had worked up to five years while paying insurance fees, 55% if the person insured had worked from five to fourteen years, and 75% if the person insured worked for more than fifteen years. The pension will be given for a total of 132 workdays.

Maternity benefits

Eligibility for maternity benefits:



» Insured women who have paid contributions for no less than 12 months, six of which continuously prior to maternity leave, are eligible for maternity benefits.

» For compulsory insured women, maternity benefits will be paid out of the Social Insurance Fund for a period of four months at a rate of 100%.

» For voluntary insured women, maternity benefits will be paid out of the Social Insurance Fund for a period of four months at a rate of 70% of her last 12 months of insurable wages.

» Maternity benefits are calculated by working days.



Necessary documents for maternity benefits:

- Social insurance book
- Hospital statement

Funeral benefits

Those insured, having paid contributions to benefits insurance for 36 months or more, are eligible for funeral benefits if the cause of death is a non-occupational accident or disease.

The Social Insurance Office will pay out the benefit at the rate of MNT 300,000.



Necessary documents for funeral benefits:

- » **Social insurance book**
- » **Civil ID**

INDUSTRIAL ACCIDENT AND OCCUPATIONAL DISEASE INSURANCE

If those insured permanently lose their ability to work due to industrial accidents or occupational disease, pensions and benefits will be issued irrespective of the length of time insurance fee payments have been made.

- » If those insured permanently lose their ability to work and are disabled as a result of an industrial accident or occupational disease, the disability pension will be assessed from their average monthly wage, or earnings in proportion to the percentage of loss of capacity for work.
- » If those insured die as a result of an industrial accident or occupational disease, their family dependents who are incapable of working will receive a dependents' pension.
- » The rate of temporary disability benefits provided for those insured who have lost their ability to work as a result of temporary disablement caused by an industrial accident or occupational disease is



percentage, length and cause of disability

- » For a dependents' pension, the birth certificates of those dependents who are unable to work and family members' confirmation
- » Application for a pension
- » Civil identification
- » Two copies of 3x4 photograph

INDIVIDUAL ACCOUNT SYSTEM OF PENSION INSURANCE CONTRIBUTIONS



Who can set up an Individual Pension Insurance Contribution Account?

A self-employed person enrolled in a voluntary social insurance scheme who was born on or after January 1, 1960, and who is at least 16 years old, is eligible to set up an Individual Pension Insurance Contribution Account.



How to set up the account?

Voluntarily insured self-employed people can visit the Social Insurance Office in their aimag, soum or district of residence to set up an Individual Pension Insurance Contribution Account.



What are the benefits of an Individual Pension Insurance Contribution Account?

Those insured will have the opportunity to receive regular information about insurance payments, account balances and future retirement pensions.

HEALTH INSURANCE



insurance?

How do self-employed citizens enroll in health



- » In accordance with the Law on Civil Health, all Mongolian citizens are entitled to health insurance. Self-employed citizens must be affiliated with a health insurance scheme.



health insurance?

How much do self-employed citizens pay for

- » Self-employed citizens pay an amount equal to 1% percent of their monthly salary or income as health insurance contributions every month



What are the benefits of health insurance?

With health insurance, you will be able to access the following benefits and services:

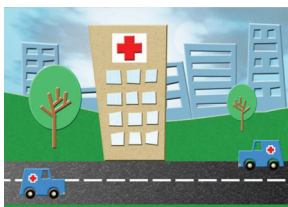
- » When those insured receive in-hospital treatment at aimag or district hospitals, clinics and specialised hospitals and health centres, the service fees are covered by the Health Insurance Fund.
- » When those insured receive dispensary services at aimag or district hospitals, clinics and specialised hospitals and health centres, medical examinations and aid are provided free of charge.



Those insured can access a total of MNT 1.328.0 from the Health Insurance Fund annually to pay for medical aid and services.



- » Medical diagnoses, tests, rehabilitation, daily and traditional treatment and service fees are covered by the Health Insurance Fund.
- » Those insured are eligible for price discounts on 390 drugs and medicines listed as essential medications.
- » Those insured can buy these drugs and medicines at a discounted rate from contracted pharmacies with a prescription from a family medical centre, and from soum and bagh doctors.
- » If you are affiliated with a health insurance scheme, 85-90% of your in-hospital treatment and service fees are covered by the Health Insurance Fund; you will be responsible for covering the remaining 10-15%. If you are not insured, you are responsible for all service charges.





USEFUL PHONE NUMBERS FOR YOU

101	Natural Disaster Combating Office
1980	Airport inquiries
941940	Railway inquiries
1950	City information
1617	Reference number
1902	FM 107.5
1818	Ticket inquiries (Airlink Mongolia)
1917	Khaan Bank information desk
1881	Khadgalamj Bank information desk
1899	State Bank information desk
1289	SOCIAL INSURANCE INFORMATION DESK

2015

January

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