

TAXES



One of the biggest concerns for many is the taxation system in any given country. In most countries, this system is what drives the economy and infrastructure, increasing the population's quality of life. In Armenia, taxes are directed mostly into the federal budget, with only property and local duties transferred to the municipalities.

Things you are NOT taxed on include:

- ▶ Dividends, irrespective of country of origin, level or participation, or nature of investment
- ▶ Capital gains on the disposition of shares, irrespective of holding period
- ▶ Insurance payments from foreign sources
- ▶ Net worth
- ▶ Stamp or transfer tax on the sale of shares or real estate
- ▶ Municipal business tax
- ▶ Branch remittances
- ▶ Gifts or inheritance

▶ HOW DO I PAY MY TAXES?

In Armenia employers and other entities paying income to individuals ("tax agents") are normally required to withhold taxes and pay them to the government on behalf of these individuals. Armenian citizens who are residents of Armenia, excluding minors, are required to declare all income to the tax authorities. This includes:

- Taxable Income
- Non-Taxable Income
- Payments made by tax agents (such as employers)

You can learn more about the recent updates [here](#).

▶ DO I HAVE TO REGISTER SOMEWHERE?

As a general rule, you do not have to register with tax authorities and obtain a taxpayer ID. However, you may be required to register as an "individual entrepreneur" and obtain a taxpayer ID if you engage in "entrepreneurial activity," i.e. independent and periodic sale of goods or services with the purpose of making profit. If you are an individual entrepreneur you may qualify for one of the forms of simplified taxation for small and medium enterprises (e.g. turnover tax) that replace the regular income tax.

▶ DO I HAVE TO FILE TAXES?

You do not have to file tax returns, unless you have received income that is taxable in Armenia and has not been accounted for by the entity that paid the income, e.g. your employer.

▶ WHAT DO I DO IF I'M CONTACTED OR VISITED BY TAX AUTHORITIES?

Interactions between tax authorities and taxpayers are strictly regulated and can take place only within the proper administrative or criminal proceedings. Inspections on the premises of the taxpayer must be specifically authorized in writing by the head of the competent tax office. The taxpayer should receive a notice on inspection at least three business days in advance, unless such notice would defeat the purpose of inspection (e.g. checking compliance with regulations on registering employees, use of foreign currency, issuance of payment receipts etc.). Any action or inaction of tax officials may be appealed administratively to the superior body or judicially by filing a claim with the administrative court.

▶ TYPES OF TAXES

BUSINESS AND EMPLOYMENT

Income Tax

As of 2025, income tax remains at 20%.

Interest, royalties and rent (renting out your investment property) are taxed at 10%.

Value Added Tax (VAT)

- ▶ This is set at 20% and amount to nearly half of the tax revenues in our budget.

Excise Tax

Certain products, including cigarettes, are subject to [excise tax](#).

Property Tax

- ▶ For public and industrial buildings, a 0.3% tax comes into play.

Corporate Tax

- ▶ Set at 18%, this number has not seen any change over the years.

A Turnover Tax exists for businesses exceeding a turnover of 115 mln. AMD – 1% to 10%, [click here](#) to learn more.

- ▶ Free Economic Zones exist with different tax regimes.

For more information on double tax treaties and taxation in general in Armenia, please check [this page](#).

A Branch Tax of 18% is applicable if a foreign company opens a branch in Armenia.

A Capital Gains tax of 18% is imposed on profits generated from assets transfers.

▶ PERSONAL

- ▶ At the moment, there are no taxes on inheritance or gifts, nor on land capital gains, property sales to other individuals, bonds issued by the government, equity securities, and securities representing investment in a relevant investment fund.

Capital Gains Tax

If a property is sold by an individual to a company/organization, there is a 10% tax.

If a property is sold for business purposes, or acquired by a developer, there is a 20% tax.

Social Security Tax

- ▶ Social security taxes are evaluated at 5% of income up to 500,000 AMD & 10% of income exceeding 500,000 AMD.
- ▶ Basic old age pension starts at **63 years of age**.

- ▶ **Property Tax** – property tax in Armenia is set as a percentage of the initial purchase value and reevaluated every 3 years, it includes the value of the land and all structures built on the parcel [click here](#) (refer to chapter 46).
- ▶ The property tax is variable based on worth.
- ▶ 0 tax on structures valued at 3,000,000 AMD and up to 127,100 AMD tax for a structure valued at 40,000,000 AMD, with an additional 1% owed beyond that
- ▶ On January 1, 2021 the new amendments to the Tax Code entered into force setting the following annual property taxes on apartments valued at:
 - Up to 10 mln. AMD – 0,05% of tax
 - 10 to 25 mln. AMD – 5000 AMD tax plus 0,1% if exceeds 10 mln.
 - 25 to 47 mln. AMD – 20,000 AMD tax plus 0,2% if exceeds 25 mln.
 - 47 to 75 mln. AMD – 64,000 AMD tax plus 0,4% if exceeds 47 mln.
 - 75 to 100 mln. AMD – 176,000 AMD tax plus 0,6% if exceeds 75 mln.
 - 100 mln. AMD and more – 326,000 AMD tax plus 1% if exceeds 100 mln.

Taxes on houses will be as follows:
valued at:

- ▶ Up to 7 mln. AMD – 0,05% of tax
- ▶ 7 to 23 mln. AMD – 3500 AMD tax plus 0,1% if exceeds 7 mln.
- ▶ 23 to 50 mln. AMD – 19,500 AMD tax plus 0,2% if exceeds 23 mln.
- ▶ 50 to 85 mln. AMD – 73,500 AMD tax plus 0,4% if exceeds 50 mln.
- ▶ 85 to 120 mln. AMD – 213,500 AMD tax plus 0,6% if exceeds 85 mln.
- ▶ 120 mln. AMD and more – 423,500 AMD tax plus 1% if exceeds 120 mln.

NOTE: For the 2025 reporting year, property tax (excluding agricultural land) will be calculated at 75% of the product of the cadastral value of the property, which is closely aligned with the market value, and the rate specified in Article 229 of the Tax Code for certain types of property.

CAR SALES TAX

- ▶ Since January 2020, the tax on the purchase and sale of a car will be 1% of the price, but this cannot be lower than 150 drams for each horsepower. This tax liability arises if the sale is effected earlier than 365 days after the purchase.
- ▶ An environmental tax is in effect, starting from September 2019

LAND TAX

Land tax is set at 15% for land deemed for agricultural purposes

- ▶ Industrial land is taxed at 1% and 0.5% for residential and non residential zones, respectively; 0.6 percent for land used for housing in rural areas (villages); 1 percent for land that is forest; 1 percent for all other non agricultural land

MILITARY TAX: to the [Military Insurance Fund](#)

- ▶ 1,500 AMD from salaries up to 100,000 AMD
- ▶ 3,000 AMD from salaries from 100,000 to 200,000 AMD
- ▶ 5,500 AMD from salaries from 201,000 to 500,000 AMD
- ▶ 8,500 AMD from salaries from 501,000 AMD to 1,000,000 AMD
- ▶ 15,000 AMD from salaries above 1,000,000 AMD

VALUABLE INFORMATION



Here are some topics that might come in handy trying to understand Armenia.

▶ MINORITIES IN ARMENIA

According to the 2011 Census, the ethnic minorities compose 1.8 % of the total population. Last population census took place in 2022. Armenia's minorities are scattered across the country, and do not form local majorities in any region or administrative unit. Minority groups in the republic [include](#):

- ▶ Yezidis (35,308 or 1.2% of the total population),
- ▶ Russians (11,911, 0.4 per cent),
- ▶ Assyrians (2,769, 0.1 per cent),
- ▶ Kurds (2,162, 0.1 per cent),
- ▶ Ukrainians (1,176),
- ▶ Greeks (900)

The majority speaks the languages of the Indo-European family, the Iranian Group being represented by the Yezidis and Kurds, while the Slavic Group by Russians, Ukrainians, Belarusians, Poles; the German Group by Germans and the Greek Group by Greeks. The Assyrians and Jews are carriers of Semitic dialects, while the language of Georgians belongs to the Kartvelian Group of the Ibero-Caucasian family (for more information, [click here](#))

▶ RELIGION

The Armenian Constitution grants everyone the rights of freedom of thought, conscience, and religion. In establishing freedom of worship, the constitution stipulates the separation of religious organizations and the state. However, at the same time it recognizes the Armenian Apostolic Church (AAC) as the national church and preserver of national identity.

Religions in Armenia, according to the Census of [2011](#).

Armenian Apostolic	2 897 267	Mormons	241
Catholic Christian	13 996	Molokan	2874
Orthodox Christian	7 587	Shar- Fadinakan (Yezdi's religion)	35308

Nestorian Church	1 733	Pagans	5416
Armenian Evangelical Church	29280	Muslim	812
Jehovah's Witnesses	8 695	Other religions	5299 (non-religious: 34373)

► FESTIVALS IN ARMENIAN

Many different festivals are held in Armenia every year. A detailed list of festivals is available on the Facebook page of [FestivAr: Association of Armenian Festivals](#).

FUN AND RECREATIONAL SPACES



► LIBRARIES

Yerevan's public libraries (for the full list [click](#) here) are open for the public, and everyone, even non-residents of Yerevan can get a membership card.

- Av. Isahakyan Library: It is the central library of Yerevan. The location itself is accessible to everyone since it is right in the heart of the city. Not only does the library offer you to borrow and read books, but they also have courses and reading clubs.
- National Library of Armenia: What is convenient about this particular library is that it doesn't matter what passport you have or registration, you may receive a library card as long as you're 17 and older.
- Khnko Aper Children's Library: It is a national children's library. The library is home to a collection of 500 thousand books. It has a large reading room and special halls for different age groups. The library provides access to daily newspapers, encyclopedias, art and science literature etc. in the audio library you can listen to the music of different genres. Little readers have a fairytale hall, and special puppet theatre.

However, the public libraries do not get regular updates and the majority of the books are in Armenian. Repats that do not speak Armenian might have difficulty finding English books.

Alternative libraries are:

- [AUA's AGBU Papazian Library](#): The library has the biggest collection of English language literature. It is attainable for everyone.
- [The library of Cafesjian Center for the Arts](#): The library has a small collection of books about Armenian different forms of art and art history. It has a reading hall, which is usually empty, making for a great working environment.
- [Fem Library](#) : Located in an apartment near the Cascade, the library has the biggest feminist book collection, promoting social equality.
- [Zangak Bookstore](#): Located on Abovyan street, Zangak is one of the only bookstores that also has a small cafe and a cosy reading hall, where you can take the books and read.
- [Bookinist](#): One of the oldest bookstores in Yerevan, the main branch on Mashtots Street, it also has a small cafe attached to the lower level where the international books are housed where you can read and enjoy some wine or delicacies.

- [Common Ground Books & Spirits](#): a gorgeous bookstore and cafe mix. This place is a gem for anyone looking for something different, and offers space to hold events, complete with a projector.

Other bookstores you'll want to check out include: [Noyan Tapan](#), [Epigraph](#), [Phoenix](#), and a whole lot more!

► FITNESS CENTERS

Lately it seems that a new fitness center opens each month. That's not a bad thing, per se, particularly since it increases your choices near your home or workplace. Some of the older gyms have more than one location, as well. Check out the ones nearest to you:

[Reebok Sports Club Armenia](#)

– 5 Pirumyanner Street, +374 10 44 77 66

Gym Sessions, Swimming Pool, Water Aerobics, Group Trainings, Martial Arts Trainings, Wellness Area

[Orange Fitness](#)

– 7/1 Tsitsernakaberd Hwy. +374 77 52 20 20

Group training programs, multi-functional work out area, swimming pool, sauna, jacuzzi, SPA-center "Mandarin", cafe, children's club

[Gold's Gym](#)

– 40/1 Komitas Ave., +374 10 44 77 66; 27/1 Amiryan St., +374 10 50 50 60, +374 10 50 50 20

Fitness weight loss programs, group and individual training with the latest fitness equipment, special exercises for the cardiovascular system, pilates and yoga classes, swimming pool

[Grand Sport](#)

– 61 Arshakunyats Ave., +374 10 44 77 66

Aerobics and aqua-aerobics, shaping, pilates, yoga, anti-stress massage, hydro massage and jacuzzi, basketball, billiards, tennis, beach volleyball, mini-football, table tennis

[Star Gym](#) – 70 Arami St., +374-10-501030;

40 Baghramyan Ave., +374-10-223637;

9 A.Manukyan St. +374-11-210020;

[Action Fitness](#) – 19/1 Baghramyan Ave.,+374-10-528856

[Lady Zone](#) – all halls by districts available [here](#).

[Shoonch Yoga](#) – 28 Amiryan St., +374-10-539964 , +374-98-539964

[Namaste Yoga Studio](#)

– 18 Isahakyan St., entrance through Phoenix Bookstore

[Luys Yoga Studio](#)

– 1/3 Byuzand St., 096 261126

[Armat by Nynel](#)

2 Pushkin St.

[Aquatek Sports and Wellness Complex](#)

– 40/2 Myasnikyan Ave.. +374 10 58 88 88

Indoor water park, fitness club, SPA-center, hotel

[Multi Wellness Center](#)

– 11 A. Manukyan St., +374 11 880 880

Swimming pool, sauna, jacuzzi, gym, kids club, fitness bar and cafes

[Aura Wellness Yerevan](#)

– 47 A Yerevantsi St., +374 98 897 575 Group/individual gym sessions, cosmetology, massage, manicure/ pedicure services, dietology, reflex therapy

[Davis' Gym](#)

– 6 Zaqyan St., +374 43 13 13 15

[Alex Fitness](#)

– 6/1 Vardanants St. +374-93-807880

Women's fitness club, beauty services are also available



► MUSEUMS

There are museums tucked away in most towns and cities around the country. It is highly recommended to check them out as, though they are underfunded and not the most organized, they often have something pretty incredible to show off about life in Armenia.

PRO TIP: Museum curators often don't get paid much. However, they are passionate about their little museums and happy to open up the doors even on their days off, especially outside of Yerevan. Just give a call a few hours earlier to check in.

Museums you'll want to check out include:

[History Museum](#) of Armenia – Republic Square – 2000 AMD

[National Art Gallery](#) – Republic Square – 1500 AMD

[Genocide Museum](#)– Tsitsernakaberd Park – Free / Donations are welcome

[Yerevan History Museum](#) – 1/1 Argishti St. – 500 AMD

[Medical Museum](#) – 44/1 Arshakunyants – Free

[Yerevan Modern Art Museum](#) – 7 Mashtots St. – 500 AMD

[Geological Museum](#) – Baghramyan St. – 700 AMD

[Matenadaran](#) – 53 Mashtots Ave. – 1500 AMD

[M.Sarian House-Museum](#) – 3 Saryan St. – 1000 AMD

[Tumanyan Museum](#) – Moscovyan 40 – 500 AMD

[Aram Khachaturian Museum](#) – 3 Zarobyan St. – 800 AMD
[Near East Art Museum](#) – 1 Aram St. – 500 AMD
[Folk Art Museum](#) – 64 Abovyan St. – 500 AMD
[Charents Museum](#) – 17 Mashtots St. – 1000 AMD
[Erebuni Fortress Museum](#) – Erebuni Ave. – 1000 AMD
[Parajanov Museum](#) – Dzoragyugh St. – 1000 AMD
[Sardarapat Ethnographic Museum](#) – Araks Village – 700 AMD
[Museum-treasury of Manukyan](#) – Echmiadzin Compound – 700 AMD
[Yeghegnadzor Regional History Museum](#) – Yeghegnadzor – 500 AMD for RA citizens, 700 AMD – for foreign citizens, 100 AMD – for children (kindergarten –12th grade)
[Gladzor University Museum](#) – Vernashen Village – 500 AMD
[Museum of National Architecture and Urban Life of Gyumri](#) – Gyumri – 1000 AMD – adults; 300 AMD – children;
[Shirak Regional Museum](#) – Gyumri – Free
[Aslamazyan Sisters House-Museum](#) – Gyumri – Donation
[Avetik Isahakyan House Museum](#) – Gyumri – Donation
[Hovhannes Shiraz House-Museum](#) – Gyumri – Donation
[Mher Mkrtchyan House-Museum](#) – Gyumri – Donation
[Sergey Merkurov House-Museum](#) – Gyumri – 500 AMD
[Minas Avetisyan House-Museum](#) – Jajur Village– 200 AMD
[Tumanyan House-Museum](#) – Dsegh Village – 500 AMD – adults, pupils and students – 300 AMD
[Stepan Zoryan House-Museum](#) – Vanadzor – Free
[Vanadzor Museum of Fine Art](#) – Vanadzor – 200 AMD – local visitors (adults); 100 AMD – local visitors (students); 500 AMD – foreign visitors (adults and students)
[Stepan Shahumyan House-Museum](#) – Stepanavan – 400 AMD
[Mikoyan Brothers Museum](#) – Sanahin – Free
[Ijevan Historical and Geographical Museum](#) – Ijevan – Free
[Dilijan Local Lore Museum & Picture Gallery](#) – Dilijan – 500 AMD
[Dilijan Folk Art Museum](#) – Dilijan – 100–300 AMD
[Goshavank Historical and Architectural Reserve](#) – Gosh Village – 300–500 AMD
[Berd Museum of Local History and Life](#) – Berd – Free
[Adonts Sisian History Museum](#) – Sisian – 500 AMD
[Aksel Bakunts House Museum](#) – Goris – Free
[Shmavon Movsisyan History Museum](#) – Kapan – Free

► CONCERT HALLS

There are two places other than the physical ticket kiosk near the opera where you can get your tickets, and both are online: toms.am and tomsakgh.am. It will let you buy tickets for a myriad of shows taking place around the city of Yerevan, from concerts to plays, for adults and children. Concert halls and theatres around Yerevan are:

[Alexander Spendaryan Opera & Ballet National Academic Theatre](#)

[Aram Khachaturian Concert Hall](#)
[Arno Babajanyan Concert Hall](#)
[Karen Demirchyan Sport and Concert Complex](#)
[National Centre of Chamber Music](#)
[National State Academic Theatre \(Sundukyan Theatre\)](#)
[Yerevan Drama Theatre \(Hrachia Ghaplanian Theatre\)](#)
[Yerevan Chamber Theatre](#)
[Yerevan Musical Comedy Theatre \(Hakob Paronyan\)](#)
[Yerevan State Circus](#)

► PARKS

Parks in Yerevan are the best way to escape from urban life. The best parks of Yerevan are embracing their urban context by combining greenery with dynamic community uses.

The most popular parks of Yerevan are:

- Lovers Park
- Botanical Garden
- Yerevan 2800th Anniversary Park
- Missak Manouchian Park
- English Park
- Yerevan Children’s Railway
- Yeraz Park
- Victory Park
- Arabkir Park

For the full list in each district of the capital city [click here](#).

► FAMOUS MARKETS

Yerevan has many markets, but not only. We’ve put together a list that will help you shop for exactly what you need, no matter where you live.

- *Vernissage*: Anyone who’d been to Armenia has been to Vernissage at least once, where artisans rent tables to set up their wares and sell them all year long. The summer prices are often higher than the winter, and weekends are fuller than weekdays.
- *GUM Market*: Yes, it says gum. It’s actually pronounced as goom. It is a large market for your groceries, located beside the Tashir Mall, a 5-minute walk from Zoravar Andranik metro station. Open early in the morning and houses merchants of fresh fruits and veggies, dried fruits, meat, honey, spices, fish, and even alcohol. It used to be more affordable, but still has a large variety of products at great value.
- *Yerevan Christmas Market*: It was opened in 2012 on Northern Avenue and is held every year. A wonderful place where you can purchase handmade Christmas gifts, chocolates, Armenian wine, etc
- *Petak*: A huge market on Arshakunyats Street where one can find various goods such as household utensils, tableware, etc
- *Malatia Trade Market*: The largest street market in Yerevan that offers a wide range of products: agricultural products, everything for household, clothes, shoes, etc. Gold market is

also available there. There is a carpet market next to Malatia market.

► SHOPPING MALLS

In the shopping malls you can find not only an interesting selection of both Armenian and brand shops but also cafes and entertainment rooms. The current list of malls includes:

- Dalma Garden Mall
- Yerevan Mall
- Rossia Mall
- Mega Mall
- Rio Mall
- Metronome Shopping Center
- Tashir Trade Center
- Yerevan Tonavajar
- Multi Magic Mall

Large shopping and trade areas also include Petak. Malls are not common outside of Yerevan, but you can find ISSO Mall in Armavir region, Shirak Mall in Shirak and a few others. None of them are actual malls, however, housing international stores.

► AMUSEMENT PARKS

Although modern technological advancements have not been implemented in Yerevan's amusement parks, they can be an interesting destination for family holidays.

- Victory Park
- Lunapark
- Play City
- Water World
- Dino Land
- Zaza Land
- Yerevan Zoo
- Yerevan Park

Use this [Colloquial Armenia map](#) so that to easily understand what is what when referencing locations since many of them are called differently having old names or even made-up ones. You can also add yours if you wish. For example, “ponchikanots” is a Grand Candy shop where “ponchiks” are available among other pastries.

USEFUL APPLICATIONS



Used on your phone or tablet, there are a few applications that are almost a necessity when visiting or living in Armenia. These include:

► TRANSPORTATION

[A2B Transport](#): The most modern and comprehensive bus routes also available in English.

[Yandex Maps](#): You can search for public transport routes and choose the optimal options.

[Yerevan Ride](#): The app gives you access to shared electric and regular bicycles in Yerevan. Use YerevanRide to commute to work, explore Yerevan with friends, or just take a little more care of the environment.

[Mimo bike](#): the first bike sharing platform in Armenia, which aims to develop the bicycle culture and make it financially affordable and physically accessible to everyone in Armenia and around the world.

► LEGAL

[E-Citizen Armenia](#): Allows all citizens to access news and proclamations from the government, check their status, pay fines, etc.

[E-request.am](#): Without visiting government agencies, using this platform, you can send an application, request or complaint, monitor the progress of the case or book a visit.

[Migration.e-gov.am](#): The website has an online queuing function to use the services provided at the Migration and Citizenship Service Administrative Office. In there, passport-related procedures are carried out, applications for obtaining RA citizenship and termination of RA citizenship are accepted, as well as services related to residence and visas are provided to foreign citizens.

► LANGUAGE

[Nayiri](#): A digital dictionary that allows you to immediately translate words from English or French to Eastern or Western Armenian, and vice versa.

[AYOLingo](#): You can learn Eastern Armenian language with the app. Whatever your level of Armenian language proficiency is, AYOLingo offers an easy and free learning experience for Armenian language learners.

► DAILY NECESSITIES

Armenian Yellow Pages: Literally known as Spyur, it is a local yellow pages with everything

Rate.am: Available with more features than the website, easily compare currency exchange

[Armenian Rates & Converter](#): Perfect for currency exchange

[Menu.am](#): Easily order food from any cooperating restaurant in/outside Yerevan. There is also an option to order from one of Yerevan's pharmacies – Natali Pharm.

Glovo Armenia: Food delivery and more.

Yandex Eats: Food delivery from cafes and restaurants.

Zangi: The Armenian equivalent of Viber, WhatsApp and Skype.

TelCell Wallet: Incredible app to help you pay all your bills from your phone

iDram: Your wallet in your phone, it allows you to connect your account and pay online

EasyPay: Safe, fast & secure online payments with easywallet application & self-service payment terminal kiosks

▶ HOME SERVICES

Tun service: Home maintenance services providing home repair services plumbing, electrical, heating and more. Working 7 days a week.

Varpet: The application will help you find craftsmen for any job and use the service you need for your home or office.

Ideal Master: With the use of this app you can order online sight survey to obtain a heating system and online design for your bathroom repair.

▶ TRAVEL AND LOCAL NEWS

[Zvartnots](#): Allows you to monitor flights arriving to or departing from Yerevan. The app is available on both Apple Store and Google Play.

WiFi Map: An international app that works very well in Armenia, allowing free internet access

HIKEArmenia: Hiking trails in Armenia have been drawn out and tours are common

[Other Yerevan](#): Walking tours of Yerevan in your pocket

► SHOPPING

[Jur.am](#): Easily order water and household goods in and outside Yerevan.

Buy.am: Online platform which features hundreds of shops, restaurants, and souvenirs

Tsiran.am: Online supermarket in Yerevan (food products and home collection available)

Office.pro: Stationery and cleaning products online shop.

Biglemon.am: A website where different businesses provide discounts and coupons for their services and products.

Salesboom.am: Another website with discount coupons from local businesses.

Buyarmenian.com: An online marketplace of Armenian products and services launched by American-Armenians Lilit and Nishan Odabashian after the Artsakh War of 2020.

See the whole list of online shops by categories available [here](#).



FUNNY SITUATIONS REPATS HAVE FACED



I still can't get comfortable with the walk of shame carrying a filled urine test container in your hand and standing in line holding it with other urine test fellows till they let you in.

Not understanding the 'are you married?' question and repeatedly answering no... despite the winks and animated faces of nurses trying to make me understand what it actually meant. Still not married, but have a baby. I wish they would just ask if a virgin instead.

I was going to do a few exams and I was told to just take your clothes off; no gown was offered and the dr + nurses were right there. This is especially strange when going to the gynecologist. It happened to me in Sirmed and other private hospitals/clinics.

I found myself a great dentist; such a fun, young and extremely professional doctor. I was amazed by his proficiency, and every time pain would be involved, he gently apologizes. Going to him is like going to a club; he opens Youtube and either puts techno, chill music, or hip-hop to calm you down. Proud we have doctors like him in Armenia. The best was when I asked him something and he opened Youtube to show me the procedure, explaining things one by one!

A few months ago I called a number for a urologist at Izmirlyan center. Shock #1: The doctor answered the phone. Shock #2: He said no appointment was needed and to just come to Izmirlyan. I took a taxi, went there for a possible UTI. I was seen by that doctor after a half hour wait. He sent me to give a urine exam, then they did a bladder ultrasound, also. So, shock #3 was that by the end of the day I had all of the results. This would've taken me probably one month in L.A., making an appointment with a urologist, then ordering the test, ultrasound, and then another appointment to get the results. Unless you go to an ER, which is a different story.

Realized a lot of men here don't shake hands with women in the workplace. It reminded me of Muslims in my country. I never imagined Armenian would ever act like this towards women. I have since learned it's a respect thing, but it's not something we are used to.

Fell over and fractured my thumb. Hospital x rayed and treated me very well, but I also had to file a police report. Thought that was pretty weird. Apparently that's the norm with such cases?

When I was in the hospital recovering from surgery, I got a beautiful gift basket from my colleagues; the nurses and staff got all excited and were extremely impressed. Apparently, they had seen plenty of flowers but never a basket of goodies, and they all initially thought that 'ի՛նչ հարս է՛նի պահում.' It's been 16 years and only recently did I learn that baskets are considered a marriage proposal only and serve no other possible purpose

The most shocking and positive thing is that everyone has a 'tsanot' who's a specialist in something or another who can lead you to whichever specialist you need. My overall experiences with healthcare in Armenia far outweigh those in the UK, which, while generally free, take months. But yeah, if you ever need a specialist, ask a local - they'll know someone.

LANGUAGE DIFFERENCES THAT MIGHT COME IN HANDY



Here, we would like to talk a bit about Eastern vs. Western Armenian differences. These two types of Armenian language are in general mutually understood. But for most native speakers of the Armenian language, different dialects are not that easy to understand. Largely due to the difference in sounds, grammar and vocabulary.

► THE MAIN DIFFERENCES:

- In Western Armenian there is no difference between soft **/d'/** and **/t'/**,
- The Eastern Armenian's voiced sounds correspond to the Western deaf ones,
- The present verb in the Western Armenian version sounds like the future in the eastern.

Please discover more in this [video](#).

After the Armenian Genocide, the West Armenian language was preserved mainly in the Spyurk (Diaspora). It is used by Armenians in *the USA, Middles East, old Diaspora in Europe, South America*. In Armenia, the western variant is spoken by the Armenians who migrated in the 19th century from Turkey to *Abkhazia (Hamshens) and to the Don (Aniyan Armenians)*. In Georgia, it is spoken by many Armenians of the province of *Javakheti* – immigrants from Erzurum. In Armenia itself, the western variant is often used by the residents of the city of *Gyumri (Leninakan)*, who also moved here from the Ottoman Empire.

The Eastern Armenian language is the language of the majority residents of *Armenia and Tbilisi Armenians, and the entire Armenian diaspora in the CIS*.

A dispute is not rare between speakers of two variants of the Armenian language – what is the best form? Western Armenians claim that they are – as it is supposedly closer to the language of the creator of the Armenian alphabet Mesrop Mashtots. The Orientals are sure that they are – as it is now spoken by people in Armenia.

Some of the W / E differences you should know:

- W: Hachis (հաճիս) – **Please** – E: Khndrum em (խնդրում եմ)
- W: Manch (մանչ) – **Boy** – E: Tgha (տղա)
- W: Kotsel (կոցել) – **To close, to switch off** – E: Pakel, anjatel (փակել, անջատել)
- W: Ekur (եկուր) – **Come** – E: Ari (արի)
- W: Tskel (ձգել) = **To let go** / E: Dzgel (ձգել) = **To pull**
- W: Kokhi (կոխի) – **Push (the button)** – E: Seghmi (սեղմի)
- W: Shinel (շինել) – **To build, to construct** – E: Karutsel (կառուցել)

- W: Tkal (դգալ) – **Spoon** – E: Gtal (գդալ)
- W: Hovanots (հովանոց) – **Umbrella** – E: Andzreanots (անձրևանոց)
- W: Tapel (թափել) – **Throw** – E: Qtseł (քցել)
- W: Anoti (անոթի) – **Hungry** – E: Sovats (սոված)
- W: Maganun (մականուն) – **Surname** – E: Azganun (ազգանուն)
- W: Herradzayni tiv (հեռաձայնի թիվ) **Phone number** – E: Herrakhosahamar (հեռախոսահամար)

RETIREMENT IN ARMENIA



Retiring in Armenia is what many consider in their life plans. After all, with the amount of pension received from one's current country, it is more than possible to live a comfortable life in Armenia, even with the loss of social security benefits that occur in some countries. Please check with the country you will be receiving your pension from before deciding on your budget for Armenia.

Retirement age in Armenia is **63 years old** for those who have a working experience, a number that's remained unchanged for decades now. There are no forecasts about increasing retirement age in Armenia. Average pension size is **50,000 AMD** as of 2024. For those who do not have working experience, retirement age is **65**. People coming from abroad are also eligible for pensions and can get **36,000 AMD** of minimum pension in case they have either residency or citizenship and have grantsum in Armenia.

NOTE: If you plan on living in Armenia long enough to receive a pension here, please refer to the section listed under [Employment](#). It will give you a better sense of where you'll be by the time you retire. If you are already paying into the pension fund, you should be receiving quarterly reports on the amount you have contributed to date. You need to work for a minimum of 10 years to qualify. Work experience is potentially calculated from the age of 16.

A privileged pension shall be granted to individuals, who have reached the age of 55 and have at least a 25-year's length of service of which at least 15 calendar years count for employment under particularly hazardous, particularly heavy conditions and during the above period have worked on a full-time basis in an employment entitling them to a privileged pension.

A privileged pension shall be granted to individuals who have reached the age of 59 and have accrued length of service of at least 25 calendar of which at least 20 calendar years count for employment under particularly hazardous, particularly heavy conditions and during the mentioned period have worked on a full-time basis in an employment entitling them to a privileged pension. Should an individual have worked for 35+ years and is unemployed at the age of 52, he/she is eligible for early retirement. Partial early retirement is provided to those who:

- ▶ Work in certain fields of culture and education and have done so for over 25 years (currently 55+), where over 12 years were spent in a single field
- ▶ Are actors or work in theatre, are over 50 years of age, have 25+ years of experience, out of which 12+ years were spent in their field

▶ DOCUMENTS NECESSARY FOR PENSION APPLICATION

If one is eligible for pension, based on the info provided above and on the [Ministry of Labour and Social Affairs website](#), he/she must apply at the nearest office that processes these cases. See the list of territorial departments of social security service offices by districts available [here](#).

Documents required:

- ▶ Written request (dimum)
- ▶ ID with grandzoum
- ▶ SSN
- ▶ Documents proving years of work experience
- ▶ Photo (4x6)
- ▶ Application form filled out at the office

Once done, you will receive a document which includes the application number, the date, the staff member's contact information, and the deadline by which you must have any extra paperwork submitted, if necessary. You will receive an answer to your application within five working days. The amount you will receive is dependent on multiple factors available on the ministry's [website](#)

NOTE: It is possible to be denied pension if you are considered ineligible, do not have a registered address (grandzoum), the documents presented and that which is available in official files do not coincide.

NOTE: Pensions can be recalculated over time.

▶ MEDICAL TREATMENT AND INSURANCE

While the Repat Armenia brokered medical insurance covers individuals up to the age of 70 (longer if you apply before the cutoff age), generally insurance in Armenia will not provide coverage for individuals over the age of 65. It is unfortunate, however the business side of this is understandable. There are, however, certain things the government will cover for the elderly within BBP (Basic Benefit Package):

Outpatient care

- ▶ All PHC (Primary Healthcare services): doctors, gynecologists, neurospecialists and general laboratory test (blood tests, urine tests, ultrasounds, x-rays) – most of PHC are free;
- ▶ Pharmaceutical goods procurement: Drugs must be part of the approved essential drug list. PHC doctor referral is needed. 50% copay for [pensioners](#) that are alone and unemployed with children under 18 years in the family or children with single mothers, 70% copay for pensioners who are not working;
- ▶ Centralized distribution of pharmaceutical products by diseases: diabetes, tuberculosis, mental health, cancer and hematological (malignant form), epilepsy, hemodialysis, chronic diseases are fully covered by the Government. PHC doctor referral is needed.
- ▶ Ambulance care: fully covered by the Government.

Inpatient care

- ▶ Patients with the diseases approved by the MoH and classified under diseases and health statuses that need emergency care – no copayment needed. PHC facility referral not required.
- ▶ Patients with MOH approved diseases: tuberculosis, infections, mental health and narcology ([PHC facility referral is not required](#)), cancer (malignant), hematology (malignant), chemotherapy, hemodialysis – No copayment. PHC facility referral is required.