

Puerto Rico

<https://www.trabajo.pr.gov/sinot.asp>



Date law enacted	Seguro Incapacitate No Occupational (SINOT); Start date: 2008
Benefits can be used for	Seguro Incapacitate No Occupational (SINOT) is disability insurance that can be used for a worker's own serious off-the-job illness or injury.
Type of law	Competitive between state fund and private plans — former automatic if latter not elected by April 30 — to be effective July 1. Contributory plans require majority employee consent.
Funding source	Tax-supported state fund provides benefits — like Unemployment Compensation, but private plans may be substituted.
Types of private plans	Insured and self-insured plans equal to or exceeding statutory requirements and continuation of certain other existing plans.
Limitations upon right to establish private plans	Must agree to pay certain assessments.
Employee contributions	State or private plan: Total contribution is 0.3% of taxable wages up to \$27 (up to \$9,000 yearly taxable wages). Employee cost: 0.15%
Employer contributions required	0.3% of wages (up to \$9,000).
Employers covered	Employers of one or more on any day in current or previous calendar year.
Employees excluded	Certain domestic servants, students employed by school or college, government or nonprofit organization employees and others referenced in the statute.
Religious exemptions	Services performed for a nonprofit organization created and administered exclusively for religious purposes.
Employee eligibility requirements	Base year earnings of \$150 in covered employment.
How benefits are computed	65% of average weekly wage, subject to a maximum of \$113.
Minimum weekly benefits	\$12 (non-agricultural)
Maximum weekly benefits	\$113 (non-agricultural); there is a death benefit of \$4,000; also dismemberment benefits of \$2,000 to \$4,000.
Maximum duration	26 weeks for any disability or in any 52-week period.
Waiting period	7 days for each disability; if hospitalized during first 7 days, benefits begin on 1st day of hospitalization.
Maternity benefits	First 8 weeks: employer-paid leave at full salary per Working Mothers Act; regular SINOT benefits thereafter.

Puerto Rico (continued)

Effect of continued pay from employer during disability	Reduces benefit if combined total would exceed wages. Provision under state plan for benefit payment to employer if full pay continues.
State sick leave mandate	No
State program benefits financed by	Contributions under the Act. Private plans to be assessed annually on a basis considered to be an equitable share of cost.
Post-employment	2 weeks
Job protection	Yes
Family leave covered relatives	Not applicable