



PONTIFICIA
UNIVERSIDAD
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VALPARAÍSO

SOCIAL SECURITY SYSTEMS IN CHILE AND THE EDUCATIONAL SYSTEM



**DIRECCIÓN GENERAL
DE ASUNTOS ECONÓMICOS
Y ADMINISTRATIVOS**



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HEALTH SYSTEM

The Chilean health system is of a mixed nature, that is, it contemplates the participation of public and private entities.

Active workers have the obligation to contribute 7% of their taxable income to the health system, with a maximum of UF 4.2 per month. This payment can be made to the Public System (FONASA) or to the Private System (ISAPRE).

In the public system there is a social health insurance administered by the National Health Fund, FONASA, a public body in charge of providing care coverage, both to people who contribute 7% of their monthly income to FONASA, and to those who, Due to lacking its own resources, it finances the State through a direct fiscal contribution.

Contributors affiliated to FONASA can choose between two service modalities: the institutional modality (closed service) and the free choice (open service). In the first, contributors receive benefits in hospitals or primary care centers. In the second, contributors receive their services from private providers attached to this modality.

The institutional modality requires a co-payment that varies according to the person's income level, being exempt from this co-payment people whose income is less than a minimum established level. The modality of free choice requires a copayment that depends on the level in which the health provider has registered.

For more information about FONASA, please visit www.fonasa.cl



ISAPRE

HEALTH SYSTEM

The private health system is made up of the ISAPREs and private health producers. The ISAPREs operate as a health insurance system based on individual contracts agreed with the insured, in which the benefits granted depend directly on the amount of the premium paid.

Private health providers are hospitals, clinics and independent professionals who serve both ISAPRE insured and public system contributors.

Affiliation to an ISAPRE requires a premium determined by each ISAPRE, which depends on the type of insurance purchased and the characteristics of the affiliate. The worker can cancel additional premiums at 7% in order to obtain additional benefits.

For more information about las ISAPRES, please visit www.isapre.cl

isapres de Chile



EDUCATIONAL SYSTEM

EDUCATIONAL SYSTEM

Education in Chile is distinguished in kindergarten or preschool, basic, secondary and higher.

NURSERY OR PRESCHOOL EDUCATION

It serves the population of boys and girls between 6 months and 6 years of age and is divided into the following levels:

- Nursery: 6 meses hasta 2 años
- Medium: from 2 to 4 years old. It is divided by minor medium level and mayor medium level.
- Transition: from 4 to 6 years old. It is divided into First Transition Level (Pre-kindergarten, 4 to 5 years) and Second Transition Level (Kinder 5 to 6 years), the latter being mandatory by law

The supervision of the organization and operation of kindergartens in Chile is carried out through the National Board of Kindergartens (JUNJI), an institution of the State of Chile created by Law as an autonomous body linked to the Ministry of Education and whose purpose is to attend to the initial education of the country.

For more information about the National Board of Kindergartens (JUNJI) visite www.junji.gob.cl



EDUCATIONAL SYSTEM

BASIC AND MIDDLE EDUCATION

Basic Education is compulsory in Chile and its current duration is 8 years divided into 2 cycles and 12 grades (from 6 to 12 years of ideal age).

Basic General Education cycle I: 1st, 2nd, 3rd and 4th year or grade of schooling

Basic General Education cycle II: 5th, 6th, 7th and 8th year or grade of schooling

SECONDARY EDUCATION (HIGH SCHOOL)

Secondary or Secondary Education is compulsory for all Chileans up to 18 years of age and lasts for 4 years, organized into 4 grades from 1st to 4th grade (from 14 to 18 years of age the ideal age).

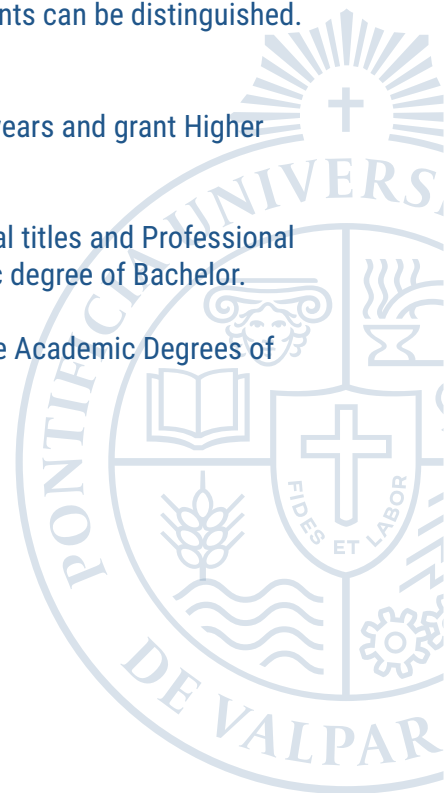
HIGHER EDUCATION

In higher education in Chile, three types of establishments can be distinguished. All graduates of secondary education can opt for them:

(CFT) Technical Training Centers, have a duration of 2 years and grant Higher Level Technician titles.

(IP) Professional Institutes, grant Higher Level Technical titles and Professional Titles in those careers that do not require the academic degree of Bachelor.

(U) Universities, grant all the Professional Titles and the Academic Degrees of Bachelor's, Master's and Doctorate in their specialty.



PENSION SYSTEM IN CHILE

PENSION SYSTEM IN CHILE

The objective of the Chilean pension system is to provide pensions to those who have ended their active working life because they have reached the legal retirement age or because of some impediment to continue working. In the event of the death of the affiliate, the system grants a survivor's pension to their beneficiaries. Defined as a mandatory individual capitalization system, it consists of each worker and worker during their active working life must allocate a part of their remuneration, salary or taxable income to save in an account that is provided and managed by a pension fund administrator

Depending on the AFP chosen, the discount corresponds to an amount between 10.69% and 11.44% of gross income. This variation is due to the difference in commission charged by each AFP. Although it is recommended to hire an AFP that charges the lowest commission, it is also important to consider the profitability that each one has had in recent months and even years.

When you start in the system, you will automatically be assigned an AFP selected by the State, by virtue of the cost of its commission, later you can change to an AFP of your choice.





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