

Guide to Social Security and Retirement

in Mexico

In Mexico, all workers, including foreign workers and workers without valid permits, are entitled to Social Security. The Mexican Social Security Institute (Instituto Mexicano de Seguro Social, IMSS) is responsible for providing several benefits for all insured workers.

This guide talks about Social Security insurance for voluntary retirement at age 60, retirement pensions, and income protection for senior citizens. It also talks about life insurance.

For information about health insurance, disability insurance and health care, see [Guide to Disability and Health Care in Mexico](#). For information about maternity insurance and childcare center benefits, see [Women's Guide to Work and Pregnancy in Mexico](#). For information about insurance for on-the-job injuries, see [Guide to On-the-Job Injuries in Mexico](#).

How old do I have to be to retire?

When you retire depends on which basic retirement program you qualify for. There are three basic retirement programs in the Social Security Law.

- Under the senior citizens' retirement program, you may retire at age 65.
- Under the insurance program for voluntary retirement, you may retire at age 60.
- Under the retirement insurance program, you may retire before age 60 or 65, when you have paid enough contributions to qualify for a pension.

How do I qualify to retire at age 60?

If you lose your job when you are 60, you can apply for a pension for senior citizens' voluntary separation.

You need to have paid at least 1,250 weekly contributions (24 years) to receive a pension and IMSS insurance.



How do I qualify to retire at age 65?

If you want to retire when you are 65, you can ask for your senior citizens' pension.

You need to have paid at least 1,250 weekly contributions (24 years) to receive a pension and IMSS insurance.

Can I retire before I reach age 60 or 65?

Yes. You can retire early under the general retirement program if you have paid at least 1,250 weekly contributions (24 years) and enough to ensure that your pension is at least 30 percent higher than the guaranteed pension amount. For more information, visit the nearest IMSS office.

Will I get a pension if I do not have enough weekly contributions to qualify for the retirement programs?

Yes. Social Security Law provides for a guaranteed pension and will supplement your pension contributions if you reach age 60 or 65 and have not paid enough weekly contributions.

If you reach age 60 or 65 and have paid 750 weekly contributions (about 14 years), you are entitled to receive health and maternity insurance.

You may also choose to withdraw all your money from the pension fund if you are 60 or 65 years old and have paid fewer than 1,250 weekly contributions.

Visit your nearest IMSS to explore your options.

Will my family and I continue to receive health and other IMSS insurance benefits when I retire?

The Social Security Law guarantees total coverage of its health care, family support, welfare programs and a pension.

When you retire, you and your family continue to be covered by these insurance programs.

For more information about these benefits, see [Guide to Disability and Health Care in Mexico](#).

Will my family be protected financially if I die?

Yes. The Social Security Law provides life insurance benefits for insured workers.

If you die, the IMSS will give the following to your beneficiaries.

- **Widow's pension.** Your husband, wife or domestic partner will be insured.
- **Orphan's pension.** Your children under age sixteen will be insured.
- **Pension for family members.** If your parents depend on you economically, they will also be insured.
- **Welfare support for pensioned widows.** This support is provided when recommended by the medical examiner's report.

Health Care

- Your beneficiaries are entitled to health insurance.
- If you die, your family can ask for help to cover funeral expenses. A family member must present your death certificate and the original invoice covering your funeral costs.

In order to receive life insurance benefits, you need to have paid 150 weekly contributions (about three years) or have a disability pension, and your death must *not* be related to an on-the-job injury.

How do I sign up for Social Security insurance?

Your employer is responsible for registering you with the Mexican Social Security Institute. If your employer does not register you, you can register yourself.

Can I participate in Social Security programs if I don't work for a single employer or if I am self-employed?

Yes. You can voluntarily register and participate in Social Security programs if you do not have an employer. Your business association, organization or union may also register you and other business owners for group coverage. For more information, contact your local IMSS office.

- Your contribution period is the time you have paid IMSS contributions since you were registered.
- If you earn more than the minimum wage, you make payments in order to obtain social security; if not, they are paid by your employer and the government
- Your employer must give you your IMSS registration sheet (pink sheet) and affiliation number.



Who pays for Social Security retirement programs?

Your employer must pay 2 percent of your weekly salary into your individual account in the general retirement program.

If you earn more than the minimum wage, a portion of your earnings is paid to the IMSS for retirement and other insurance programs.

Your employer calculates how much must be taken from your earnings each pay period, withdraws this amount and sends it to the IMSS along with the portion the employer must pay.

I earn the minimum wage in Mexico. Do I have to pay my part of the IMSS contributions?

No. Workers who receive only the Mexican minimum daily wage do not have IMSS contributions taken from their pay.

Do I have an individual retirement account for my retirement benefits?

Every worker is entitled to an individual account known as a retirement fund, which consists of the money that you, your employer and the government pay. This individual account will contain money from:

- retirement insurance;
- voluntary separation at age 60 or for senior citizens;
- housing;
- personal contributions; and
- interest earned by the money in your pension fund.

Your employer must open an individual account for you. If you already have an account, he must ask you for your number in order to continue depositing your money into the same account.

Can I put more money into my individual retirement fund?

Yes. You can make additional voluntary contributions to your individual retirement account. To find out how, visit your local IMSS office.

If I lose my job, am I still insured?

Yes. You will continue to receive the necessary medical, maternity, surgery, and hospital coverage and medicines for eight more weeks.

In order to remain insured, you need to have paid contributions for at least eight consecutive weeks.

If I change jobs will I lose the retirement and other Social Security contributions I have made?

No. The IMSS adds up the contributions from all the qualifying jobs you hold during your working lifetime.

If you have any questions about the Social Security program, you can go to the Service and Orientation Modules for Insured Workers.

These modules are located at the entrance is to the main medical units in each state, and in Mexico City.

The people who work in these modules can give you advice and answer all your questions on social security and your rights.

These people are called Insured Worker Service and Orientation Technicians. They are easy to identify because they wear green or navy blue uniforms and neckerchiefs with the IMSS initials.

They also give talks and show videos on these topics in the waiting rooms.



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