Social Security Programs Throughout the World: Asia and the Pacific, 2018

Social Security Administration
Office of Retirement and Disability Policy
Office of Research, Evaluation, and Statistics
250 E Street, SW, 8th Floor
Washington, DC 20254

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Preface

This second issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Asia and the Pacific. The combined findings of this series, which also includes volumes on Africa, the Americas, and Europe, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). The ISSA is the principal international institution bringing together social security agencies and organizations around the world. Founded in 1927, the ISSA is located at the International Labour Office in Geneva.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. ISSA has researched and written the publication since the introduction of the four-volume format in 2002, and beginning with the volume on the Americas 2015, the publication is co-financed by both institutions. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and other types of data that are drawn together to update this report. *Social Security Programs Throughout the World* is based on legislation in effect in July 2018, or the last date for which information has been received by SSA or ISSA. We added a new country, Cambodia, to this volume, and omitted the summary for Iraq since information could not be verified.

Harald Braumann, Luisa Carmona, and Megan Gerecke managed the data collection and analysis for the ISSA, and John Jankowski and Ben Danforth performed a technical review of the report for SSA. Staff of the Office of Information Resources at SSA edited the report and prepared it for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be e-mailed to ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

International Social Security Association
Case postale 1
4 route des Morillons
CH-1211 Geneva 22
Switzerland
https://www.issa.int
E-mail: issaisd@ilo.org
Fax: +41-22-799-8509

This report and other publications are available at https://www.ssa.gov/policy. The information reported in the country summaries is also available on the ISSA website at https://www.issa.int/country-profiles.

Jason D. Brown
Associate Commissioner
for Research, Evaluation, and Statistics

March 2019

Errata Policy

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at https://www.ssa.gov/policy/docs/progdesc/ssptw/2018-2019/asia/index.html.

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Guide to Reading the Country Summaries

This second issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Asia and the Pacific.[1] The combined findings of this series, which also includes volumes on Africa, the Americas, and Europe, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or insufficient information was available regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on Asia and the Pacific, the data reported are based on laws and regulations in force in July 2018 or on the last date for which information has been received. Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features including mandatory occupational pensions and in some cases, private insurance. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs wherever possible. The terminology may therefore differ from national concepts or usage.

[1] The names of the countries in this report are those used by the U.S. Department of State. The names of the countries, as reproduced on the ISSA website, reflect those used by the United Nations. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Information Sources

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) in partnership with the U.S. Social Security Administration (SSA). This information was supplemented by data collected by the ISSA. Empirical data were provided by numerous social security institutions throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both, and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see source of funds under Old Age, Disability, and Survivors.)

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with the required length of residency. Universal

Countries in Asia and the Pacific that Responded to the Social Security Programs Throughout the World Survey

Armenia	India	Marshall Islands	Solomon Islands
Australia	Indonesia	Micronesia	South Korea
Azerbaijan	Iran	Nepal	Sri Lanka
Bahrain	Israel	New Zealand	Syria
Bangladesh	Japan	Oman	Taiwan
Bhutan	Jordan	Pakistan	Thailand
Brunei	Kazakhstan	Palau	Uzbekistan
Burma (Myanmar)	Kiribati	Papua New Guinea	Vanuatu
Cambodia	Kuwait	Philippines	Vietnam
China	Kyrgyzstan	Qatar	Yemen
Fiji	Laos	Samoa	
Georgia	Lebanon	Saudi Arabia	
Hong Kong	Malaysia	Singapore	

programs may include old-age pensions for persons over a certain age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are often administered locally.

Other Types of Programs

Three other types of programs are those delivered mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Individual account. Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and, in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve

any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary presents information available on five branches of social security:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of work-related income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude noncitizens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and military personnel, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate programs or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, increasingly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via provident funds. Most provident funds provide coverage for wage and salary workers in the public and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing based on wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified pensionable age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although

the norm has been for the differential to be about five years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to five years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child raising, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of three to five years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some coun-

tries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, for instance, 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, based on a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage,

although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are disabled. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. In many instances, a widower must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration often rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In other cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Historically, cash sickness and maternity benefits as well as health care were often administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

Another important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Sometimes, such benefits are furnished as part of a single system with common financing and administration. Many countries provide medical care services for sickness and maternity as an integral part of the health insurance system and some link those services directly with the provision of cash benefits. In other instances, however, maternity cash grants are covered under family allowance programs. In many cases, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insur-

ance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, employees and employers contribute directly to a separate program that includes both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than one month to six months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last six or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of two to seven days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly two to three weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers. In other programs, employers are required to pay benefits for a certain number of days before social insurance payments begin.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she

must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately six weeks before the expected date of childbirth and end six to eight weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to six months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or for each day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouses and young children (and, in some cases, other adults or young relatives living with and

dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary depending on the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of one to three days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant of several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general

program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Uninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is six months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between

unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only based on the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between three and seven days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from eight to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require per-

sons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, minimum income guarantees, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

A relatively new trend in many developing countries has been the emergence of cash transfers as an instrument to alleviate poverty and invest in human capital. In this report, these benefits are classified as family allowances since they are generally paid to families with children. Usually financed from taxation, cash transfers are almost always means tested, and the receipt of benefits may be tied to a given set of behavioral conditions, such as school attendance or meeting basic health and nutritional requirements.

Types of Systems and Coverage. Family allowance programs are generally of three types: universal, employment-related, and social assistance. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, to self-employed and nonemployed persons. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries. The third category provides allowances to persons or households whose resources fall below a calculated standard, usually based on subsistence needs.

Source of Funds. The differences in family allowance programs are reflected in the methods used for financing. In universal and social assistance systems, the entire cost is usually covered by general revenue, although some programs may be financed with earmarked taxes or solidarity transfers from contributory programs. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may

vary, for example, depending on whether the primary intent is to provide assistance, stimulate population growth, or promote human capital. The allowance is often a uniform amount for every child, regardless of the number of children in a family. In other countries, the allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance for each child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are universal or targeted to the poorest households, the program is usually administered by a government ministry, department, or semiautonomous agency. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

Table 1.
Social security programs, by country and type

Country	Old age, disability, and survivors	Sickness and maternity: Cash sickness benefits	Sickness and maternity: Cash maternity benefits	Sickness and maternity: Medical benefits	Work injury	Unemploy-ment	Family allowances
Armenia	X	X	X	X	X		X
Australia	X	X	X	X	[a] X	X	X
Azerbaijan	X	X	X	X	[a] X	X	X
Bahrain	X	[a] X	[a] X	X	X	X	X
Bangladesh	X	[a] X	[a] X	[a] X	[a] X		
Bhutan	X	[a] X	[a] X	X	[a] X		
Brunei	X	[a] X	X	X	[a] X		
Burma (Myanmar)	[b] X	X	X	X	X	[b] X	X
Cambodia		X	X	X	X		
China	X	X	X	X	X	X	
Fiji	X	[a] X	[a] X	X	[a] X		X
Georgia	X	[a] X	X	X	[a] X		X
Hong Kong	X	X	[a] X	X	[a] X	X	X
India	X	X	X	X	X	X	
Indonesia	X	[a] X	[a] X	X	X		
Iran	X	X	X	X	X	X	X
Israel	X	X	X	X	X	X	X
Japan	X	X	X	X	X	X	X
Jordan	X	[a] X	X		X	X	X
Kazakhstan	X	[a] X	X	X	X	X	X
Kiribati	X		[a] X	X	[a] X	X	X
Kuwait	X	[a] X	[a] X	X	[c] X		
Kyrgyzstan	X	X	X	X	X	X	X
Laos	X	X	X	X	X	X	X
Lebanon	X	[b] X	[b] X	X	[a] X	X	
Malaysia	X	[a] X	[a] X	X	X		X
Marshall Islands	X			X		[d] X	
Micronesia	X						
Nepal	X	[a] X	[a] X	X	[a] X		
New Zealand	X	X	X	X	X		X
Oman	X	[a] X	[a] X	X	X	X	X

(Continued)

Table 1.
Social security programs, by country and type—*Continued*

Country	Old age, disability, and survivors	Sickness and maternity			Work injury	Unemploy-ment	Family allowances
		Cash sickness benefits	Cash maternity benefits	Medical benefits			
Pakistan	X	X	X	X	X		X
Palau	X			X			
Papua New Guinea	X	[a] X		X	[a] X		
Philippines	X	X	X	X	X		X
Qatar	X	[a] X	[a] X	X	[a] X		X
Samoa	X	[a] X	[a] X	X	X		
Saudi Arabia	X	[a] X	[a] X	X	X	X	X
Singapore	X	[a] X	X	X	[a] X		X
Solomon Islands	X	[a] X	[a] X	X	[a] X		
South Korea	X		X	X	X	X	X
Sri Lanka	X	[a] X	[a] X	X	[a] X		X
Syria	X	[a] X	[a] X	X	X		
Taiwan	X	X	X	X	X	X	
Tajikistan	X	X	X	X	[c] X	X	X
Thailand	X	X	X	X	[a] X	X	X
Turkmenistan	X	X	X	X	X	X	[c] X
Uzbekistan	X	X	X	X	X	X	X
Vanuatu	X	[a] X	[a] X	[a] X			
Vietnam	X	X	X	X	X	X	X
Yemen	X	[a] X	[a] X	X	X		

SOURCE: The country summaries in this volume.

a. Employer-liability system only.

b. The statutory program has not yet been implemented.

c. Coverage is provided under other programs.

d. New program.

Table 2.
Mandatory old-age income security programs, by country and type

Country	Contributory		Non-contributory				
	Flat-rate	Earnings-related	Means-tested	Universal	Provident funds [a]	Occupational pensions	Individual accounts
Armenia	[a] X	[a] X	X				X
Australia			X	X		X	
Azerbaijan	X	X	X				
Bahrain		X	X				
Bangladesh			X				
Bhutan					X		
Brunei				X	X		X
Burma (Myanmar)		[b] X					
Cambodia							
China		X	X				X
Fiji			X		X		
Georgia				X			X
Hong Kong			X	X		X	
India		X	X		X		
Indonesia		X			X		
Iran		X					
Israel	X		X				
Japan	X	X					
Jordan		X	X				
Kazakhstan		X	X	X			X
Kiribati				X	X		
Kuwait		X	X				
Kyrgyzstan	[a] X	[a] X	X				X
Laos		X					
Lebanon		X					
Malaysia			X		X		
Marshall Islands		X					
Micronesia		X					
Nepal			X		X		
New Zealand			X	X			
Oman		X	X				
Pakistan		X					

(Continued)

Table 2.
Mandatory old-age income security programs, by country and type—*Continued*

Country	Contributory		Non-contributory				
	Flat-rate	Earnings-related	Means-tested	Universal	Provident funds [a]	Occupational pensions	Individual accounts
Palau		X					
Papua New Guinea						X	
Philippines	[a] X	[a] X	X				
Qatar		X	X				
Samoa				X	X		
Saudi Arabia		X	X				
Singapore			X		X		
Solomon Islands					X		
South Korea		X	X				
Sri Lanka					X		
Syria		X					
Taiwan	[a] X	[a] X	X				X
Tajikistan		X	X				X
Thailand		X	X				
Turkmenistan		X	X				
Uzbekistan		X	X				X
Vanuatu					X		
Vietnam		X	X				
Yemen		X					

SOURCE: The country summaries in this volume.

NOTES: The types of mandatory old-age income programs are defined as follows:

Contributory flat-rate pension: A pension amount that is independent of earnings, but can vary depending on length of service, residency, or other factors. It is financed by payroll tax contributions from employees, employers, or both.

Contributory earnings-related pension: A pension that is based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Non-contributory means-tested pension: A pension paid to eligible persons whose own or family income, assets, or both fall below certain limits. It is generally financed through government contributions, with no contributions from employers or employees.

Non-contributory universal pension: A pension paid to eligible persons based primarily on residency and not earnings or financial means. It is generally financed through government contributions, with no contributions from employers or employees.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

(Continued)

Table 2.
Mandatory old-age income security programs, by country and type—*Continued*

Occupational pensions: Employers are required by law to provide private occupational retirement programs financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual accounts: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

a. The benefit formula contains a flat-rate component as well as an element based on earnings or years of coverage.

b. The statutory program has not yet been implemented.

Table 3.
Demographic and other social-security related statistics, by country, 2016–2018

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) [a]	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age [b]		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Armenia	2.93	11.2	45.4	71.3	77.6	63	63	b	b	9,647
Australia	24.60	15.5	52.7	80.5	84.6	65.5	65.5	b	b	48,460
Azerbaijan	9.86	6.0	41.4	69.0	75.0	63.5	60.5	b	b	17,398
Bahrain	1.49	2.4	28.4	76.1	78.0	60	55	b	b	47,527
Bangladesh	164.67	5.1	50.3	70.9	74.3	65	62	b	b	3,869
Bhutan	0.808	4.9	45.8	69.9	70.5	56	56	b	b	9,372
Brunei	0.429	4.6	38.2	75.6	78.9	60	60	b	b	78,836
Burma (Myanmar)	53.37	5.7	48.3	64.2	68.9	c	c	c	c	6,161
Cambodia	16.01	4.4	55.5	66.8	70.9	c	c	c	c	4,009
China	1386.40	10.6	39.5	74.8	77.8	60	60	b	b	16,807
Fiji	0.906	6.2	53.1	67.4	73.5	55	55	b	b	9,555
Georgia	3.72	14.9	51.6	69.0	77.5	65	60	b	b	10,683
Hong Kong	7.39	16.3	38.5	81.3	87.3	65	65	b	b	61,540
India	1339.18	6.0	51.0	67.1	70.2	58	58	50	50	7,059
Indonesia	263.99	5.3	48.5	67.2	71.4	56	56	b	b	12,284
Iran	81.16	5.4	41.1	74.9	77.1	60	55	b	b	20,841
Israel	8.71	11.7	65.6	80.7	84.2	70	68	b	b	38,262
Japan	126.8	27.0	66.5	81.0	87.1	65	65	60	60	43,279
Jordan	9.70	3.8	64.8	72.7	76.1	60	55	45	45	9,153
Kazakhstan	18.04	7.0	53.7	68.1	76.6	63	58.5	b	b	26,435
Kiribati	0.116	3.9	63.6	63.0	69.6	65	65	b	b	2,180
Kuwait	4.14	2.3	30.6	73.8	76.0	53	53	b	b	71,943
Kyrgyzstan	6.20	4.5	57.1	67.0	75.1	63	58	60	55	3,726
Laos	6.86	4.0	58.5	65.1	68.2	60	55	b	b	7,023
Lebanon	6.08	8.5	46.2	78.0	81.4	60	60	b	b	14,482
Malaysia	31.62	6.3	44.1	73.2	77.7	55	55	b	b	29,449
Marshall Islands	0.053	4.2	62.6	71.4	76.0	61	61	55	55	4,238
Micronesia	0.106	4.8	61.1	68.0	70.4	65	65	60	60	3,693
Nepal	29.30	5.8	58.0	68.7	71.9	58	58	b	b	2,697
New Zealand	4.79	15.3	54.1	79.9	83.4	65	65	b	b	41,109

(Continued)

Table 3.
Demographic and other social security-related statistics, by country, 2016–2018—*Continued*

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) [a]	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age [b]		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Oman	4.64	2.4	31.9	75.3	79.5	60	55	45	45	41,675
Pakistan	197.02	4.5	64.7	65.5	67.5	60	55	55	50	5,527
Palau	0.022	8.5	38.6	70.4	77.0	60	60	b	b	14,823
Papua New Guinea	8.25	3.8	66.0	63.1	68.1	55	55	b	b	4,199
Philippines	104.92	4.8	57.5	65.8	72.7	60	60	b	b	8,343
Qatar	2.64	1.3	17.9	77.4	79.9	60	60	40	40	128,374
Samoa	0.196	5.6	73.0	72.0	78.3	65	65	b	b	6,627
Saudi Arabia	32.94	3.3	39.8	73.3	76.3	58	53	b	b	53,779
Singapore	5.61	12.9	38.7	80.6	85.1	55	55	b	b	93,905
Solomon Islands	0.611	3.5	73.5	69.3	72.3	50	50	40	40	2,422
South Korea	51.47	13.9	37.7	79.0	85.2	61	61	57	57	38,335
Sri Lanka	21.44	10.1	51.7	71.9	78.6	55	50	b	b	12,835
Syria	18.27	4.3	69.3	64.5	77.1	60	55	b	b	2,900
Taiwan	23.55	14.4	35.2	77.2	83.7	61	61	56	56	50,500
Tajikistan	8.92	3.5	63.2	68.3	74.2	63	58	b	b	3,195
Thailand	69.04	11.4	40.2	71.6	79.1	55	55	b	b	17,872
Turkmenistan	5.76	4.3	54.3	64.4	71.3	62	57	b	b	17,993
Uzbekistan	32.39	4.5	48.0	68.6	74.1	60	55	b	b	6,865
Vanuatu	0.276	4.4	67.5	70.0	74.4	55	55	b	b	3,208
Vietnam	95.54	7.1	43.3	71.5	80.9	60	55	b	b	6,776
Yemen	28.25	2.9	74.9	63.5	66.4	60	55	b	b	2,601

SOURCES: Information on statutory and early pensionable ages is based on information in the country summaries in this volume. Other indicators are sourced from the World Bank, *World Development Indicators*, available at https://data.worldbank.org/data-catalog/worlddevelopment-indicators; and where information was not available, the U.S. Central Intelligence Agency. *The World Factbook* (Washington D.C.: Central Intelligence Agency), available at https://www.cia.gov/library/publications/resources/the-world-factbook/index.html. The figures in the table reflect the latest data available from each source as of the publication of this volume.

NOTES: GDP = gross domestic product; PPP = purchasing power parity. GDP estimates are converted into international dollars using PPP rates. The statutory and early pensionable age shown in the table is the general pensionable age or the age that applies to the largest covered population.

a. Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.

b. The country has no early pensionable age, has one only for specific groups, information is not available, or the pension is awarded at any age if certain qualifying conditions are met.

c. There is no statutory program or the statutory program has not yet been implemented.

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Armenia						
Insured person	[a] 2.5	b	b	. . .	0	[a] 2.5
Employer	0	0	0	. . .	0	0
Total	[a] 2.5	[b] 0	[b] 0	. . .	0	[a] 2.5
Australia						
Insured person	0	0	0	0	0	0
Employer	9.5	0	c	0	0	[c] 9.5
Total	9.5	0	[c] 0	0	0	[c] 9.5
Azerbaijan						
Insured person	3	b	0	0.5	b	3.5
Employer	22	b	c	0.5	b	[c] 22.5
Total	25	b	[c] 0	1.0	b	[c] 26.0
Bahrain						
Insured person	6	0	0	1	0	7
Employer	9	c	3	1	0	[c] 13
Total	15	[c] 0	3	2	0	[c] 20
Bangladesh						
Insured person	0	0	0	. . .	. . .	0
Employer	0	c	c	. . .	. . .	[c] 0
Total	0	[c] 0	[c] 0	. . .	. . .	[c] 0
Bhutan						
Insured person	5	0	0	. . .	. . .	5
Employer	5	c	c	. . .	. . .	[c] 5
Total	10	[c] 0	[c] 0	. . .	. . .	[c] 10
Brunei						
Insured person	8.5	0	0	. . .	. . .	8.5
Employer	8.5	c	c	. . .	. . .	[c] 8.5
Total	17.0	[c] 0	[c] 0	. . .	. . .	[c] 17.0
Burma (Myanmar)						
Insured person	d	2	0	d	d	[d] 2
Employer	d	2	1	d	d	[d] 3
Total	d	4	1	d	d	[d] 5

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)—*Continued*

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Cambodia						
Insured person	. . .	0	0	. . .	. . .	0
Employer	. . .	[c] 2.6	0.8	. . .	. . .	[c] 3.4
Total	. . .	[c] 2.6	0.8	. . .	. . .	[c] 3.4
China						
Insured person	8	0	0	1	. . .	9.00
Employer	20	[c] 1	[c] 0.75	2	. . .	[c] 23.75
Total	28	[c] 1	[c] 0.75	3	. . .	[c] 32.75
Fiji						
Insured person	8	0	0	. . .	0	8
Employer	10	c	c	. . .	0	[c] 10
Total	18	[c] 0	[c] 0	. . .	0	[c] 18
Georgia						
Insured person	2	0	0	. . .	0	2
Employer	2	[c] 0	c	. . .	0	[c] 2
Total	4	[c] 0	[c] 0	. . .	0	[c] 4
Hong Kong						
Insured person	5	0	0	0	0	5
Employer	5	c	c	0	0	[c] 5
Total	10	[c] 0	[c] 0	0	0	[c] 10
India						
Insured person	12	1.75	b	b	. . .	13.75
Employer	16	4.75	b	b	. . .	20.75
Total	28	6.50	b	b	. . .	34.50
Indonesia						
Insured person	3	0	0	. . .	. . .	3.00
Employer	6	c	0.24	. . .	. . .	[c] 6.24
Total	9	[c] 0	0.24	. . .	. . .	[c] 9.24
Iran						
Insured person	5	b	b	0	0	5
Employer	14	b	b	3	c	[c] 17
Total	19	b	b	3	[c] 0	[c] 22

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)—*Continued*

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Israel						
Insured person	0.34	0.04	0	0.01	0	0.39
Employer	1.60	0.11	0.37	0.03	1.32	3.43
Total	1.94	0.15	0.37	0.04	1.32	3.82
Japan						
Insured person	9.15	5	0	0.3	0	14.45
Employer	9.15	5	0.25	0.6	0.29	15.29
Total	18.30	10	0.25	0.9	0.29	29.74
Jordan						
Insured person	6.5	0	0	1.0	0	7.50
Employer	11.0	[c] 0.75	2	0.5	0	[c] 14.25
Total	17.5	[c] 0.75	2	1.5	0	[c] 21.75
Kazakhstan						
Insured person	10.0	0	0	0	0	10.0
Employer	3.5	b, c	c	b	0	[c] 3.5
Total	13.5	[b, c] 0	[c] 0	[b] 0	0	[c] 13.5
Kiribati						
Insured person	7.5	0	0	. . .	. . .	7.5
Employer	7.5	c	c	. . .	. . .	[c] 7.5
Total	15.0	[c] 0	[c] 0	. . .	. . .	[c] 15.0
Kuwait						
Insured person	7.5	0	0	0.5	0	8.0
Employer	10.0	c	c	0.5	0	[c] 10.5
Total	17.5	[c] 0	[c] 0	1.0	0	[c] 18.5
Kyrgyzstan						
Insured person	10.00	b	b	b	0	10.00
Employer	15.25	b	b	0	0	15.25
Total	25.25	b	b	[b] 0	0	25.25
Laos						
Insured person	2.5	1.25	0	1	. . .	4.75
Employer	2.5	1.25	0.5	1	. . .	5.25
Total	5.0	2.50	0.5	2	. . .	10.00

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)—*Continued*

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Lebanon						
Insured person	0	. . .	0	. . .	0	0
Employer	8.5	. . .	c	. . .	6	[c] 14.5
Total	8.5	. . .	[c] 0	. . .	6	[c] 14.5
Malaysia						
Insured person	11.5	0	0	0.2	. . .	11.70
Employer	13.5	c	1.25	0.2	. . .	[c] 14.95
Total	25.0	[c] 0	1.25	0.4	. . .	[c] 26.65
Marshall Islands						
Insured person	8	. . .	. . .	. . .	. . .	8
Employer	8	. . .	. . .	. . .	. . .	8
Total	16	. . .	. . .	. . .	. . .	16
Micronesia						
Insured person	7.5	. . .	. . .	. . .	. . .	7.5
Employer	7.5	. . .	. . .	. . .	. . .	7.5
Total	15.0	. . .	. . .	. . .	. . .	15.0
Nepal						
Insured person	10	[b] 0	0	. . .	0	10
Employer	10	b, c	c	. . .	0	[c] 10
Total	20	[b, c] 0	[c] 0	. . .	0	[c] 20
New Zealand						
Insured person	0	0	0	0	0	0
Employer	0	0	c	0	0	[c] 0
Total	0	0	[c] 0	0	0	[c] 0
Oman						
Insured person	7.0	0	0	. . .	0	7.0
Employer	10.5	c	1	. . .	0	[c] 11.5
Total	17.5	[c] 0	1	. . .	0	[c] 18.5
Pakistan						
Insured person	1	a	b	. . .	0	[a] 1
Employer	5	6	b	. . .	0	11
Total	6	[a] 6	b	. . .	0	[a] 12

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)—*Continued*

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Palau						
Insured person	7	. . .	. . .	. . .	. . .	7
Employer	7	. . .	. . .	. . .	. . .	7
Total	14	. . .	. . .	. . .	. . .	14
Papua New Guinea						
Insured person	6.0	0	0	. . .	. . .	6.0
Employer	8.4	c	c	. . .	. . .	[c] 8.4
Total	14.4	[c] 0	[c] 0	. . .	. . .	[c] 14.4
Philippines						
Insured person	a	b	0	. . .	0	[a] 0
Employer	a	b	a	. . .	0	[a] 0
Total	a	b	a	. . .	0	[a] 0
Qatar						
Insured person	5	0	0	. . .	0	5
Employer	10	c	c	. . .	0	[c] 10
Total	15	[c] 0	[c] 0	. . .	0	[c] 15
Samoa						
Insured person	7	0	0	. . .	. . .	7
Employer	7	c	0	. . .	. . .	[c] 7
Total	14	[c] 0	0	. . .	. . .	[c] 14
Saudi Arabia						
Insured person	9	0	0	1	0	10
Employer	9	c	2	1	0	[c] 12
Total	18	[c] 0	2	2	0	[c] 22
Singapore						
Insured person	[a] 20	0	0	. . .	0	[a] 20
Employer	17	c	c	. . .	0	[c] 17
Total	[a] 37	[c] 0	[c] 0	. . .	0	[a, c] 37
Solomon Islands						
Insured person	[a] 5	0	0	. . .	. . .	[a] 5
Employer	7.5	c	c	. . .	. . .	[c] 7.5
Total	[a] 12.5	[c] 0	[c] 0	. . .	. . .	[a, c] 12.5

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)—*Continued*

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
South Korea						
Insured person	4.5	b	0	0.65	. . .	5.15
Employer	4.5	b	0.7	0.90	. . .	6.10
Total	9.0	b	0.7	1.55	. . .	11.25
Sri Lanka						
Insured person	8	0	0	. . .	a	[a] 8
Employer	15	c	c	. . .	0	[c] 15
Total	23	[c] 0	[c] 0	. . .	a	[a, c] 23
Syria						
Insured person	7.0	0	0	. . .	. . .	7.0
Employer	14.1	c	3	. . .	. . .	[c] 17.1
Total	21.1	[c] 0	3	. . .	. . .	[c] 24.1
Taiwan						
Insured person	7.00	b	0	0.2	. . .	7.02
Employer	12.65	b	0.22	0.7	. . .	13.57
Total	19.65	b	0.22	0.9	. . .	20.59
Tajikistan						
Insured person	1	0	. . .	0	0	1
Employer	25	b	. . .	b	b	25
Total	26	[b] 0	. . .	[b] 0	[b] 0	26
Thailand						
Insured person	[b] 3	1.5	0	0.5	b	5.0
Employer	[b] 3	1.5	0.2	0.5	b	5.2
Total	[b] 6	3.0	0.2	1.0	b	10.2
Turkmenistan						
Insured person	0	0	0	0	b	0
Employer	20	b	b	2	b	22
Total	20	[b] 0	[b] 0	2	b	22
Uzbekistan						
Insured person	10	0	0	0	0	10
Employer	25	b	b	b	b	25
Total	35	[b] 0	[b] 0	[b] 0	[b] 0	35

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2018 (in percent)—*Continued*

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Vanuatu						
Insured person	4	0	. . .	. . .	. . .	4
Employer	4	c	. . .	. . .	. . .	[c] 4
Total	8	[c] 0	. . .	. . .	. . .	[c] 8
Vietnam						
Insured person	8	0	0	1	0	9.0
Employer	14	3	0.5	1	0	18.5
Total	22	3	0.5	2	0	27.5
Yemen						
Insured person	6	0	0	. . .	. . .	6
Employer	9	c	1	. . .	. . .	[c] 10
Total	15	[c] 0	1	. . .	. . .	[c] 16

SOURCE: The country summaries in this volume.

NOTES: This table provides an overview. Contribution rates are not directly comparable across programs and countries. The definition of earnings used to calculate contributions can vary and some rates are subject to contribution floors and ceilings. Contribution rates for self-employed persons and government funding are not represented. In some countries, only certain groups of employed persons, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used. In most cases, contribution rates for individual accounts do not include administrative fees. In most cases, contributions for medical benefits have been excluded. They are only included in Sickness and Maternity in countries where cash benefits and medical benefits are financed from the same contributions. Where two programs are financed in different ways or with different rates, either the aggregate rate is used or one rate for one program and a footnote for the other, if relevant. If an individual can choose whether to participate in two (or more) programs, the social insurance rate is shown.

. . . = not applicable.

a. Nonstandard financing. See country profile for specific information.

b. All or certain benefits are financed under another program.

c. Employers pay the total cost or provide benefits directly to the insured.

d. The statutory program has not yet been implemented.

Country Summaries

Armenia

Exchange rate: US$1.00 = 485 drams.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 and 1964.

Current laws: 2002 (state pensions), implemented in 2003; 2010 (individual accounts); 2013 (public welfare); 2010 (income tax), implemented in 2013; and 2014 (elected officials).

Type of program: Social insurance, mandatory individual account, and social assistance system.

Note: On January 1, 2014, individual accounts were introduced that are mandatory for workers born on or after January 1, 1974. On July 1, 2018, mandatory coverage was extended to all workers regardless of date of birth.

The 2010 law on income tax replaced mandatory social contributions with a tax-financed system, but the basic structure of the social insurance program remains in place.

Coverage

Social insurance and mandatory individual account: Employed and self-employed persons.

Special systems for military and police personnel, judges, elected officials, public prosecutors, and their family members.

Social assistance: Citizens of Armenia.

Source of Funds

Insured person

Social insurance: Financed through a portion of personal income taxes.

The insured person's contributions also finance cash sickness, maternity, and work injury benefits.

Mandatory individual account: 5% (temporarily reduced to 2.5%) of gross monthly earnings.

The maximum monthly earnings used to calculate contributions are 500,000 drams.

Social assistance: None.

Self-employed person

Social insurance: Financed through a portion of personal income taxes.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Mandatory individual account: 5% (temporarily reduced to 2.5%) of annual declared earnings.

The maximum annual earnings used to calculate contributions are 6,000,000 drams.

Social assistance: None.

Employer

Social insurance: None.

Mandatory individual account: None.

Social assistance: None.

Government

Social insurance: Provides subsidies as needed.

Mandatory individual account: 5% (temporarily increased to 7.5%) of gross monthly earnings.

The maximum monthly earnings used to calculate contributions are 500,000 drams.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 63 with at least 25 years of covered employment; age 59 with at least 25 years of covered employment, including at least 20 years in arduous or hazardous work before January 1, 2014, or at least 10 years in arduous or hazardous work after January 1, 2014; or age 55 with at least 25 years of covered employment, including at least 15 years in arduous or hazardous work before January 1, 2014, or at least 7.5 years in arduous or hazardous work after January 1, 2014.

Covered employment also includes years as a university student, years of service in the military, years caring for a child, and periods receiving unemployment benefits.

Partial pension: A reduced pension is paid with at least 10 years of work.

Deferred pension: The pension may be deferred.

The old-age pension is payable abroad under reciprocal agreement.

Old-age benefit (mandatory individual account): Age 63.

Old-age social pension (social assistance): Age 65 with less than 10 years of covered employment.

The old-age social pension is payable abroad under reciprocal agreement.

Disability pension (social insurance): Must be assessed with a Group I (total incapacity for work and requiring constant attendance), Group II (total incapacity for work but not requiring constant attendance), or Group III (partial incapacity for work) disability. The required years of covered employment vary depending on the insured's age when the disability began: at least two years of covered employment if younger than age 23, three years if aged 23

to 26, four years if aged 26 to 28, five years if aged 29 to 31, six years if aged 32 to 34, seven years if aged 35 to 37, eight years if aged 38 to 40, nine years if aged 41 to 43, or at least 15 years if aged 44 or older.

Covered employment also includes years as a university student, years of service in the military, years caring for a child, and periods receiving unemployment benefits.

A specialized medical committee assesses the degree of disability.

The disability pension is payable abroad under reciprocal agreement.

Disability social pension (social assistance): Must be assessed with a disability and have less than the number of years of covered employment required for a social insurance disability pension.

The disability social pension is payable abroad under reciprocal agreement.

Disability settlement (mandatory individual account): Must be assessed with a Group I, II, or III disability.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension.

Eligible survivors include a widow(er) or other person who is not employed at the time of deceased's death, is not receiving any other pension, and cares for the deceased's children, brothers, sisters, or grandchildren younger than age 14; a half orphan younger than age 18 (no age limit if assessed with a disability that began before age 18); full orphans younger than age 18 (at any age if a full-time student who lost both parents from age 18 to 23) who are not receiving any other pension; and dependent brothers, sisters, and grandchildren younger than age 18 under certain conditions.

The survivor pension is payable abroad under reciprocal agreement.

Survivor social pension (social assistance): The deceased received or was entitled to receive an old-age or disability social pension.

Eligible survivors include a widow(er) or other person who is not employed at the time of deceased's death, is not receiving any other pension, and cares for the deceased's children, brothers, sisters, or grandchildren younger than age 14; or full orphans younger than age 18 (at any age if a full-time student who lost both parents from age 18 to 23) who are not receiving any other pension.

Survivor benefit (mandatory individual account): Paid when the insured dies.

Funeral grant (social insurance and social assistance): Paid when an old-age or disability pensioner dies.

Old-Age Benefits

Old-age pension (social insurance): The pension consists of a basic pension and a bonus pension.

Basic pension: 16,000 drams a month.

Bonus pension: 800 drams a month is paid for each of the first 10 full calendar years of covered employment plus 500 drams a month for each additional full calendar year of covered employment, multiplied by a personal coefficient based on the length of service.

There is no maximum old-age pension.

Partial pension: A reduced pension is paid.

Deferred pension: Calculated in the same way as the old-age pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Old-age benefit (mandatory individual account): The insured has three payment options: purchase an annuity, receive programmed withdrawals, or receive a lump sum.

The benefit is the total employee and government contributions, adjusted for inflation, minus administrative fees.

Old-age social pension (social assistance): 16,000 drams a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Permanent Disability Benefits

Disability pension (social insurance): The pension consists of a basic pension and a bonus pension.

Basic pension: 140% of the basic pension is paid for a Group I disability, 120% for a Group II disability, 100% for a Group III disability.

The basic pension is 16,000 drams a month.

Bonus pension: 800 drams a month is paid for each of the first 10 full calendar years of covered employment plus 500 drams a month for each additional full calendar year of covered employment, multiplied by a personal coefficient based on the length of service.

There is no maximum disability pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Disability social pension (social assistance): 21,500 drams a month is paid for a Group I disability, 19,000 drams a month for a Group II disability, and 16,000 drams a month for a Group III disability.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Disability settlement (mandatory individual account): The account balance is paid as a lump sum.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 100% of the basic pension plus 50% of the bonus pension is paid.

The basic pension is 16,000 drams a month.

The bonus pension is 500 drams a month for each full calendar year the deceased was in covered employment from the 11th year of covered employment multiplied by a personal coefficient based on the length of service.

The spouse's pension ceases upon remarriage.

Full orphan's pension: 500% of the basic pension plus 50% of the bonus pension is paid.

The basic pension is 16,000 drams a month.

The bonus pension is 500 drams a month for each full calendar year both deceased parents were in covered employment.

There is no maximum orphan's pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Survivor social pension (social assistance): 16,000 drams a month is paid for a spouse; 80,000 drams a month for a full orphan.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Survivor benefit (mandatory individual account): The value of the insured's accumulated assets is split and transferred to the individual accounts of eligible survivors. If eligible survivors are not participants in the individual account program, the accumulated assets are paid to them as a lump sum or as a fixed-term annuity for up to five years.

Funeral grant (social insurance and social assistance): A lump sum of 200,000 drams is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Administrative Organization

Ministry of Labor and Social Affairs (http://www.mlsa.am/) is responsible for policy.

State Social Security Service (http://www.ssss.am/) administers the social insurance and social assistance programs.

Licensed pension management companies manage the mandatory individual accounts.

State Revenue Committee (http://www.petekamutner.am/) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 2005 (temporary disability insurance) and 2013 (public welfare).

Type of program: Universal (birth or adoption grant and medical benefits), social insurance (cash benefits), and social assistance (maternity benefits) system.

Coverage

Universal (birth or adoption grant and medical benefits): Residents of Armenia.

Social insurance (cash sickness and maternity benefits): Employed and self-employed persons.

Social assistance (maternity allowance): Residents of Armenia.

Source of Funds

Insured person

Universal and social assistance: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Self-employed person

Universal and social assistance: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer

Universal and social assistance: None.

Social insurance: None.

Government

Universal and social assistance: The total cost.

Social insurance: Provides subsidies as needed.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): There is no minimum qualifying period. A medical certification may be required.

Maternity allowance (social assistance): Paid to nonemployed pregnant mothers. A medical certification may be required.

Birth or adoption grant (universal): Paid for the birth or adoption of a child.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): The daily benefit is 80% of the insured's average monthly earnings in the last 12 months before the incapacity began (or in the total period of covered employment if less than 12 months) divided by 21 (by 25 for a six-day work week). The benefit is paid from the sixth day of incapacity (the employer pays benefits for the second to the fifth day; the first day is not paid) for up to six months.

The maximum earnings used to calculate the sickness benefit are five times the legal monthly minimum wage (10 times the legal monthly minimum wage for a six-day work week).

The legal monthly minimum wage is 55,000 drams.

The benefit is also paid to a person providing care for a sick child or adult family member.

Maternity benefit (social insurance): The daily benefit is 100% of the insured's average monthly earnings (regardless of the number of years of covered employment) divided by 30.4 (average number of days in a month). The benefit is paid for 140 days (70 days before and 70 days after the expected date of childbirth), 155 days if there are complications from childbirth, and 180 days for multiple births.

The minimum earnings used to calculate the maternity benefit are 0.5 times the legal monthly minimum wage.

The maximum earnings used to calculate the maternity benefit are 15 times the legal monthly minimum wage (employed persons) or five times the legal monthly minimum wage (self-employed persons).

The legal monthly minimum wage is 55,000 drams.

Maternity allowance (social assistance): A lump sum of 50% of the legal monthly minimum wage divided by 30.4 and multiplied by 140 is paid.

Birth or adoption grant (universal): A lump sum of 50,000 drams is paid for the first child; 150,000 for the second child (as of October 1, 2018); 1,000,000 drams for the third and fourth child; and 1,500,000 drams for each additional child. The lump sum is paid within the 12-month period after childbirth or adoption.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Workers' Medical Benefits

Government health providers offer medical services directly to patients. Benefits include general and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Cost sharing: Patients pay part of the cost of appliances. Medicine is free if provided while the patient is hospitalized or for pensioners. The government fully or partially covers certain medical treatments.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Free medicine is provided for children with a disability younger than age 16 and for all children younger than age 1.

Administrative Organization

State Social Security Service (http://www.ssss.am/) administers the cash benefits.

Ministry of Health (http://www.moh.am/) develops and implements health policy.

State Health Agency purchases publicly financed services from health care provider organizations and monitors the use of state financial resources.

Work Injury

Regulatory Framework

First laws: 1955 and 1974.

Current laws: 1998 (civil code), 2006 (occupational diseases), 2010 (state pensions), and 2010 (temporary disability insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: None.

Government: Provides subsidies as needed.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are not covered (except if the employer provides the transportation). Occupational diseases are specified by law.

Temporary Disability Benefits

The daily benefit is 80% of the insured's average monthly earnings in the last 12 months before the incapacity began (or in the total period of covered employment if less than 12 months) divided by 21 (by 25 for a six-day work week). The benefit is paid from the first day of incapacity until recovery or the award of a permanent disability pension.

A specialized medical committee assesses the degree of disability.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Permanent Disability Benefits

Permanent disability pension: The pension consists of a basic pension and a bonus pension.

Basic pension: 140% of the basic pension is paid for a Group I disability, 120% for a Group II disability, and 100% for a Group III disability.

The basic pension is 16,000 drams a month.

Bonus pension: 800 drams a month is paid for each of the first 10 full calendar years of covered employment plus 500 drams a month for each additional full calendar year of covered employment, multiplied by a personal coefficient based on the length of service.

The minimum permanent disability pension is 20% of the legal monthly minimum wage.

The legal monthly minimum wage is 55,000 drams.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Workers' Medical Benefits

Medical benefits include the cost of necessary medical treatment, medicine, rehabilitation, and appliances.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Administrative Organization

State Social Security Service (http://www.ssss.am/) administers the temporary disability benefits.

Enterprises and employers pay temporary disability benefits directly to their employees.

Ministry of Labor and Social Affairs (http://www.mlsa.am/) is responsible for policy for permanent disability pensions.

State Health Agency (http://www.moh.am/) purchases publicly financed medical services from health care provider organizations and monitors the use of state financial resources.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Note: In 2015, unemployment benefits were discontinued and replaced by employment-promotion measures, including cash assistance to persons who are uncompetitive in the labor market.

Under the labor code (2004), employers are required to provide severance pay to dismissed employees. The amount is the employee's average monthly salary if dismissal is due to firm closure or downsizing. If dismissal is due to retirement, military service, mutual consent, a change in the essential conditions of employment, or if the employee is unable to perform the duties of the position, for example due to disability, the amount depends on the employee's length of service: 10 days of pay for one year of service, 25 days for more than one and up to five years, 30 days for more than five and up to 10 years, 35 days for more than 10 and up to 15 years, and 44 days for more than 15 years.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 2013 (public welfare) and 2014 (benefit amounts).

Type of program: Universal and social assistance system.

Coverage

Universal: Residents of Armenia.

Social assistance: Needy residents of Armenia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child care leave allowance (universal): Paid to parents who take time off work to care for a child younger than age 2. The beneficiary must be employed at the time of the child's birth.

Family allowances (social assistance, means tested): Paid to families with one or more children younger than age 18.

First day of school allowance: Paid on the first day of school every year.

Means test: Must be assessed with a certain family insecurity score, which varies depending on family situation and geographical location.

Family Allowance Benefits

Child care leave allowance (universal): 18,000 drams a month is paid for each eligible child.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Family allowances (social assistance, means tested): The benefit consists of a basic benefit and a supplementary benefit.

Basic benefit: 18,000 drams.

Supplementary benefit: 5,500 drams to 8,000 drams a month is paid for each eligible child depending on family situation, family income, and geographical location.

First day of school allowance: A lump sum of 25,000 drams is paid on the first day of school.

Benefit adjustment: Benefits are adjusted on an ad hoc basis depending on available resources.

Administrative Organization

Ministry of Labor and Social Affairs (http://www.mlsa.am/) administers the program.

Australia

Exchange rate: US$1.00 = 1.35 Australian dollars (A$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age and disability pensions) and 1942 (widow pension).

Current laws: 1991 (social security), 1992 (superannuation administration), and 1999 (family tax).

Type of program: Universal (social security) and mandatory occupational pension system.

Coverage

Universal (Social Security): Residents of Australia, with portability provisions for certain people currently residing outside of Australia.

Mandatory occupational pension (Superannuation): Employed persons with before-tax earnings greater than A$450 a month, including persons younger than age 18 working more than 30 hours a week.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Universal (Social Security): None.

Mandatory occupational pension (Superannuation): Voluntary contributions are encouraged through tax incentives.

Self-employed person

Universal (Social Security): None.

Mandatory occupational pension (Superannuation): Voluntary contributions are encouraged through tax incentives.

Employer

Universal (Social Security): None.

Mandatory occupational pension (Superannuation): 9.5% of employees' earnings (gradually rising by 0.5% a year from 2021 until reaching 12% by 2025). Additional voluntary contributions are possible.

Employer contributions are tax deductible.

Government

Universal (Social Security): The total cost.

Mandatory occupational pension (Superannuation): Co-contribution, matches A$0.50 for each A$1 of the insured's voluntary contributions from at least A$20 up to A$500 a year for annual after-tax incomes up to A$37,402. The co-contribution gradually decreases to A$0 for annual incomes from A$37,402 to A$52,402. Additional co-contribution, matches A$0.15 for each A$1 of concessional contributions from at least A$10 up to A$500 a year for annual incomes up to A$37,000. Contributes as an employer.

Qualifying Conditions

Old-age pension (Age Pension, Social Security, means tested unless blind): Age 65 and 6 months (gradually rising by six months every two years from July 2017 until reaching age 67 in July 2023). Must have been an Australian resident for at least 10 years, including at least five consecutive years.

Work bonus (income tested): Paid if the pensioner continues to work beyond the normal retirement age.

The old-age pension is payable abroad indefinitely if the pension begins before the pensioner leaves the country. The pension may be reduced after 26 weeks.

Additional assistance: Old-age pensioners automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. See Family Allowances.

Medical card (Commonwealth Seniors Health Card, Social Security, income tested): Age 65 and 6 months (gradually rising by six months every two years from July 2017 until reaching age 67 in July 2023) and not receiving the old-age pension.

Old-age benefit (Superannuation, mandatory occupational account): Age 57 (gradually rising to age 60 by July 2024).

Employment must permanently cease.

Disability pension (Disability Support Pension, Social Security, means tested unless blind): Must be aged 16 to the normal retirement age; be permanently blind or have a severe physical, intellectual, or psychiatric impairment; be unable to work at least 15 hours a week for at least the minimum wage; and be unable to be retrained for such work within two years due to the impairment. Must have actively participated in a program of support for at least 18 months within the three years before claiming the disability support pension if the disability is not assessed as severe. Pensioners younger than age 35 with an assessed work capacity of at least eight hours a week must engage in work-focused activities.

The weekly national minimum wage is A$719.20.

If the assessed disability began before becoming an Australian resident, the person must reside in Australia at the time of the claim and have at least 10 years of residence, including at least five consecutive years.

The disability pension is payable abroad under certain conditions.

Additional assistance: Disability support pensioners automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. Pensioners younger than age 21 with no dependent children automatically receive the youth disability supplement (see Unemployment), pharmaceutical allowance, telephone allowance, and utilities allowance. See Family Allowances.

Caregiver payment (Carer Payment, Social Security, means tested): Paid to a person who provides constant care to a person with a disability (including age-related frailty) or severe medical condition in a private home. Must not be receiving another income support payment. The caregiver and person receiving care must meet residency requirements.

Means test: The income and assets of the caregiver and the person receiving care must not exceed certain limits.

Caregiver supplement (carer supplement): Paid to persons receiving the caregiver payment.

Additional assistance: Persons receiving the caregiver payment automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. See Family Allowances.

Caregiver allowance (Carer Allowance, Social Security, income tested): Paid to a person who provides daily care and attention to a person with a disability (including age-related frailty) or severe medical condition in a private home. The caregiver and person receiving care must meet residency requirements.

Income test: Annual income must not exceed A$250,000 for a couple. There is no income test for beneficiaries of the Commonwealth Seniors Health Card and certain family allowances.

Caregiver supplement (carer supplement): Paid to persons receiving the caregiver allowance.

Caregiver adjustment payment (carer adjustment payment): Paid to recipients of the caregiver allowance who are caring for a child younger than age 7 who has been assessed with a severe disability or medical condition following a catastrophic event. Must not be receiving another income support payment.

Child disability assistance payment: Paid to persons receiving the caregiver allowance who are caring for a child younger than age 16.

Assistance for Isolated Children (Social Security): See Family Allowances.

Disability benefit (Superannuation, mandatory occupational account): The account balance may be withdrawn when a superannuation fund member leaves the workforce as the result of a total and permanent disability.

Widow allowance (Social Security, means tested): Paid to a woman who was born on or before July 1, 1955; is not a member of a couple; has been widowed, divorced, or separated since age 40; and has no recent workforce experience. Must meet certain residency requirements. The widow allowance is being phased out and is only paid to persons who claimed the benefit before July 1, 2018.

Means test: Personal income and assets must not exceed certain limits.

Additional assistance: Persons receiving the widow allowance automatically receive the energy supplement and the health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Full orphan pension (Double Orphan Pension, Social Security): Paid for a child younger than age 16 (aged 16 to 19 if a full-time secondary student not receiving the youth unemployment benefit) if both parents are deceased (or if one parent is deceased and the other is incarcerated, in a psychiatric hospital or an institution on a long-term basis, or whose whereabouts are unknown) or if the child is a refugee (in certain circumstances).

Bereavement payment (Social Security): Paid to a surviving partner, caregiver, or parent of a young child following the death of a pensioner, long-term income support recipient, child of a family tax benefit recipient, or care recipient.

Bereavement allowance (Social Security, means tested): Paid to a surviving partner who has not re-partnered. The surviving partner and the deceased must meet certain residency requirements.

Additional assistance: Persons receiving the bereavement allowance automatically receive the pension supplement, energy supplement, and pensioner concession card, and may be eligible for other supplementary benefits. See Family Allowances.

Social security survivor benefits are generally payable abroad for up to six weeks.

Survivor benefit (Superannuation, mandatory occupational pension): Paid to named beneficiaries if the insured dies before withdrawing the full account balance.

Old-Age Benefits

Old-age pension (Age Pension, Social Security, means tested unless blind): Up to A$916.30 (if single) or A$690.70 (if partnered) is paid every two weeks (September 2018).

Work bonus (income tested): Pensioners can earn up to A$250 every two weeks without it being counted as income under the pension means test. In addition, any unused amount of the A$250 work bonus accumulates in an employment income bank, up to A$6,500. Credit in the income bank can be carried forward to future years and

used to offset employment income that would otherwise be taken into account under the pension means test.

Additional assistance: See Family Allowances.

Medical card (Commonwealth Seniors Health Card, Social Security, income tested): Provides access to reduced-cost medicine and medical services.

Benefit adjustment: Social security pensions are adjusted in March and September based on the greater of the increase in the consumer price index or the pensioner and beneficiary living cost index. The combined couple rate of the old-age pension is benchmarked to the male total average weekly earnings. The Commonwealth Seniors Health Card is adjusted annually based on changes in the consumer price index.

Old-age benefit (Superannuation, mandatory occupational account): The account balance may be paid as a lump sum or as an annuity.

Permanent Disability Benefits

Disability pension (Disability Support Pension, Social Security, means tested unless blind): Up to A$797.90 (if single) or A$601.50 (if partnered) is paid every two weeks if aged 21 or older. If younger than age 21 with no dependent children, up to A$562.20 (if single and living away from the family home, or if partnered), A$412.80 (if aged 18 to 20 and living in the family home), or A$364.20 (if younger than age 18 and living in the family home) is paid every two weeks (January 2017).

Additional assistance: See Family Allowances.

Caregiver payment (Carer Payment, Social Security, means tested): Paid every two weeks at the same rate as the old-age pension.

Caregiver supplement (carer supplement): A$600 is paid once a year. The benefit is paid for each person receiving care.

Additional assistance: See Family Allowances.

Caregiver allowance (Carer Allowance, Social Security, income tested): A$127.10 (January 2018) is paid every two weeks for each person receiving care.

Caregiver supplement (carer supplement): A$600 is paid once a year.

Caregiver adjustment payment (carer adjustment payment): A lump sum of up to A$10,000 is paid.

Child disability assistance payment: A$1,000 is paid annually to the caregiver for each eligible child.

Assistance for Isolated Children (Social Security): See Family Allowances.

Benefit adjustment: Social security pensions are adjusted in March and September based on the greater of the increase in the consumer price index or the pensioner and beneficiary living cost index. The couple rate of the disability pension is benchmarked to the male total average weekly earnings. Disability pensions for people younger than age 21 and the caregiver allowance are adjusted on January 1 based on changes in the consumer price index.

Disability benefit (Superannuation, mandatory occupational pension): The account balance may be paid as a lump sum or as an annuity.

Survivor Benefits

Widow Allowance (Social Security, means tested): A$550.20 is paid every two weeks for a woman with no dependent children; up to A$595.10 with dependent children, or if aged 60 or older and has received the benefit for at least nine consecutive months (September 2018).

Additional assistance: See Family Allowances.

Full orphan pension (Double Orphan Pension, Social Security): A$63.80 is paid every two weeks.

Bereavement Payment (Social Security): A lump sum may be paid.

Bereavement Allowance (Social Security, means tested): Up to A$834.20 is paid every two weeks for up to 14 weeks from the date of the partner's death; may be paid for a longer period if the surviving partner is pregnant (September 2018).

Additional assistance: See Family Allowances.

Benefit adjustment: The widow allowance is adjusted in March and September based on changes in the consumer price index. The double orphan pension is adjusted on January 1 each year based on changes in the consumer price index. The bereavement allowance is adjusted in March and September based on changes in the consumer price index or the pensioner and beneficiary living cost index, whichever is greater.

Survivor benefit (Superannuation, mandatory occupational pension): The account balance may be paid as a lump sum or as annuity.

Administrative Organization

Social security

Department of Social Services (https://www.dss.gov.au/) is responsible for policy development and provides general supervision of cash benefits.

Department of Human Services (https://www.humanservices.gov.au/) delivers social and health-related payments and services.

Mandatory occupational pension

Australian Taxation Office (https://www.ato.gov.au/) ensures employers make compulsory superannuation contributions.

Australian Prudential Regulation Authority (http://www.apra.gov.au/) and the Australian Taxation Office (https://www.ato.gov.au/) regulate private superannuation funds.

Sickness and Maternity

Regulatory Framework

First laws: 1944 (cash sickness benefits), 1947 (pharmaceutical benefits), and 1948 (national health).

Current laws: 1953 (national health), 1973 (health insurance), 1991 (social security), and 2010 (parental leave).

Type of program: Universal (medical benefits), employment-related (parental benefits), and social assistance (cash sickness benefits) system.

Coverage

Universal (medical and pharmaceutical benefits): Residents of Australia. Applicants for permanent residence may also be eligible, depending on their circumstances.

Employment-related (cash parental benefits): Residents of Australia who are employed or self-employed and have limited income.

Social assistance (cash sickness benefit): Permanent residents of Australia who are employed, self-employed, or receiving an allowance for full-time studies and have limited income.

Source of Funds

Insured person

Universal (medical benefits): 2% levy on taxable income; low-income persons with income above a set threshold pay a reduced rate, depending on income level.

Low-income persons with income below a set threshold and certain other categories (such as veterans or nonresidents for tax purposes) are exempt from the levy.

Universal (pharmaceutical benefits): Cost sharing for prescription drugs.

Employment related and social assistance (sickness and parental benefits): None.

Self-employed person

Universal (medical benefits): 2% levy on taxable income; low-income persons with income above a set threshold pay a reduced rate, depending on income level.

Low-income persons with income below a set threshold and certain other categories (such as veterans or nonresidents for tax purposes) are exempt from the levy.

Universal (pharmaceutical benefits): Cost sharing for prescription drugs.

Employment related and social assistance (sickness and parental benefits): None.

Employer

Universal (medical benefits): None.

Universal (pharmaceutical benefits): None.

Employment related and social assistance (sickness and parental benefits): None.

Government

Universal (medical benefits): Rebates for medical and hospital costs.

The federal government provides funding for residential and in-home aged care and a portion of public hospital operating costs.

Universal (pharmaceutical benefits): Cost sharing for prescription drugs.

Employment related and social assistance (sickness and parental benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (Sickness Allowance, social assistance, means tested): Must be aged 22 to the normal retirement age, provide a medical certificate stating that the claimant is incapable of working or studying, and either have a job or study to return to when fully recovered.

Additional assistance: Persons receiving cash sickness benefits automatically receive the energy supplement, health care card, and pharmaceutical allowance, and may be eligible for other supplementary benefits. See Family Allowances.

Cash parental benefit (Parental Leave Pay, employment related, income tested): Paid to the primary caregiver of a newborn or recently adopted child. Must have worked at least 330 hours in at least 10 of the 13 months before the birth or adoption of the child, with no more than an eight-week gap between any two consecutive working days.

Additional assistance: Parents receiving cash parental benefits are ineligible for certain other family allowances. For multiple births, a parent can receive parental leave pay for one child and the family tax benefit (part A) newborn upfront payment and newborn supplement for each additional child, subject to also meeting the family tax benefit income test. See Family Allowances.

Income test: The employee's annual adjusted taxable income in the year before childbirth or adoption must not exceed A$150,000.

Cash partner benefit (Dad and Partner Pay, employment related, income tested): Paid to fathers and partners who are caring for a newborn child or recently adopted child. Must have worked at least 330 hours in at least 10 of the 13 months before the birth or adoption of the child, with no more than an eight-week gap between any two consecutive working days.

Income test: The employee's annual adjusted taxable income in the previous financial year must not exceed A$150,000.

Birth grant (social assistance): Parents not receiving parental leave pay may be eligible for the newborn upfront payment and newborn supplement. See family tax benefit (part A) under Family Allowances.

Stillbirth grant (Stillborn Baby Payment, social assistance, income tested): Paid to the mother of a stillborn baby. Must not be receiving parental leave pay.

Income test: Estimated household income must not exceed A$62,057 for the six-month period beginning on the day of the stillborn child's delivery.

Medical and pharmaceutical benefits (Medicare, universal): Eligible persons must enroll with Medicare (excludes applications for a parent visa).

Sickness and Maternity Benefits

Sickness benefit (Sickness Allowance, social assistance, means tested): If aged 22 or older with no dependent children, up to A$550.20 (if single) or A$496.70 (if partnered) is paid every two weeks. If single and aged 22 or older with dependent children or aged 60 or older and has received the benefit for at least nine consecutive months, up to A$595.10 is paid every two weeks (September 2018). The benefit is paid after a seven-day waiting period.

Additional assistance: See Family Allowances.

Parental benefit (Parental Leave Pay, employment related, income tested): A$719.35 a week is paid for up to 18 weeks.

Additional assistance: See Family Allowances.

Partner benefit (Dad and Partner Pay, employment related, income tested): A$719.35 a week is paid for up to two weeks.

Birth grant (social assistance): See family tax benefit (part A) under Family Allowances.

Stillbirth grant (Stillborn Baby Payment, social assistance, income tested): A lump sum of A$2,199.83 is paid for the first stillbirth; A$1,100.55 is paid for each subsequent stillbirth.

Benefit adjustment: Benefits are adjusted annually or in March and September based on changes in the consumer price index.

Workers' Medical Benefits

Medical benefits (Medicare, universal): Benefits include free or subsidized primary and specialist care, and inpatient and outpatient services. The Medicare Benefit Schedule (MBS) establishes fees by service. Only services provided by MBS-eligible health professionals are subsidized. 100% of the schedule fee is reimbursed for general practitioner services, 85% for other outpatient private practitioner services, and 75% for inpatient services (private insurance reimburses at least 25% for inpatient services). Additional reimbursements are provided once certain out-of-pocket cost thresholds are met. Standard ward inpatient treatment provided by staff doctors in public hospitals is free.

Pharmaceutical benefit (Pharmaceutical Benefits Scheme [PBS], Medicare, universal): Patients pay up to A$40.30 for each prescription for most prescribed medicine; up to A$6.50 for persons with low income and a current concession card. Medicine is available at a reduced cost for general patients or free for concession card holders once out-of-pocket costs exceed A$1,550.70 or A$390, respectively (January 2019).

The pharmaceutical benefit copayment and safety net threshold increase in January each year based on changes in the consumer price index.

Dependents' Medical Benefits

Medical and pharmaceutical benefits for dependents are the same as those for the insured.

Administrative Organization

Department of Social Services (https://www.dss.gov.au/) is responsible for policy development and provides general supervision of cash benefits.

Department of Human Services (https://www.humanservices.gov.au/) delivers social and health-related payments and services.

Department of Health (http://www.health.gov.au/) is responsible for policy development and provides general supervision of medical benefits.

Work Injury

Regulatory Framework

First laws: For the six states, enacted from 1902 (Western Australia) to 1918 (Tasmania), 1911 (seamen's compensation), 1912 (commonwealth government employees), 1931 (Northern Territory), and 1946 (Australian Capital Territory).

Current laws: 1942, 1987, and 1998 (New South Wales); 1958, 1985, and 1993 (Victoria); 1986 (South Australia); 1986 (Northern Territory); 1988 (Tasmania); 1988 (commonwealth government employees); 1989 (Australian

Capital Territory); 1992 (Seafarers compensation); 2001 (Western Australia); and 2003 (Queensland).

Type of program: Employer-liability program through a public or private carrier.

Note: Some states still allow common-law actions against an employer for negligence.

Coverage

Employed persons.

Voluntary coverage for some self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

Employer: The total cost (pays insurance premiums). The cost of premiums varies depending on the assessed degree of risk. Some employers are permitted to self-insure.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

The benefit varies depending on the state, territory, or jurisdiction in which the award is made. Generally, at least 95% of earnings is paid for at least 13 weeks. Benefits may be paid for an extended period at reduced levels.

The maximum benefit levels are determined by the states and territories.

Income from the temporary disability benefit is taken into account for entitlement to means-tested disability benefits paid under Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are generally adjusted annually based on changes in the consumer price index.

Permanent Disability Benefits

Permanent disability pension: Lump-sum payments are made for specified permanent injuries and for pain and suffering. Payment levels vary depending on the degree of impairment, pain, and suffering. They also vary among the Commonwealth, states, and territories.

Income from the permanent disability lump sum for a work injury is taken into account for entitlement to means-tested disability benefits paid under Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are generally adjusted annually based on changes in the consumer price index.

Workers' Medical Benefits

Benefits include the reasonable cost of medical care, hospitalization, transportation, nursing care, and rehabilitation.

Survivor Benefits

Survivor benefit: A lump sum is paid for each dependent survivor. A weekly payment is paid for each child younger than age 16 (age 25 if a full-time student).

Benefit adjustment: Benefits are generally adjusted annually based on changes in the consumer price index.

Funeral grant: The reasonable cost of a funeral is paid.

Administrative Organization

Commonwealth, state, and territory governments set up and run workers' compensation programmes. Workers' Compensation Commission administers claims in most states (except Australian Capital Territory, Northern Territory, Tasmania, and Western Australia, which have multi-insurer systems with claims administered by insurers).

Workers' Compensation Commission administers claims for Commonwealth employees.

Unemployment

Regulatory Framework

First law: 1944.

Current law: 1991 (social security).

Type of program: Social assistance system.

Coverage

Residents of Australia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Adult unemployment benefit (Newstart Allowance, means tested): Must be aged 22 to the normal retirement age, actively seeking paid work, and participating in government-approved activities designed to facilitate entry into employment (unless temporarily exempted from such activities).

In limited circumstances, the adult unemployment benefit is payable abroad for up to six weeks.

Additional assistance: Persons receiving the adult unemployment benefit automatically receive the energy

supplement and health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Youth unemployment benefit (Youth Allowance, means tested): Must be aged 16 to 21 (24 if a full-time student), and either actively seeking employment or participating full-time in an approved education or training program. If the person is a dependent, parental and personal income and assets are considered in the means test.

In limited circumstances, the youth unemployment benefit is payable abroad for up to six weeks.

Youth disability supplement: Must be younger than age 22 and be assessed with a partial capacity to work.

Additional assistance: Persons receiving the youth unemployment benefit automatically receive the energy supplement and health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Partner allowance (means tested): Paid to a member of a couple born on or before July 1, 1955, who has a partner receiving a qualifying cash benefit. This allowance is no longer open to new beneficiaries.

Additional assistance: Persons receiving the partner allowance automatically receive the energy supplement and the health care card, and may be eligible for other supplementary benefits. See Family Allowances.

Parenting payment: See Family Allowances.

Unemployment Benefits

Adult unemployment benefit (Newstart Allowance, means tested): With no dependent children, up to A$550.20 (if single) or A$496.70 (if partnered) is paid every two weeks. If single with dependent children or if aged 60 or older and has received the benefit for at least nine consecutive months, up to A$595.10 is paid every two weeks (September 2018). The benefit is paid after a seven-day waiting period (the waiting period may be extended depending on the claimant's personal circumstances and liquid assets).

The benefit may be reduced, postponed, suspended, or terminated if the beneficiary does not participate in training programs, job interviews, and certain other activities, or if the beneficiary refuses a suitable job offer.

Additional assistance: The amount of additional assistance depends on family situation and income. See Family Allowances.

Youth unemployment benefit (Youth Allowance, means tested): A$244.10 to A$762.40 (March 2018) is paid every two weeks, depending on age, living arrangements, marital status, and whether the recipient has dependent children.

Youth disability supplement: Up to A$129.80 (January 2019) is paid every two weeks to recipients younger than age 22 with an assessed partial capacity to work.

Additional assistance: The amount of additional assistance depends on family situation and income. See Family Allowances.

Partner allowance (means tested): Up to A$496.70 (September 2018) is paid every two weeks.

Additional assistance: The amount of additional assistance depends on family situation and income. See Family Allowances.

Parenting payment: See Family Allowances.

Administrative Organization

Department of Social Services (https://www.dss.gov.au/) is responsible for policy development and provides general supervision of cash benefits.

Department of Human Services (https://www.humanservices.gov.au/) delivers social and health-related payments and services.

Family Allowances

Regulatory Framework

First law: 1941 (child endowment).

Current laws: 1991 (orphan pension) and 1999 (family assistance).

Type of program: Universal (social security) and social assistance system.

Note: On July 1, 2018, a new Child Care Subsidy was introduced to replace the Child Care Rebate and the Child Care Benefit.

Coverage

Residents of Australia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family tax benefit (part A): Paid to a family with dependent children younger than age 16 (aged 16 to 19 if a full-time secondary student). Must provide at least 35% of a dependent child's care.

The maximum family tax benefit (part A) is paid if annual family income does not exceed A$53,728. Families receive a partial benefit for annual family income up to A$99,536 with one dependent child aged 19 or younger (the income ceiling is raised for each additional dependent child aged 19 or younger).

To receive the maximum family tax benefit (part A), children aged 1 or older must be fully immunized, and children of families receiving an income support payment must undergo a health check at age 4.

End-of-year supplement: Paid to families receiving the family tax benefit (part A) if annual family income is A$80,000 or less.

Newborn upfront payment and newborn supplement: Paid to parents with a child born or adopted on or after March 1, 2014, who are eligible for the family tax benefit (part A); the child must be younger than age 1 if born or placed into care, or any age if adopted. Must not be receiving parental leave pay.

Multiple birth allowance: Paid for the birth of three or more children at one time. The allowance is paid until the children are age 16 (age 18 if at least three of the children are full-time secondary students).

Additional assistance: Persons receiving the family tax benefit (part A) may be eligible for additional assistance. See below.

Family tax benefit (part B): Paid to a single parent, grandparent, or great-grandparent caring for a dependent child younger than age 16 (age 18 if a full-time secondary student), or to a couple with one primary earner and caring for a dependent child younger than age 13. Must provide at least 35% of the dependent child's care and not be receiving cash parental benefits. See Sickness and Maternity.

The maximum rate is paid if the secondary earner's annual income does not exceed A$5,621. Couples and single parents where the primary earner has annual income above A$100,000 are ineligible. Couples where the primary earner has annual income of up to A$100,000 receive a partial benefit if the secondary earner's annual income is less than A$28,087 and the youngest child is younger than age 5, or less than A$21,864 and the youngest child is aged 5 to 18.

End-of-year supplement: Paid to families receiving the family tax benefit (part B).

Additional assistance: Families receiving family tax benefit (part B) may receive the energy supplement.

Parenting payment (social assistance, means tested): Paid to the primary caregiver of a child younger than age 8 (if the caregiver is single) or age 6 (if the caregiver has a partner). Only one parent can receive the payment.

Additional assistance: Partnered parents receiving the parenting payment automatically receive the energy supplement and the health care card. Single parents receiving the parenting payment automatically receive the pension supplement, energy supplement, and the pensioner concession card. All persons receiving the parenting payment may be eligible for other supplementary benefits. See below.

Child care subsidy (Social Security, income tested): Paid to a family with a child younger than age 14 (aged 18 if disabled) who needs special care or supervision. Families must meet certain residency requirements and follow a vaccination schedule.

The child care subsidy rate varies based on the family's combined annual income and ranges from 20% (for families with annual income of at least A$341,248 but less than A$351,248) to 85% (for families with annual income of A$66,958 or less).

Income test: The family's combined annual adjusted taxable income must not exceed A$351,248.

Assistance for isolated children (Social Security): Paid for primary, secondary, and certain tertiary students who do not have reasonable daily access to an appropriate state school, because of geographical isolation or because the student has a disability or special needs. The student must be an Australian citizen or permanent resident who lives in Australia during the school year, be undertaking approved studies (enrolled in and undertaking full-time studies in an approved education or training program), meet the age criteria, and meet certain other conditions. Four separate benefits may be paid:

Boarding allowance: Paid for a student who boards away from his or her principal family home. A supplementary allowance is paid if the student is a member of a lower-income family. The student must not receive a pension.

Second home allowance: Paid for a student who lives in a second family home to have daily access to appropriate schooling. The student must not receive a pension.

Distance education allowance: Paid for a student who lives at his or her principal family home while studying remotely. The student must not receive a pension.

Assistance for isolated children pensioner education supplement: Paid to the family of a student who meets the qualifying conditions for the boarding allowance, second home allowance, or distance education allowance, except for the requirement of not receiving a pension. Must receive or be entitled to receive a disability support pension or a parenting payment (single).

Additional assistance to social security beneficiaries: Persons receiving certain social security or tax benefits under Old Age, Disability, and Survivors; Sickness and Maternity; Unemployment; and Family Allowances may also receive:

Energy supplement: Paid to assist with household expenses, including energy costs, to persons receiving most social security benefits.

Health care card: Provides reduced costs for pharmaceuticals and medical services to persons receiving certain income support and families receiving the maximum family tax benefit (part A); also used by state, territory, and local governments to target recipients for their concessions, including public transport.

Pensioner concession card: Provides reduced costs for prescribed medicines and medical services to persons receiving an old-age pension, bereavement allowance, caregiver payment, disability support pension, or parenting payment (single), and, under certain conditions, to persons receiving the adult unemployment benefit, youth unemployment benefit, parenting payment (partnered), partner allowance, cash sickness benefits, special benefit, or widow allowance.

Pension supplement: Must be receiving an old-age pension, bereavement allowance, caregiver payment, or certain other benefits; persons older than the normal retirement age receiving the parenting payment, partner allowance, special benefit, widow allowance, or certain other benefits; persons receiving the disability support pension except if younger than age 21 with no dependent children; and persons younger than the normal retirement age receiving the parenting payment (if single).

Pharmaceutical allowance: Must be receiving cash sickness benefits or, under certain conditions, the disability support pension, widow allowance, adult unemployment benefit, youth unemployment benefit, parenting payment, partner allowance, special benefit, or certain other allowances.

Remote area allowance: A tax-free allowance is paid to persons receiving most social security benefits and living in certain areas officially designated as remote.

Rent assistance: Paid to persons receiving certain benefits who are paying rent above a set level, based on family situation. Special rules apply to persons younger than age 25; younger than age 21 and receiving a disability support pension; and living in retirement villages, sharing accommodation, or paying for meals.

Telephone allowance:

Basic rate: Paid under certain conditions to assist with the cost of maintaining a telephone to persons receiving the disability support pension, parenting payment, adult unemployment benefit, cash sickness benefits, partner allowance, widow allowance, special benefit, or youth unemployment benefit.

Higher rate: Paid under certain conditions to assist with the cost of maintaining a telephone and internet connection to persons receiving the disability support pension.

Utilities allowance: Paid to assist with the cost of regular utility bills to certain persons receiving the disability support pension (if younger than age 21 with no dependent children), partner allowance, or widow allowance.

Family Allowance Benefits

Family tax benefit (part A): Up to A$182.84 is paid for a child younger than age 13, generally depending on family income; up to A$237.86 if aged 13 to 19 and in secondary school.

End-of-year supplement: Up to A$737.30 is paid annually for each eligible child at the end of the financial year (September 2018).

Newborn upfront payment and newborn supplement: A$2,199.83 is paid for the first child; A$1,100.55 for each subsequent child. The benefit is spread over 13 weeks.

Multiple birth allowance: A$158.06 is paid every two weeks for triplets; A$210.56 for quadruplets or more.

Family tax benefit (part B): Up to A$155.54 is paid every two weeks for a child younger than age 5; up to A$108.64 if aged 5 to 13 (up to age 18 for single parent, grandparent, or great-grandparent caregivers).

End-of-year supplement: Up to A$357.70 is paid annually for each eligible child at the end of the financial year (September 2018).

Parenting payment (social assistance, means tested): Up to A$496.70 is paid every two weeks for a partnered parent (A$595.10 if the partners are separated by illness, respite care, or imprisonment); up to A$768.50 (including the pension supplement) for a single parent (September 2018).

Child care subsidy (Social Security, income tested): The benefit amount varies depending on family income, the type and amount of care, and the number of hours that parents spent in certain activities, including paid and unpaid work, volunteer work, and training courses. Benefits are paid directly to the child care provider.

Families with annual earnings exceeding A$186,958 are subject to an annual subsidy cap of A$10,190 per child.

Assistance for isolated children scheme (Social Security): Four separate benefits may be paid:

Boarding allowance: A basic allowance of A$8,249 a year is paid. An additional allowance (means tested) of A$2,366 may be paid (January 2018).

Second home allowance: A$240.30 is paid every two weeks (January 2018).

Distance education allowance: A$4,124 a year is paid (January 2018).

Assistance for isolated children pensioner education supplement: A$62.40 is paid every two weeks (January 2018).

Additional assistance to social security beneficiaries:

Energy supplement: Up to A$14.10 is paid every two weeks, depending on the specific benefit received, marital status, number of dependents, age, dependency status, and certain other conditions. Recipients may change the payment schedule to once every three months or once a year.

Health care card: Provides cardholders with reduced costs for prescribed medicines and medical services.

Pension supplement: Up to A$67.80 is paid every two weeks, depending on the marital status, number of

dependents, and living arrangements. Recipients may change the payment schedule to once every three months (September 2018).

Pensioner concession card: Provides cardholders with reduced costs for prescribed medicines and medical services.

Pharmaceutical allowance: A$6.20 (if single) or A$3.10 (if partnered) is paid every two weeks.

Remote area allowance: A$18.20 (if single), A$15.60 (if partnered), or A$7.30 (for each dependent child) is paid every two weeks.

Rent assistance: Up to A$180.18 is paid every two weeks, depending on marital status, number of dependents, and the level of rent (September 2018).

Telephone allowance: A$29.60 (basic rate) or A$43.80 (higher rate) is paid every three months (September 2018).

Utilities allowance: A$158.50 (if single) or A$79.25 (if partnered) is paid every three months (September 2018).

Benefit adjustment: Most benefits are adjusted annually based on changes in the consumer price index.

Administrative Organization

Department of Social Services (https://www.dss.gov.au/) is responsible for policy development and provides general supervision of cash benefits.

Department of Human Services (https://www.humanservices.gov.au/) delivers social and health-related payments and services.

Azerbaijan

Exchange rate: US$1.00 = 1.70 manat.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1997 (social insurance), 2001 (individual recordkeeping), and 2006 (labor pensions and social assistance).

Type of program: Notional defined contribution (NDC) and social assistance system.

Coverage

NDC: Workers residing in Azerbaijan, including self-employed persons, members of collective farms, landowners, and foreign citizens.

Social assistance: Citizens of Azerbaijan.

Source of Funds

Insured person

NDC: 3% of gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

The insured person's contributions also finance sickness and maternity benefits, the funeral grant, and child care benefits.

Social assistance: None.

Self-employed person

NDC: 50% of the national monthly minimum wage if working in a trade or construction; 20% of the national monthly minimum wage for all other self-employed professions. Rates may vary by region.

The legal monthly minimum wage is 130 manat.

There are no minimum or maximum earnings used to calculate contributions.

The self-employed person's contributions also finance sickness and maternity benefits, the funeral grant, and child care benefits.

Social assistance: None.

Employer

NDC: 22% of payroll.

There are no minimum or maximum earnings used to calculate contributions.

The employer's contributions also finance sickness and maternity benefits, the funeral grant, and child care benefits.

Social assistance: None.

Government

NDC: Provides subsidies; finances the cost of special old-age supplements; and contributes as an employer.

There are no minimum or maximum earnings used to calculate contributions.

Social assistance: The total cost.

Qualifying Conditions

Old-age labor pension (NDC): Age 63 and 6 months (men, rising by six months a year until reaching age 65 in July 2021) or age 60 and 6 months (women, rising by six months a year until reaching age 65 in July 2027) with at least 25 years of covered employment (35 years for persons working in justice, migration, and emergency agencies; 30 years for certain persons working with prisoners and detainees) or a notional account balance of at least 15,840 manat (July 2017).

The retirement age is reduced by one year for each child for mothers who gave birth to at least five children (raising them until age 8) with at least 25 years of covered employment and a notional account balance of at least 15,840 manat (July 2017).

Covered employment includes noncontributory periods of active military or alternative national service; periods providing care for a person with a Group I disability, a child younger than age 18 with a disability, or a person aged 70 or older; periods receiving an unemployment allowance or professional retraining; periods receiving a Group I or II disability labor pension as a result of a work injury or occupational disease; and periods receiving a disability labor pension from younger than age 18 until the normal retirement age.

Early pension: Age 60 with at least 25 years of covered employment (men), including at least 12.6 years of work in unhealthy or arduous conditions; age 55 with at least 20 years of covered employment (women), including at least 10 years of work in unhealthy or arduous conditions. Must have a notional account balance of at least 15,840 manat (July 2017).

Gradual retirement pension: Paid to pensioners who continue working after the normal retirement age.

Special supplement: Paid to certain persons with disabilities, persons caring for a child with a disability, war veterans, and victims of political repression.

The old-age labor pension is payable abroad under bilateral agreements (citizens only).

Old-age social allowance (social assistance): Age 67 (men) or age 62 (women) and does not qualify for the NDC

old-age labor pension; age 57 for mothers who gave birth to and raised at least three children, or one child with a disability, until age 8.

Employment must cease.

Disability labor pension (NDC): Must have at least five years of covered employment plus four months of covered employment for each year of work since age 15. The pension is paid based on three assessed degrees of disability: Group I (total disability, incapacity for any work, and requires constant care); Group II (disability, incapacity for any work, but does not require constant attendance); or Group III (incapacity for usual work).

For a Group II or Group III disability, the notional account balance must be sufficient to provide a pension of at least the minimum monthly disability labor pension.

The minimum monthly disability labor pension is 116.27 manat.

Covered employment includes noncontributory periods of active military or alternative national service; periods providing care for a person with a Group I disability, a child younger than age 18 with a disability, and persons aged 70 or older; periods receiving unemployment benefits or professional retraining; periods receiving a Group I or II disability labor pension as a result of a work injury or occupational disease; and periods receiving a disability pension from younger than age 18 until the normal retirement age.

A medical commission assesses and periodically reviews the degree of disability until certification of a permanent disability.

The disability labor pension is payable abroad under bilateral agreement (citizens only).

Disability social allowance (social assistance): Paid to persons who do not qualify for a disability labor pension with a Group I, Group II, or Group III disability; and children younger than age 18 with disabilities.

Survivor labor pension (NDC): The deceased must have had at least five years of covered employment plus four months of covered employment for each full year of work since age 15. The notional account balance must be sufficient to provide a pension of at least the minimum monthly survivor labor pension.

The minimum monthly survivor labor pension is 116.27 manat.

Eligible survivors include a retired widow(er) or a widow(er) with a Group I or II disability, a nonworking widow(er) caring for a child of the deceased younger than age 18, children younger than age 18 (age 23 if a full-time student, no limit if disabled before age 18). Other eligible survivors include dependent parents who are retired or have a Group I or II disability and a parent, grandparent, or sibling who does not work but cares for one or more of the deceased's children, siblings, or grandchildren younger than age 8.

Survivor's supplement: Paid to family members of deceased National Heroes of Azerbaijan and family members of citizens who died for the country's independence.

The survivor labor pension is payable abroad under bilateral agreement (citizens only).

Survivor's social allowance (social assistance): Paid to a dependent survivor if the deceased did not receive and was not entitled to receive an old-age or disability labor pension.

Funeral grant (NDC): Paid when an old-age or disability labor pensioner dies.

Old-Age Benefits

Old-age labor pension (NDC): The monthly pension is based on the total value of notional contributions divided by the average life expectancy at retirement (currently 144 months).

The total value of notional contributions is based on the number of years of employment before January 1, 2006, and the value of contributions since January 1, 2006.

Early pension: Calculated in the same way as the old-age labor pension.

Gradual retirement pension: 100% of the old-age labor pension is paid; the pension is recalculated after every six years of contributions and after full retirement.

Special supplements: 110 manat a month is paid to persons with a Group I visual disability and 22 manat to other persons with a Group I disability; 110 manat a month to war veterans with a Group I disability (154 manat to participants in the Great Patriotic War), 77 manat with a Group II disability (121 manat to participants in the Great Patriotic War), 55 manat with a Group III disability (99 manat to participants in the Great Patriotic War); 11 manat to persons who care for children younger than age of 18 with disabilities and rehabilitated victims of political repression. (July 2017).

An old-age labor pensioner can receive only one special supplement.

Benefit adjustment: The old-age labor pension is adjusted annually based on increases in the average national monthly salary.

Old-age social allowance (social assistance): 72.60 manat a month is paid.

Benefit adjustment: The old-age social allowance is adjusted at least once a year.

Permanent Disability Benefits

Disability labor pension (NDC): The monthly disability labor pension is based on the total value of notional contributions, divided by the expected number of months of pension payments multiplied by the insurance duration coefficient.

The total value of notional contributions is based on the number of years of employment before January 1, 2006, and the value of contributions since January 1, 2006.

The insurance duration coefficient is the number of months of covered employment required to qualify for a disability labor pension divided by 192.

The minimum monthly disability labor pension is 116.27 manat.

Disability social allowance (social assistance): 81.07 manat a month is paid for a Group I disability and for children younger than age 18 with disabilities; 60.50 manat a month for Group II disability; 52.03 manat a month for a Group III disability.

Persons whose illnesses are the result of radiation accidents receive 237 manat a year for medical treatment (2017).

Benefit adjustment: The disability social allowance amount is adjusted at least once a year.

Survivor Benefits

Survivor labor pension (NDC): The pension is calculated in the same way as the disability labor pension, and split equally among eligible survivors.

The minimum combined monthly survivor labor pension is 116.27 manat.

Survivor's supplement: 110 manat a month is paid to family members of deceased National Heroes of Azerbaijan; 93.5 manat a month to family members of citizens who died for the country's independence (2017).

Survivor's social allowance (social assistance): 66.55 manat a month is paid.

Benefit adjustment: The survivor's social allowance is adjusted at least once a year.

Funeral grant (NDC): Three times the minimum monthly labor pension is paid.

The minimum monthly labor pension is 116.27 manat.

Administrative Organization

State Social Protection Fund under the Ministry of Labor and Social Protection of Population (SSPF) (http://sosial.gov.az) is responsible for the NDC and social assistance programs and collects contributions.

State Social Protection Fund administers the NDC program through regional and local branches.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 1997 (social insurance) and 1999 (health insurance).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Permanent residents of Azerbaijan.

Social insurance (cash benefits): Workers residing in Azerbaijan, including self-employed persons, members of collective farms, landowners, and foreign citizens.

Source of Funds

Insured person

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Self-employed person

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Government

Universal (medical benefits): The total cost.

Social insurance (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): Must be in covered employment with at least six months of contributions.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 100% of the insured's average gross monthly earnings in the last 12 months is paid with at least 12 years of employment; 80% with eight to 11 years; 60% with less than eight years of employment.

100% of the last monthly earnings is paid for certain groups, including persons wounded in certain conflicts; for the parents, wives, and children of soldiers killed in combat; and for Chernobyl disaster workers.

The benefit is paid from the 15th day of incapacity until recovery or certification of permanent incapacity for work. (The employer pays benefits for the first 14 days.)

Maternity benefit (social insurance): 100% of the insured's average gross monthly earnings in the last 12 months is paid for 70 days before and 56 days after the expected date of childbirth; 70 days after for multiple births or for a childbirth with complications. For the agricultural sector, the benefit is provided for 70 days before and 70 days after the expected date of childbirth; 86 days after for a childbirth with complications; 110 days after for multiple births.

A birth grant and child care benefits are provided under Family Allowances.

Workers' Medical Benefits

Compulsory employer-provided medical insurance covers medical services through public and private facilities under contract with the health insurance agencies.

Free medical benefits include wheelchairs; vaccinations; home nursing care (persons with a Group I disability); dental prostheses and medicine (persons with Group I and Group II disabilities and persons with long employment histories); prostheses, eyeglasses, and hearing aids (persons with disabilities and persons with long employment histories); and general dental care (children aged 16 or younger and vulnerable groups, including persons with disabilities). Transportation expenses for persons with disabilities and authorized medical treatment abroad may be covered.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for workers.

Administrative Organization

State Social Protection Fund under the Ministry of Labor and Social Protection of Population (http://www.sspf.gov.az) administers the cash benefits.

Ministry of Health (http://www.mednet.az/) administers the medical benefits.

Work Injury

Regulatory Framework

First law: 1956.

Current laws: 1999 (labor code) and 2010 (accident insurance).

Type of program: Employer-liability system through a private carrier.

Coverage

Cash benefits: Employed persons.

Voluntary coverage for self-employed persons.

Medical benefits: Permanent residents of Azerbaijan.

Source of Funds

Insured person: None.

Self-employed person: The total cost; contribution rates vary depending on the industry risk.

Employer: The total cost; contribution rates vary depending on the industry risk.

Government: The total cost of the funeral grant; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

The sickness benefit (see Sickness and Maternity) is paid until the employee fully recovers or is assessed with a permanent disability.

An evaluation board assesses the degree of disability.

Permanent Disability Benefits

A lump sum is paid for a total (100%) disability.

Workers' Medical Benefits

Compulsory employer-provided medical insurance covers medical services through public and private facilities.

Benefits include general and specialist care, hospitalization, supplemental nutrition, laboratory services, transportation, and the full cost of appliances and medicine. Rehabilitation and vocational training are also covered.

Survivor Benefits

Survivor benefits: A lump sum is paid to eligible survivors.

Funeral grant: 145.20 manat is paid when an insured person dies.

Death grant: A lump sum of at least three times the deceased's average monthly earnings in the last 12 months before death is paid.

Administrative Organization

Ministry of Labor and Social Protection of the Population (http://sosial.gov.az) provides general supervision for cash benefits.

Ministry of Health (http://www.mednet.az/) and health departments of local governments provide general supervision and coordination for medical benefits.

Insurance companies administer the program.

Ministry of Finance regulates the activities of insurance companies.

Unemployment

Regulatory Framework

First law: 1991.

Current laws: 1999 (labor code), 2001 (employment), and 2017 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Residents of Azerbaijan.

Exclusion: Self-employed persons.

Source of Funds

Insured person: 0.5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 0.5% of monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: None; contributes as an employer.

Qualifying Conditions

Must be aged 15 to the normal retirement age; have at least three years of covered employment, including 12 months in the 24 calendar months before unemployment; be registered with the state employment services; and actively seeking and willing to work.

Covered employment includes noncontributory periods of active military or alternative national service; periods providing care for a person with a Group I disability, a child younger than age 18 with a disability, and persons aged 70 or older; periods receiving unemployment benefits or professional retraining; periods receiving a Group I or II disability pension as a result of a work injury or occupational disease; and periods receiving a disability pension from younger than age 18 until the normal retirement age.

The benefit is suspended for three months for refusing two acceptable job offers or for failing to register each month at the employment service without a valid reason. The benefit ceases for filing false or fraudulent claims or for refusing to attend vocational training.

Unemployment Benefits

50% of the insured's average monthly earnings in the last 12 months is paid with three to five years of contributions for up to nine months (up to six months if the insured receives the unemployment benefit for the first time); 55% with six to 10 years of contributions; and 60% with more than 10 years of contributions.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 130 manat.

Administrative Organization

Ministry of Labor and Social Protection of the Population (http://sosial.gov.az) provides general oversight.

State Employment Service under the Ministry of Labor and Social Protection of the Population, administers the program through local offices, pays benefits, and provides services for unemployed persons (including training).

Unemployment Insurance Fund collects contributions.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1997 (social insurance), 2005 (targeted social assistance), and 2006 (social allowances).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed women.

Social assistance: Needy families.

Source of Funds

Insured person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Self-employed person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Government

Social insurance: Provides subsidies; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Child care benefit (social insurance): Paid for children up to age 3.

Child allowance (social assistance, income tested): Paid to families with a child younger than age 1.

Basic income allowance (Targeted Social Assistance, social assistance, income tested): Paid to families with average monthly per capita income up to 130 manat.

Birth and adoption grants (social assistance): Paid to the mother (or other recognized caregiver).

Full orphan's special allowance (social assistance): Paid to a guardian for a full orphan.

Family Allowance Benefits

Child care benefit (social insurance): 44 manat a month is paid for each eligible child younger than 18 months; 28 manat a month for each child aged 18 months to 3 years.

Benefit adjustment: Benefits are adjusted at least once a year.

Child allowance (social assistance, income tested): 54.45 manat a month is paid.

Benefit adjustment: Benefits are adjusted at least once a year.

Basic income allowance (Targeted Social Assistance, social assistance, income tested): The benefit raises the family's average monthly per capita income to 130 manat.

Benefit adjustment: Benefits are adjusted at least once a year.

Birth and adoption grants (social assistance): A lump sum of 108.90 manat is paid.

Benefit adjustment: Benefits are adjusted at least once a year.

Full orphan's special allowance (social assistance): 60.50 manat a month is paid.

Benefit adjustment: Benefits are adjusted at least once a year.

Administrative Organization

State Social Protection Fund (SSPF) under the Ministry of Labor and Social Protection of the Population (http://sosial.gov/az) provides general oversight and collects and manages contributions. SSPF administers and pays benefits to unemployed parents through local branches.

Bahrain

Exchange rate: US$1.00 = 0.38 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1976 (social insurance).

Type of program: Social insurance system.

Note: An income-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

Coverage

Citizens of Bahrain working in establishments with at least one employee or in one of the Gulf Cooperation Council countries (Kuwait, Oman, Qatar, Saudi Arabia, or United Arab Emirates).

Voluntary coverage for self-employed persons, persons who previously had at least five years of mandatory coverage, and citizens of Bahrain working abroad.

Exclusions: Household workers, certain groups of agricultural employees, casual workers, temporary noncitizen workers, and other groups specified by law.

Special system for public-sector employees.

Source of Funds

Insured person: 6% of monthly covered earnings; 15% of monthly declared income for the voluntarily insured.

The maximum monthly earnings used to calculate contributions are 4,000 dinars.

Self-employed person: 15% of monthly covered income.

The monthly income used to calculate contributions is determined by the self-employed person when joining the system.

The minimum monthly income used to calculate contributions is 200 dinars. If the self-employed person chooses a monthly income that is higher than 200 dinars when joining the system, the monthly income may be decreased annually by 5% but must not fall below 200 dinars.

The maximum monthly income used to calculate contributions when joining the system is 2,000 dinars. The maximum may be increased annually by 5% but must not exceed 4,000 dinars.

Employer: 9% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 4,000 dinars.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 10 years of contributions.

Contributions may be credited under certain conditions for periods of employment prior to joining the program.

Usual employment must cease. A pensioner may work in a new job as long as the combined monthly income (pension plus earnings) does not exceed his or her average monthly earnings in the last two years.

Pension supplement: Paid to supplement an old-age pension.

Early pension: At any age with at least 20 years (men) or 15 years (women) of contributions.

Compensation for prolonged service: Paid if the insured has more than 40 years of contributions.

Old-age settlement: Age 60 (men) or age 55 (women) with less than 10 years of contributions.

Employment must cease.

The old-age settlement may be paid under certain other conditions, such as if the insured is incarcerated, permanently emigrates, becomes self-employed, is eligible for a pension from a different program, or is a married, divorced, or widowed woman at the time of the application.

Disability pension: Must be younger than the normal retirement age, be assessed with an incapacity for work that is expected to last for at least six months, and have at least six consecutive months of contributions immediately before the disability began or 12 nonconsecutive months of contributions with three months immediately before the disability began. The pension is also paid if the disability began within one year of ceasing contributions.

Pension supplement: Paid to supplement the disability pension.

The disability pension is payable abroad under certain conditions.

Disability settlement: Must be younger than the normal retirement age, be assessed with an incapacity for work that is expected to last for at least six months, and not meet the contribution requirements for a disability pension.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death. The pension is also paid if the deceased died within one year of ceasing contributions, regardless of age.

Eligible survivors include a widow, a widower with a disability, orphans (unmarried daughters of any age; sons up to age 22, age 26 if a full-time student, no limit if disabled), and the deceased's dependent parents, brothers, and sisters.

Earnings test: No pension is paid to an orphan if his or her earnings are at least equal to the survivor pension.

The survivor pension for widows, daughters, or sisters ceases upon (re)marriage but may be reinstated if the survivor subsequently divorces or is widowed.

Pension supplement: Paid to supplement the survivor pension.

Marriage grant: Paid to each woman receiving a survivor pension upon (re)marriage. The grant is paid to each eligible survivor only once.

If a widow remarries or dies after the death of her insured or pensioner spouse, or if any of the survivors' pensions cease for any reason, the pension is redistributed to the remaining eligible survivors according to a schedule in law.

Survivor settlement: The deceased received or was entitled to receive an old-age or disability settlement at the time of death.

Eligible survivors include a widow, a widower with a disability, orphans (unmarried daughters of any age; sons up to age 22, age 26 if a full-time student, no limit if disabled), and the deceased's dependent parents, brothers, and sisters.

Death grant: Paid to eligible survivors according to a schedule in law when an insured person or pensioner dies.

Eligible survivors include a widow, a widower with a disability, orphans (unmarried daughters of any age; sons up to age 22, age 26 if a full-time student, no limit if disabled), and the deceased's dependent parents, brothers, and sisters.

Funeral grant: Paid to a widow, the deceased's eldest son, or the person who paid for the funeral.

Survivor benefits are payable abroad under certain conditions.

Old-Age Benefits

Old-age pension: 2% of the insured's average monthly earnings in the last two years of contributions multiplied by the number of years of contributions is paid.

The maximum contribution period used to calculate the pension is 40 years (up to five years of credited contributions may be used to calculate the pension if the insured's total contribution period does not exceed 30 years).

The insured's average monthly earnings in the last two years of contributions used to calculate benefits must not exceed 150% of his or her monthly earnings five years before claiming the pension.

The minimum monthly old-age pension is the insured's average contributory wage in the last two years of contributions or 200 dinars, whichever is less. The minimum monthly pension for each family member (including the pensioner) is 35 dinars; the combined total may not exceed the insured's average contributory wage over the last two years.

The contributory wage is the insured's total monthly wage received in January of each year.

The maximum monthly old-age pension (excluding the pension supplement) is 80% of the insured's average monthly earnings in the last two years of contributions.

Pension supplement: 10% of the old-age pension is paid. Instead of an additional 10%, the insured may choose a lump sum of 3% of his or her average monthly earnings in the last two years of contributions multiplied by 12 times the number of years of contributions.

Early pension: The pension is reduced by 20% if it is claimed before age 45, by 15% if it is claimed from age 45 to 49, or by 10% if it is claimed from age 50 to 54.

Compensation for prolonged service: A lump sum of 11% of the insured's average annual earnings in the last two years is paid for each year of contributions exceeding 40 years.

Benefit adjustment: Benefits are increased by 3% every January.

Old-age settlement: A lump sum is paid of 15% of the insured's average monthly earnings in the last two years multiplied by 12 times the number of years of contributions plus 5% interest from the date contributions cease until the date the settlement is paid.

Permanent Disability Benefits

Disability pension: The pension is 44% of the insured's average monthly earnings in the last year of contributions before the disability began or 2% of the insured's average earnings in the last year of contributions multiplied by the number of years of contributions, whichever is greater.

The insured's average earnings in the last year of contributions used to calculate benefits must not exceed 150% of his or her monthly earnings five years before the disability began.

The minimum monthly disability pension is 44% of the insured's average monthly earnings in the last year of contributions or 200 dinars, whichever is greater.

The maximum monthly disability pension (excluding the pension supplement) is 80% of the insured's average monthly earnings in the last year of contributions.

Pension supplement: 10% of the disability pension is paid. Instead of an additional 10%, the pensioner may choose a lump sum of 3% of the average monthly earnings in the last year of contributions multiplied by 12 times the number of years of contributions.

Benefit adjustment: Benefits are increased by 3% every January.

Disability settlement: A lump sum is paid of 15% of the insured's average monthly earnings in the last year of contributions multiplied by 12 times the number of years of contributions plus 5% interest from the date the insured ceased employment due to disability until the date the settlement is paid.

Survivor Benefits

Survivor pension

Spouse's pension: 37.5% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er); 62.5% if there are no eligible orphans but there are other eligible survivors; 75% if there are no eligible orphans or other eligible survivors.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among the insured's eligible children.; 87.5% if there is no widow(er) but there are other eligible survivors; 100% if there is no widow(er) or other eligible survivors.

Other eligible survivors: 12.5% of the old-age or disability pension the deceased received or was entitled to receive is split equally among dependent parents, brothers, and sisters; 37.5% if there is a widow(er) but no eligible orphans; 62.5% if there no widow(er) or eligible orphans.

The deceased's average monthly earnings in the last year of contributions used to calculate benefits must not exceed his or her monthly earnings five years before death.

The minimum monthly survivor pension is 44% of the deceased's average monthly earnings in the last year of contributions or 200 dinars, whichever is greater. The minimum monthly survivor pension for each eligible survivor is 35 dinars.

The maximum monthly survivor pension (excluding the pension supplement) is 80% of the deceased's average monthly earnings in the last year of contributions.

Pension supplement: 10% of the survivor pension is paid. Instead of an additional 10%, the pensioner may choose a lump sum of 3% of the deceased's average monthly earnings in the last year of contributions multiplied by 12 times the number of years of contributions.

Marriage grant: A lump sum of 15 times the monthly survivor pension is paid.

Benefit adjustment: Benefits are increased by 3% every January.

Survivor settlement: A lump sum is paid of 15% of the deceased's average monthly earnings in the last two years multiplied by 12 times the number of years of contributions plus 5% interest from the date of death until the date the settlement is paid.

Death grant: A lump sum of six months of the deceased's average monthly earnings in the last year of contributions or the old-age or disability pension the deceased received or was entitled to receive is paid.

Funeral grant: A lump sum of three months of the deceased's average monthly earnings in the last year of contributions or the old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum funeral grant is 500 dinars.

Administrative Organization

Ministry of Finance (https://www.mofne.gov.bh) provides general supervision.

Social Insurance Organization (https://www.sio.gov.bh), managed by a board of directors, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1973 (constitution) and 2012 (labor law).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Note: A 2018 law introduces mandatory health insurance as of January 2019, for citizens, residents, and temporary visitors of Bahrain.

Coverage

Universal (medical benefits): Citizens and residents of Bahrain.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have been employed for at least three months before the incapacity began. Must provide a medical certificate from a Government Medical Center.

Cash maternity benefit (employer liability): There is no minimum qualifying period.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for the first 15 days of incapacity; 50% from the 16th to the 35th day. Thereafter, the employee is entitled to an additional 20 days a year of unpaid sick leave.

Maternity benefit (employer liability): 100% of the employee's earnings is paid for 60 days. Thereafter, the employee is entitled to an additional 15 days of unpaid maternity leave.

Workers' Medical Benefits

Public hospitals and clinics provide free primary, secondary, and tertiary medical services.

Cost sharing: Some cost sharing may be required for certain services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for workers.

Administrative Organization

Ministry of Labor and Social Development (http://www.mlsd.gov.bh/) provides general supervision of cash benefits.

Ministry of Health (http://www.moh.gov.bh/) provides general supervision and delivers medical benefits.

Work Injury

Regulatory Framework

First and current law: 1976 (social insurance).

Type of program: Social insurance system.

Coverage

Citizens of Bahrain working in establishments with one or more employees.

Exclusions: Self-employed persons, household workers, casual employees, family labor, and agricultural workers.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 4,000 dinars.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's daily contributory wage is paid from the day after the disability began until recovery or certification of permanent disability. (The employer pays 100% of the daily contributory wage for the day the disability began.)

The contributory wage is the insured's total monthly wage received in January of each year.

A medical committee assesses the degree of disability. The Social Insurance Organization may request periodic medical examinations during the first four years of disability. The insured may also request a medical reexamination during this period.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of 100%, 80% of the insured's last monthly earnings is paid. A supplement of 15% of the pension is paid if the pension is less than 50 dinars a month; 10% if the pension is at least 50 dinars a month.

The minimum monthly permanent disability pension is 200 dinars or 88% of the insured's contributory wage, whichever is greater.

The contributory wage is the insured's monthly wage received in January of each year.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, a percentage of the full permanent disability pension is paid depending on the assessed degree of disability. For an assessed degree of disability of less than 30%, a lump sum of 36 times the permanent disability pension multiplied by the assessed degree of disability is paid.

A medical committee assesses the degree of disability. The Social Insurance Organization may request periodic medical examinations during the first four years of disability. The insured may also request a medical reexamination during this period.

Benefit adjustment: Benefits are increased by 3% every January.

Workers' Medical Benefits

Medical benefits include the cost of all necessary medical treatment and medicine.

Survivor Benefits

Survivor pension

Spouse's pension: 37.5% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow or to a widower with a disability; 62.5% if there is no eligible orphan; 75% if there are no other eligible survivors.

If a widow remarries or dies after the death of her insured or pensioner spouse, her share is redistributed to the remaining eligible survivors according to a schedule in law. If she remarries and is subsequently divorced or widowed, the pension may be reinstated.

Orphan's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is split equally among the insured's children (unmarried daughters of any age, sons up to age 22, age 26 if a full-time student, no limit if disabled); 87.5% if there is no widow(er) but there are other eligible survivors; 100% if there is no widow(er) or other eligible survivors.

A daughter's pension ceases upon marriage (or if personal earnings are at least equal to the pension) but is reinstated if she is subsequently divorced or widowed.

Other eligible survivors: 12.5% of the permanent disability pension the deceased received or was entitled to receive is split equally among dependent parents, brothers, and sisters; 37.5% if there is a widow but no eligible orphan; and 62.5% if there are no other eligible survivors.

The maximum monthly survivor pension (excluding the pension supplement) is 80% of the deceased's average monthly earnings in the last year of contributions.

Pension supplement: 10% of the survivor pension is paid. Instead of an additional 10%, the pensioner may choose a lump sum of 3% of the deceased's average monthly earnings in the last two years multiplied by 12 times the number of years of contributions.

Benefit adjustment: Benefits are increased by 3% every January.

Marriage grant: See Old Age, Disability, and Survivors.

Death grant: See Old Age, Disability, and Survivors.

Funeral grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Finance (https://www.mofne.gov.bh) provides general supervision.

Social Insurance Organization (https://www.sio.gov.bh), managed by a board of directors, administers the program and collects contributions.

Unemployment

Regulatory Framework

First and current law: 2006 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Unemployment benefit: Legal residents of Bahrain, civil servants (regardless of nationality), and private-sector employees (regardless of nationality).

Exclusions: Self-employed persons.

Unemployment aid: Citizens of Bahrain.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions for private-sector employees are 4,000 dinars.

Self-employed: Not applicable.

Employer: 1% of the employee's monthly covered payroll.

The Labor Fund pays employer contributions for private-sector employees.

The maximum monthly earnings used to calculate contributions for private-sector employees are 4,000 dinars.

Government: 1% of the employee's monthly covered earnings; contributes as an employer; provides subsidies as needed.

The maximum monthly earnings used to calculate contributions for private-sector employees are 4,000 dinars.

Qualifying Conditions

Unemployment benefit: Must be younger than the normal retirement age and have at least 12 consecutive months of covered employment for the first claim; 12 months of covered employment in the last 18 months for the second claim; 18 months in the last 24 months for the third claim; and 36 months in the last 48 months for each subsequent claim. Must be registered at an employment office and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Unemployment aid: Paid to first-time job seekers or insured persons who do not qualify for the unemployment benefit. Must be aged 18 to the normal retirement age, not be engaged in gainful activity or own a business, and be capable of and available for work.

Unemployment Benefits

Unemployment benefit: 60% of the insured's average monthly earnings in the last 12 months is paid for up to six months.

The minimum monthly unemployment benefit is 150 dinars.

The maximum monthly unemployment benefit is 500 dinars.

Unemployment aid: 150 dinars a month (persons with academic qualifications) or 120 dinars a month (other unemployed persons) is paid for up to six months.

Administrative Organization

Ministry of Labor and Social Development (http://www.mlsd.gov.bh/) registers unemployed persons, determines benefit eligibility and provides training.

Social Insurance Organization (https://www.sio.gov.bh), managed by a board of directors, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1981 (social assistance).

Current laws: 1999 (subsidies), 2006 (social assistance), and 2013 (financial compensation).

Type of program: Social assistance system.

Coverage

Needy permanent resident citizens of Bahrain.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Paid to orphans, widows, abandoned women, older persons, persons with disabilities, and certain other vulnerable persons without family support.

Income test: The family's monthly per capita income must not exceed a certain limit.

Financial compensation: Paid to families receiving income support to subsidize the cost of certain foodstuffs.

Family Allowance Benefits

Income support (income tested): 70 dinars to 150 dinars a month is paid depending on household circumstances and the number of eligible beneficiaries.

Financial compensation: 5 dinars a month is paid to a head of a household, 3.5 dinars for each additional adult, and 2.5 dinars for each dependent child.

Schedule of payments: The financial compensation is paid quarterly.

Social assistance beneficiaries may pay reduced fees for certain services such as electricity and water.

Administrative Organization

Ministry of Labor and Social Development (http://www.mlsd.gov.bh/) provides general supervision and administers the program.

Bangladesh

Exchange rate: US$1.00 = 83 taka.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 2001 (disability).

First and current laws: 1971 (old age and survivors) and 2013 (disability).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Bangladesh.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age social pension (income tested): Age 65 (men) or age 62 (women) and not receiving any other government or nongovernment allowance. Only one member of a family can receive the pension.

Income test: The beneficiary's annual income must not exceed 10,000 taka.

A designated committee prioritizes the benefit payments, giving priority to the most vulnerable and women (of those selected, at least half must be women).

Disability social pension (income tested): Must be aged 6 or older; assessed with a sensory, mental, speech, or physical disability; and not receiving any other government or nongovernment allowance.

Income test: The beneficiary's annual income must not exceed 36,000 taka.

A designated committee prioritizes the benefit payments, giving priority to the most vulnerable.

Survivor social pension (income tested): Paid to widows and women who are divorced or abandoned by their husbands, and do not receive any other government or nongovernment allowance.

Income test: The beneficiary's annual income must not exceed 12,000 taka.

A designated committee prioritizes the benefit payments, giving priority to the most vulnerable.

Old-Age Benefits

Old-age social pension (income tested): 500 taka a month is paid.

Schedule of payments: The pension is paid every three months.

Permanent Disability Benefits

Disability social pension (income tested): 700 taka a month is paid.

Schedule of payments: The pension is paid every three months.

Survivor Benefits

Survivor social pension (income tested): 500 taka a month is paid.

Schedule of payments: The pension is paid every three months.

Administrative Organization

Ministry of Social Welfare (http://www.msw.gov.bd/) administers the program.

Department of Social Services (http://www.dss.gov.bd/) pays benefits through local branches of government-run banks.

Sickness and Maternity

Regulatory Framework

First law: 1939.

Current law: 2006 (labor law).

Type of program: Employer-liability system.

Note: Limited medical services are provided in government health centers and public hospitals.

Coverage

Cash benefits: Employed persons.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, workers in nonprofit organizations, workers in government offices and establishments, and seamen.

Medical benefits: Employed persons in firms with at least 300 workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: Must provide a medical certificate from a registered medical practitioner.

Cash maternity benefit: Must have at least six months of employment with the same employer on the expected date of childbirth.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's earnings is paid for up to 14 days a year.

Maternity benefit: 100% of the employee's average wage in the last three months of employment before giving notice is paid for eight weeks before and eight weeks after childbirth for up to two live births. Unpaid leave is provided for the third and subsequent births. If the mother dies during childbirth or up to eight weeks after the childbirth, the benefit is paid to the person who cares for the child.

Workers' Medical Benefits

On-site medical facilities are provided for employees of firms with at least 300 workers.

Administrative Organization

Ministry of Labor and Employment (https://mole.gov.bd) supervises the program.

Public Health Service administers public health services.

Work Injury

Regulatory Framework

First law: 1923.

Current law: 2006 (labor law).

Type of program: Employer-liability system.

Coverage

Work injury benefits and death compensation: Persons employed in non-clerical work in railways, docks, postal services, estates, manufacturing firms with five or more workers, and in certain categories of manual labor or under hazardous working conditions.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, and certain public-sector employees.

Death benefit: Employed persons.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, workers in nonprofit organizations, certain public-sector employees, and seamen.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: Must have an assessed loss of work capacity lasting at least three days. Occupational diseases are covered for certain occupations, according to a schedule in law. For an occupational disease, the employee must have at least six months of continuous service with an employer.

Death benefit: Must have at least two years of continuous service with the same employer. The death must have occurred while on duty or at the workplace.

Death compensation: The death must be a result of a work injury or an occupational disease.

Temporary Disability Benefits

100% of the employee's average earnings is paid for the first two months of incapacity, 66.7% of earnings for the next two months, and 50% of earnings for each additional month of incapacity, up to two years.

Average earnings are the employee's average monthly earnings in the last 12 months before the disability began. If the employee has been employed for less than one month, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the employee's earnings when the accident occurred or the occupational disease began.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of up to 125,000 taka is paid.

Partial disability: A percentage of the full permanent disability benefit is paid depending on the assessed loss of work capacity.

Workers' Medical Benefits

Employers cover the expenses of all necessary medical care. Benefits are provided until recovery.

Survivor Benefits

Death benefit: A lump sum of 45 days of the employee's wages for every year of continuous service is paid to a designated beneficiary or surviving dependents.

Death compensation: A lump sum of 100,000 taka is paid to a designated beneficiary or surviving dependents.

Administrative Organization

Commissioner of Workmen's Compensation provides supervision.

Ministry of Labor and Employment (https://mole.gov.bd) administers the program.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2013 amendment to the labor law requires employers to provide severance pay to dismissed employees with at least six months of service in case of termination of contract or ill health, and redundancy pay in case of retrenchment (reduction in workforce). The amount varies depending on the employee's length of service: 30 days of the employee's wages for every year of service is paid with less than 10 years of continuous service; 45 days of wages for every year of service with at least 10 years of continuous service.

Bhutan

Exchange rate: US$1.00 = 68.47 Bhutanese Ngultrums.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1976 (royal command), 1982 (death benefit), and 2007 (labor and employment act).

Type of program: Universal, provident fund, and employer-liability system.

Coverage

Universal: Citizens of Bhutan aged 8 or older living in rural areas.

Provident fund: Persons employed in firms with at least five employees and with labor contracts lasting at least one year. Voluntary coverage for employees of firms with up to five employees.

Exclusions: Self-employed persons and family labor.

Employer liability: Persons with labor contracts lasting at least one year.

Exclusions: Self-employed persons and family labor.

Special system for military personnel, civil servants, and employees of public corporations.

Source of Funds

Insured person

Universal: An annual flat-rate contribution of 87 ngultrums.

Provident fund: At least 5% of monthly basic earnings.

There are no minimum and maximum earnings used to calculate contributions.

Employer liability: None.

Self-employed person

Universal: An annual flat-rate contribution of 87 ngultrums.

Provident fund: Not applicable.

Employer liability: Not applicable.

Employer

Universal: None.

Provident fund: At least 5% of monthly basic earnings.

There are no minimum and maximum earnings used to calculate contributions.

Employer liability: Pays an annual contribution to each employee's gratuity account, based on the employee's annual basic earnings.

Government

Universal: An annual contribution of 108 ngultrums for each insured or self-employed person.

Provident fund: None.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Old-age benefit (provident fund): Age 56 with at least five years of contributions; at any age if involuntarily unemployed (or voluntarily unemployed with the employer's consent).

Covered employment must cease.

Early withdrawal: At any age with at least five years of continuous contributions. Subsequent withdrawals are possible after additional periods of five years of continuous contributions.

Old-age settlement (provident fund): Age 56 with less than five years of contributions.

Covered employment must cease.

Old-age benefit (Gratuity, employer liability): Age 56 with at least five years of continuous employment and retired from covered employment; at any age if involuntarily unemployed (or voluntarily unemployed with the employer's consent).

Disability benefit (provident fund): Must be assessed with a total loss of work capacity due to a work- or nonwork-related illness or injury, and have at least five years of contributions.

Employment must cease for the full pension.

A medical board assesses the loss of work capacity.

Disability benefit (Gratuity, employer liability): Must be assessed with a total loss of work capacity due to a work- or nonwork-related illness or injury, and have at least five years of contributions.

A medical board assesses the loss of work capacity.

Survivor benefit (provident fund): Paid to named survivors when a fund member dies.

Survivor benefit (Gratuity, employer liability): Paid to eligible survivors when an employee dies.

Eligible survivors include a widow(er), legitimate children, and parents. The survivors must have been partially or fully dependent on the deceased.

Death benefit (Universal Rural Life Insurance, universal): Paid when an insured person dies.

Old-Age Benefits

Old-age benefit (provident fund): The total employee and employer contributions plus accrued interest minus previous withdrawals is paid. The benefit may be taken as a lump sum or an annuity.

Early withdrawal: Up to 50% of the balance of total employee and employer contributions plus accrued interest may be withdrawn.

Old-age settlement (provident fund): A lump sum of total employee contributions plus accrued interest minus previous withdrawals is paid.

Old-age benefit (Gratuity, employer liability): A lump sum of the employee's last monthly basic earnings multiplied by years of continuous employment, or the employee's total gratuity account balance, whichever is greater, is paid.

The maximum employer-liability old-age benefit is 1.5 million ngultrums.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Disability benefit (Gratuity, employer liability): A lump sum of the deceased's last monthly basic earnings before the disability began multiplied by years of continuous employment, or the deceased's total gratuity account balance, whichever is greater, is paid.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

The minimum guaranteed interest rate is 7% a year.

Survivor benefit (Gratuity, employer liability): A lump sum of the deceased's last monthly basic earnings before death multiplied by years of continuous employment is split between eligible survivors.

The maximum employment-related survivor benefit is 1.5 million ngultrum.

Death benefit (Universal Rural Life Insurance, universal): A lump sum of 30,000 ngultrums is paid to the family of the deceased.

Administrative Organization

Ministry of Labour and Human Resources (http://www.molhr.gov.bt/molhr/) provides general supervision.

Royal Insurance Corporation of Bhutan (RICB) (https://www.ricb.bt/index) administers and collects contributions for the provident fund and universal programs.

Bhutan Insurance Ltd. (BIL) (http://www.bhutaninsurance.com.bt/) administers and collects contributions for the employer-liability program.

Sickness and Maternity

Regulatory Framework

First and current laws: 2007 (employment and labor) and 2008 (constitution).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Bhutan.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost (pays benefits directly to employees).

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least six months of continuous employment with the same employer.

Cash maternity benefit (employer liability): There is no minimum qualifying period.

Cash paternity benefit (employer liability): Must have at least 12 months of continuous employment with the same employer.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last earnings is paid for up to five days a year.

Maternity benefit (employer liability): 100% of the employee's last earnings is paid for at least 90 days.

Paternity benefit (employer liability): 100% of the employee's last earnings is paid for at least five days during the two weeks after childbirth.

Workers' Medical Benefits

Government health centers provide free essential health care services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour and Human Resources (http://www.molhr.gov.bt/molhr/) provides general supervision for the employer-liability program.

Ministry of Health (http://www.health.gov.bt/) provides general supervision for the universal program.

Employers pay cash benefits directly to employees.

Government hospitals and health facilities deliver medical benefits.

Work Injury

Regulatory Framework

First law: 1994 (workmen's compensation).

Current law: 2007 (labor and employment).

Type of program: Employer-liability system through a public carrier.

Coverage

Persons employed in firms with at least five employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Must have at least one year of employment (temporary disability benefit) or at least five years of continuous contributions (permanent disability benefit). There is no minimum qualifying period for survivor benefits.

Temporary Disability Benefits

70% of the employee's basic earnings (excluding overtime payments and allowances) in the month before the disability began is paid for up to five years, until the employee returns to work, or until the employee receives a permanent disability benefit from another system, whichever is earlier.

Permanent Disability Benefits

A lump sum of 360 times the national daily minimum wage is paid if the employee is unable to return to work after five years.

The national daily minimum wage is 234 ngultrums.

A disability pension is also paid for work-related disabilities under Old-Age, Disability, and Survivors.

Workers' Medical Benefits

Benefits include the total cost of emergency care, nursing and medical care, surgery, hospital fees, medication, X-rays, diagnostics, and other necessary treatment not provided by government health clinics.

Government health clinics provide free essential health care services.

Survivor Benefits

Survivor pension: 70% of the deceased's last monthly basic earnings (excluding overtime payments and allowances) before death is paid.

Eligible survivors include a widow(er), legitimate children, and parents. The survivors must have been partially or fully dependent on the deceased.

Survivor benefit: A lump sum of 1,080 days of the national daily minimum wage is paid.

Eligible survivors include a widow(er), legitimate children, and parents. The survivors must have been partly or fully dependent on the deceased.

The national daily minimum wage is 234 ngultrums.

Administrative Organization

Ministry of Labour and Human Resources (http://www.molhr.gov.bt/) provides general supervision.

Bhutan Insurance Ltd. (BIL) (http://www.bhutaninsurance.com.bt/) administers the program.

Family Allowances

Regulatory Framework

His Majesty Kidu Office administers a constitutionally mandated welfare (Kidu) system consisting of cash and in-kind benefits to citizens of Bhutan. To qualify for the benefits, a persons must be assessed as needy, disabled, landless, or be a child with no source of income to attend school.

Brunei

Exchange rate: US$1.00 = 1.35 Brunei dollars (B$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1955 (old-age and disability pensions); 1992 (employees' trust fund); and 2009 (supplemental contributory pensions fund), implemented in 2010.

Type of program: Universal, provident fund, and mandatory individual account system.

Coverage

Universal: Residents of Brunei.

Provident fund: Public- and private-sector employees younger than age 55 who are citizens or permanent residents of Brunei.

Exclusions: Self-employed persons.

Special systems for military and police personnel, and prison wardens.

Mandatory individual account: Public- and private-sector employees younger than age 60 who are citizens or permanent residents of Brunei.

Voluntary coverage for self-employed persons.

Exclusions: Employees covered under the public service pension program.

Source of Funds

Insured person

Universal: None.

Provident fund: 5% of monthly basic salary. Additional voluntary contributions are possible.

There are no minimum or maximum earnings used to calculate contributions.

Mandatory individual account: 3.5% of monthly basic salary. Additional voluntary contributions are possible.

Of the total employee and employer contributions to the mandatory individual account, 6/7 finances old-age benefits and 1/7 finances survivor benefits.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are B$2,800.

Self-employed person

Universal: None.

Provident fund: Not applicable.

Mandatory individual account: B$17.50 a month.

Employer

Universal: None.

Provident fund: 5% of monthly payroll. Additional voluntary contributions are possible.

There are no minimum or maximum earnings used to calculate contributions.

Mandatory individual account: 3.5% of monthly payroll or B$17.50 a month, whichever is greater.

Of the total employee and employer contributions to the mandatory individual account, 6/7 finances old-age benefits and 1/7 finances survivor benefits.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are B$2,800.

Government

Universal: The total cost.

Provident fund: None; contributes as an employer.

Mandatory individual account: Any deficit; supplements the employee contribution for employees with monthly earnings of less than B$500; B$17.50 for self-employed persons.

The government pays B$30 for each month an insured person was a provident fund member before January 1, 2010, regardless of the insured's salary. If the insured was younger than age 25 when he or she joined the provident fund, the contribution is calculated from age 25.

Qualifying Conditions

Old-age pension (pencen umur tua, universal): Age 60 with at least 10 years of residency immediately before the claim is made if born in Brunei; at least 30 years if born outside of Brunei.

Old-age benefit (provident fund): Age 55; at any age if emigrating permanently.

Early withdrawal: Age 50.

Housing withdrawal: Must have been a fund member for at least 10 years and have at least five years of contributions, or have an account balance of at least B$40,000.

Old-age pension (mandatory individual account): Age 60 with at least 35 years of continuous contributions.

Early withdrawals from the mandatory individual account are not possible.

Old-age settlement (mandatory individual account): Age 60 with less than 35 years of continuous contributions.

Disability pension (universal): Must be aged 15 or older; be assessed with a mental or physical disability, be blind, or suffer from Hansen's Disease; and be unable to work. Must have at least 10 years of residency in Brunei immediately before the disability began and receive suitable medical treatment and rehabilitation.

Dependent's supplement: Paid for the dependents of persons assessed with a mental disability, who are blind, or who suffer from Hansen's Disease.

Disability benefit (provident fund): Must be unable to work as the result of a physical or mental disability.

A medical board assesses the degree of disability.

Survivor benefit (provident fund): Paid to the next of kin or named survivors when a fund member dies.

Survivor pension (mandatory individual account): The deceased died before reaching the normal retirement age and had continuous contributions until the month of death.

Eligible survivors include a widow and children younger than age 21.

The widow's pension ceases upon remarriage and is redistributed to the remaining eligible survivors.

Survivor settlement (derivative benefit, mandatory individual account): The deceased died before reaching the normal retirement age but did not meet the contribution requirement for the survivor pension. The benefit is paid to named survivors.

Old-Age Benefits

Old-age pension (pencen umur tua, universal): B$250 a month is paid.

Benefit adjustment: The pension is adjusted on an ad hoc basis.

Old-age benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Early withdrawal: Up to 25% of accumulated assets may be withdrawn.

Housing withdrawal: Up to 45% of accumulated assets may be withdrawn once before age 55 to purchase or build a house.

Interest rate adjustment: Set by the Employees' Trust Fund Board annually based on the financial health of the fund, interest rates on savings accounts, and inflation rates.

Old-age pension (mandatory individual account): A monthly pension is paid based on the insured's account balance at retirement.

The minimum monthly old-age pension is B$150.

Old-age settlement (mandatory individual account): A lump sum of the individual account balance is paid.

Permanent Disability Benefits

Disability pension (universal): B$250 a month is paid.

Dependent's supplement: B$188 a month is paid for a dependent spouse or a child aged 15 or older; B$113 a month for a child younger than age 15.

Benefit adjustment: The pension is adjusted on an ad hoc basis.

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Interest rate adjustment: Set by the Employees' Trust Fund Board annually based on the financial health of the fund, interest rates on savings accounts, and inflation rates.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Interest rate adjustment: Set by the Employees' Trust Fund Board annually based on the financial health of the fund, interest rates on savings accounts, and inflation rates.

Survivor pension (mandatory individual account): Up to B$400 a month is paid for 15 years from the date of death. The pension is split equally among all eligible survivors.

Survivor settlement (derivative benefit, mandatory individual account): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Administrative Organization

Employees' Trust Fund Department (https://www.tap.com.bn/) of the Ministry of Finance, under the supervision of the Employees' Trust Fund Board, administers contributions, benefits, and the investment of funds for the provident fund and mandatory individual account programs.

Department of Community Development of the Ministry of Culture, Youth, and Sports (http://www.japem.gov.bn/) administers the universal program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1984 (labor act), 2009 (labor law), and 2011 (maternity leave).

Type of program: Universal (medical benefits), employment-related (cash maternity benefits), and employer-liability (cash sickness and maternity benefits) system.

Coverage

Universal (medical benefits): Residents of Brunei.

Employment related (cash maternity benefits): Employed citizens and permanent residents of Brunei.

Exclusions: Self-employed persons.

Employer liability (cash sickness and maternity benefits): Employed persons, including foreign workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): None.

Employment related (cash maternity benefit): None.

Employer liability (cash sickness and maternity benefits): None.

Self-employed person

Universal (medical benefits): None.

Employment related (cash maternity benefit): Not applicable.

Employer liability (cash sickness and maternity benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employment related (cash maternity benefit): The total cost.

Employer liability (cash sickness and maternity benefits): The total cost (pays benefits directly to employees).

Government

Universal (medical benefits): The total cost.

Employment related (cash maternity benefit): The total cost.

Employer liability (cash sickness and maternity benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have worked for at least six months. Must provide a medical certificate from a registered medical practitioner.

Cash maternity benefit (employment related): Must be registered with the Employees' Trust Fund and have worked for at least 180 days in the last year before the maternity leave begins.

Cash maternity benefit (employer liability): Must have worked for at least 180 days in the last year before the maternity leave begins.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's gross monthly wages is paid for up to 14 days a year (up to 60 days a year if hospitalized).

Maternity benefit (employment related): 100% of the employee's gross monthly wages is paid for five weeks after the employer-liability maternity benefit ceases. The employee is entitled to two additional weeks of unpaid leave.

Maternity benefit (employer liability): 100% of the employee's gross monthly wages is paid for eight weeks, beginning up to four weeks or 28 days before the expected date of childbirth. The employee is entitled to one additional week of unpaid leave.

Workers' Medical Benefits

The government provides free health care, including outpatient and inpatient care provided by registered physicians and in approved hospitals.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the worker.

Administrative Organization

Department of Labour (http://www.labour.gov.bn/) in the Ministry of Home Affairs (http://www.moha.gov.bn/) enforces the law.

Employers pay benefits directly to employees.

Ministry of Health (http://www.moh.gov.bn/Pages/Home.aspx) registers physicians and approves hospitals to provide health care services to residents.

Work Injury

Regulatory Framework

First and current law: 1957 (workmen's compensation).

Type of program: Employer-liability system.

Coverage

Employees who are citizens or permanent residents of Brunei with monthly earnings of less than B$750.

Exclusions: Self-employed persons, security personnel, and home-based workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or provides benefits directly to employees).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. Occupational diseases are covered for certain occupations, according to a schedule in law. For an occupational disease, the employee must have developed a recognized disease during the 12 months after ceasing employment.

Temporary Disability Benefits

66.7% of the employee's average monthly earnings in the six months before the disability began is paid after a four-day waiting period for up to five years. If the disability lasts more than 14 days, the benefit is paid retroactively for the first four days.

The maximum monthly temporary disability benefit is B$130.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 60 times the employee's average monthly earnings in the six months before the disability began or B$36,000, whichever is less, is paid.

The minimum permanent disability benefit is B$9,600.

Constant-attendance supplement: A lump sum of 25% of the permanent disability benefit is paid if the employee is assessed with a total disability and requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, a lump sum of the full permanent disability benefit multiplied by the assessed degree of disability is paid, according to a schedule.

If temporary disability benefits are paid for more than six months before the determination of a total or partial permanent disability, the amount of temporary disability benefits paid after the six-month period is deducted from the permanent disability benefit.

Workers' Medical Benefits

The employer pays for the examination and treatment of the insured by a registered physician and in approved hospitals.

Survivor Benefits

A lump sum of 48 times the employee's average monthly earnings in the last six months before death or B$28,000, whichever is less, is paid.

The minimum survivor benefit is B$9,600 if the survivor was totally dependent on the deceased.

Eligible survivors include the deceased's dependent family members, including the spouse, children, parents, brothers, and sisters.

If there are no eligible survivors, the employer must pay for the employee's funeral.

Administrative Organization

Workmen's Compensation, Health and Safety Section, of the Department of Labour (http://www.labour.gov.bn/) enforces the law. The Department of Labour is part of the Ministry of Home Affairs.

Individual employers insure work injury liability through private carriers or pay compensation directly to employees or dependent survivors.

An arbitrator settles disputes regarding the determination and provision of benefits.

Burma (Myanmar)

Exchange rate: US$1.00 = 1,395 kyats.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2012 (social security).

Type of program: Social insurance system.

Note: The 2012 social security law is gradually being implemented. Old-age (superannuation), disability, and survivors benefits have not yet been implemented, but provisions of the law are included below.

A funeral grant is paid under Sickness and Maternity.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations and foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

Source of Funds

Insured person: 3% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

Self-employed person: 6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

Employer: 3% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

Government: Provides subsidies.

Qualifying Conditions

Old-age pension (superannuation): Age 60 with at least 180 months of contributions.

Partial pension: Age 60 with less than 180 months of contributions.

Disability pension: Must be assessed as incapable of any work and have at least 180 months of contributions.

Partial pension: Must be assessed as incapable of any work and have less than 180 months of contributions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include persons named by the deceased; if there are no named survivors, survivors include (in order of priority) the deceased's dependent widow(er), children, and parents.

Old-Age Benefits

Old-age pension (superannuation): 15 times the insured's average monthly earnings in the total contribution period is paid as a monthly benefit or a lump sum. With more than 180 months of contributions, an additional amount is paid.

Partial pension: With at least 12 months but less than 180 months of contributions, 40% of total employee and employer contributions plus accrued interest is paid; with less than 12 months of contributions, a lump sum of total employee contributions is paid.

Permanent Disability Benefits

Disability pension: 15 times the insured's average monthly earnings in the total contribution period is paid as a monthly benefit or a lump sum. With more than 180 months of contributions, an additional amount is paid.

Partial pension: With at least 12 months but less than 180 months of contributions, 40% of total employee and employer contributions plus accrued interest is paid; with less than 12 months of contributions, a lump sum of total employee contributions is paid.

Survivor Benefits

Survivor pension: The old-age or disability pension the deceased received or was entitled to receive is paid as a monthly benefit or a lump sum.

Administrative Organization

Ministry of Labor, Immigration, and Population (https://www.mol.gov.mm/mm/) provides general supervision for the program.

Social Security Board (https://www.mol.gov.mm/mm/departments/social-security-board/), under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

Sickness and Maternity

Regulatory Framework

First law: 1954 (social security), implemented in 1956.

Current law: 2012 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

Source of Funds

Insured person: 2% (2.5% if aged 60 or older) of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

The insured's contributions also finance family allowances.

Self-employed person: 4% (5% if aged 60 or older) of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

The self-employed person's contributions also finance family allowances.

Employer: 2% (2.5% if aged 60 or older) of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

The employer's contributions also finance family allowances.

Government: Provides subsidies.

Qualifying Conditions

Cash sickness benefit: Must have worked at least six months for the same employer and have at least four months of contributions in the six months before the incapacity began. A medical officer of the Social Security Board must certify the insured as incapable of work.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

Cash maternity benefit: Must have at least six months of contributions in the 12 months before the date of childbirth or miscarriage.

Maternity grant: Paid to an insured woman, or uninsured wife of an insured man, who gives birth.

Paternity benefit: Paid to the insured husband of an insured woman who takes maternity leave. Must have at least six months of contributions in the 12 months before the date of childbirth or miscarriage.

Paternity grant: Paid to an insured man whose uninsured wife gives birth.

Funeral grant: Paid to persons named by the deceased. If there are no named survivors, the grant is paid to (in order of priority), the deceased's dependent widow(er), children, parents, or the person who paid for the funeral.

Medical benefits: There is no minimum qualifying period.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average monthly earnings in the four months before the incapacity began is paid from the first day of incapacity for up to 26 weeks for one illness.

Maternity benefit: 70% of the insured's average monthly earnings in the 12 months before childbirth is paid for up to six weeks before and eight weeks after the expected date of childbirth (for a total of six weeks in case of miscarriage).

Maternity grant: A lump sum of 50% of the insured's average monthly earnings in the 12 months before childbirth is

paid for a single birth; 75% for twins; or 100% for triplets or larger multiples.

Paternity benefit: 70% of the insured's average monthly earnings in the year before the paternity leave is paid for up to 15 days.

Paternity grant: A lump sum of 50% of the maternity grant is paid.

Funeral grant: Up to five times the insured's average monthly earnings (or up to five times the unemployment benefit amount if the insured was unemployed) in the last four months is paid.

Workers' Medical Benefits

The Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals provide medical services directly to patients. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

Benefits are paid for up to 26 weeks for one illness (may be extended for an additional 26 weeks in certain circumstances).

Dependents' Medical Benefits

Pediatric care is provided for an insured woman's child up to age 1.

Administrative Organization

Ministry of Labor, Immigration, and Population (http://www.mol.gov.mm) provides general supervision.

Social Security Board, under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

Work Injury

Regulatory Framework

First laws: 1923 (workmen's compensation); and 1954 (social security), implemented in 1956.

Current law: 2012 (social security).

Type of program: Social insurance system.

Note: The 1923 law (employer-liability system) is still in force for agricultural workers not covered by the current law. A funeral grant is paid under Sickness and Maternity.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

Source of Funds

Insured person: None.

Self-employed person: No information available.

Employer: 1% to 1.5% of monthly covered payroll, depending on the size of the business and the accident rate.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

70% of the insured's average monthly earnings in the four months before the incapacity began is paid from the first day of incapacity for up to 12 months.

Permanent Disability Benefits

Permanent disability pension: If assessed with a total (100%) loss of work capacity, 70% of the insured's average monthly earnings in the four months before the disability began is paid.

Constant-attendance allowance: 10% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions, as certified by a medical officer of the Social Security Board.

Partial disability: For an assessed loss of work capacity below 100%, a percentage of the full permanent disability pension is paid depending on the assessed loss of work capacity. The partial disability pension is paid for nine years or as a lump sum with a loss of work capacity of at least 75% but less than 100%; for seven years or as a lump sum with a loss of work capacity of at least 20% but less

than 75%; or as a lump sum of five years of the full pension with less than 20%.

Medical officers of the Social Security Board assess the loss of work capacity and may reassess it at any time at the request of the board. The board can temporarily or permanently suspend benefits if the insured fails to attend requested medical examinations.

Workers' Medical Benefits

The Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals provide medical services directly to patients. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

There is no limit to duration.

Survivor Benefits

Survivor pension: 30 times the deceased's average monthly earnings in the four months before death is paid with up to 60 months of contributions; 50 times with at least 60 but less than 120 months; 60 times with at least 120 but less than 240 months; and 80 times with at least 240 months of contributions.

Eligible survivors include persons named by the deceased. If there are no named survivors, survivors include (in order of priority) the deceased's dependent widow(er), children, and parents.

Other eligible survivors pension: A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension is determined by the Social Security Board, depending on the nature of the survivor's relationship with the deceased, personal income, work capacity, and other related conditions.

Administrative Organization

Ministry of Labor, Immigration, and Population (https://www.mol.gov.mm/mm/) provides general supervision.

Social Security Board, under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

Unemployment

Regulatory Framework

First and current law: 2012 (social security).

Type of program: Social insurance system.

Note: The 2012 social security law is gradually being implemented. Unemployment benefits have not yet been implemented, but provisions of the new law are included below.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

Source of Funds

Insured person: 1% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 3,600 kyats.

There are no maximum earnings used to calculate contributions.

Self-employed person: 2% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 3,600 kyats.

There are no maximum earnings used to calculate contributions.

Employer: 1% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 3,600 kyats.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Must have at least 36 months of contributions, be registered at a local labor exchange office, and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Unemployment Benefits

50% of the insured's average monthly earnings in the last year before unemployment is paid for up to two months. An additional month of the unemployment benefit is paid

for each 12-month period of contributions exceeding 36 months, up to four additional months.

Administrative Organization

Ministry of Labor, Immigration, and Population (http://www.mip.gov.mm/) provides general supervision.

Social Security Board, under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

Family Allowances

Regulatory Framework

First and current law: 2012 (social security).

Type of program: Social insurance system.

Note: The 2012 social security law is gradually being implemented. Family allowances have been implemented, but benefit payments have been postponed.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: See source of funds under Sickness and Maternity.

Employer: See source of funds under Sickness and Maternity.

Government: Provides subsidies.

Qualifying Conditions

Education allowance (income tested): Must have at least 36 months of contributions, income below a defined threshold, and children who are full-time students.

Natural disaster assistance: Must have at least 36 months of contributions.

Family Allowance Benefits

Education allowance (income tested): 10% of the insured's average monthly earnings in the year before the start of the academic year is paid.

Natural disaster assistance: 40% of the insured's average monthly earnings in the year before the disaster occurred is paid.

Administrative Organization

Ministry of Labor, Immigration, and Population (http://www.mol.gov.mm/) provides general supervision.

Cambodia

Exchange rate: US$1.00 = 4,103 riels.

Sickness and Maternity

Regulatory Framework

First and current laws: 1997 (labor); 2002 (social insurance), implemented in 2007; 2011 (identification of poor households); and 2016 (health insurance).

Type of program: Social insurance (cash sickness and maternity benefits, and medical benefits), employer-liability (cash maternity benefit), and social assistance (cash maternity and medical benefits) system.

Coverage

Social insurance: Private-sector employees.

Exclusions: Self-employed persons, household workers, diplomats, employees of international organizations, and personnel in air and maritime transportation.

Special systems for public-sector employees, veterans, and military personnel.

Employer liability: Private-sector employees.

Exclusions: Self-employed persons, household workers, diplomats, employees of international organizations, and personnel in air and maritime transportation.

Special systems for public-sector employees, veterans, and military personnel.

Social assistance (maternity grant): Formal-sector workers, informal-sector workers with less than eight working hours a week, casual workers, and seasonal workers.

Social assistance (medical benefits): Needy residents of Cambodia.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Social assistance: Not applicable.

Employer

Social insurance: 2.6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 200,000 riels.

The maximum monthly earnings used to calculate contributions are 1,200,000 riels.

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance: None.

Employer liability: None.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (social insurance): Must be currently employed and have at least six months of contributions in the last 12 months. Must provide a medical certificate confirming the sickness lasted for at least seven days.

Cash maternity benefit (social insurance): Must have at least nine months of contributions in the last 12 months.

Cash maternity benefit (employer liability): Must have at least 12 months of continuous employment with the same employer.

Cash maternity grant (social assistance): There are no qualifying conditions.

Medical benefits (social insurance): Must have at least six months of contributions in the last 12 months, or at least two consecutive months of contributions if employment has ceased. (Coverage continues for two months after employment ceases.)

Medical benefits (social assistance): Must satisfy a means test or be an informal-sector worker who is currently registered with the National Social Security Fund.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 70% of the insured's average daily earnings in the last six months is paid for up to 180 days.

Maternity benefit (social insurance): 70% of the insured's average daily earnings in the last six months is paid for 90 days.

Maternity benefit (employer liability): 50% of the employee's gross earnings is paid for 90 days.

Maternity grant (social assistance): A lump sum of 400,000 riel is paid for each child, up to three children per delivery.

Workers' Medical Benefits

Medical benefits (social insurance): Medical benefits include inpatient and outpatient services, emergency care, physiotherapy and kinesitherapy, maternity care, rehabilitation, referral services, basic dental care, and selected prevention services. Medical benefits are provided for up to 180 days in a 12-month period.

Medical benefits (social assistance): Medical benefits include healthcare services in public facilities, hospitalization, outpatient and emergency care, and essential drugs.

Dependents' Medical Benefits

Social insurance: Dependents are not covered for medical benefits.

Social assistance: No information is available.

Administrative Organization

The Ministry of Labor and Vocational Training (http://www.mlvt.gov.kh/) provides general supervision for the social insurance program.

The National Social Security Fund (http://www.nssf.gov.kh/) administers the social insurance program.

The Ministry of Health (http://moh.gov.kh/) provides general supervision for medical benefits.

The Ministry of Planning (http://www.mop.gov.kh/) supervises the identification of households eligible for social assistance medical benefits.

Health equity funds administer the social assistance medical benefits.

Work Injury

Regulatory Framework

First and current laws: 1997 (labor); and 2002 (social security), implemented in 2008.

Type of program: Social insurance and employer-liability system.

Coverage

Private-sector employees.

Exclusions: Self-employed persons, household workers, diplomats, employees of international organizations, and personnel in air and maritime transportation.

Special systems for public-sector employees and military personnel.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 0.8% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 200,000 riels.

The maximum monthly earnings used to calculate contributions are 1,200,000 riels.

Employer liability: The total cost.

Government

Social insurance: Finances any deficit.

Employer liability: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while traveling to and from work are covered. Must provide a medical certificate from a recognized medical practitioner.

Temporary Disability Benefits

Temporary disability benefit (social insurance): 70% of the insured's average daily earnings in the last six months is paid from the second day of incapacity until recovery. The benefit is only paid for disabilities requiring at least four days of hospitalization.

Constant-attendance allowance: A lump sum of 50% of the insured's average daily wage is paid if the insured requires constant attendance of others to perform daily functions.

Temporary disability benefit (employer liability): 100% of the employee's net daily earnings is paid for the first day of incapacity.

Permanent Disability Benefits

Permanent disability pension (social insurance): For an assessed degree of disability of at least 20%, the insured's average daily earnings in the last six months multiplied by 80% of the assessed degree of disability is paid.

Constant-attendance allowance: 50% of the permanent disability pension is paid to an insured requiring constant attendance of others to perform daily functions.

Schedule of payment: The pension is paid quarterly.

A medical practitioner periodically reviews the degree of disability.

Permanent disability benefit (social insurance): For an assessed degree of disability of at least 20%, a lump sum of the insured's average daily earnings multiplied by the assessed degree of disability and 20% of an actuarial value (which varies by age) is paid.

Workers' Medical Benefits

Medical and rehabilitation services are provided.

Survivor Benefits

Survivor pension (social insurance): The amount varies depending on the number of survivors and their relation to the deceased. Up to 70% of the deceased's average daily earnings is split between the eligible survivors.

Eligible survivors include a widow(er), unmarried children younger than age 18 (age 21 if a student or disabled), and dependent parents.

The widow(er)'s pension ceases upon remarriage.

Schedule of payment: The pension is paid monthly.

Funeral grant (social insurance): A lump sum of 4,000,000 riels is paid to an eligible survivor or the person who paid for the funeral.

Benefit adjustment: The funeral grant is adjusted periodically based on economic indicators.

Administrative Organization

The Ministry of Labor and Vocational Training (http://www.mlvt.gov.kh/) provides general supervision.

The National Social Security Fund (http://www.nssf.gov.kh/) administers the program and collects contributions.

China

Exchange rate: US$1.00 = 6.62 yuan.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1953 (regulations); 1978, 1995, 1997, 1999, and 2005 (directives); 2009 (guideline on rural pensions); 2010 (social insurance); 2011 (social insurance); 2014 (pension portability and guideline on unified pension for rural and nonsalaried urban residents); 2015 (inclusion of civil servants and public-sector employees); and 2018 (contribution collection).

Type of program: Social insurance, individual account, and noncontributory system.

The basic pension insurance program has two components: a social insurance pension and mandatory individual accounts. The pension schemes for rural and nonsalaried urban residents have two components: a noncontributory pension and individual accounts.

Note: Since July 2011, existing regional and local social security programs, including pooling arrangements, are gradually being unified under the country's first national law on social insurance. The government aims to establish a comprehensive, equitable, and unified pension system that covers both urban and rural residents by 2020.

Coverage

Social insurance and mandatory individual account (Basic pension insurance): Employees (including legally employed foreigners and migrants, and part-time employees) in urban enterprises and urban institutions managed as enterprises; self-employed persons and small business owners with no employees; casual workers; and civil servants and certain public-sector employees.

Noncontributory and individual account (Pension schemes for rural and nonsalaried urban residents): Rural and nonsalaried urban residents aged 16 or older.

Exclusions: Students and persons covered under the basic pension insurance scheme.

Source of Funds

Insured person

Social insurance (Basic pension insurance): None, or as determined by local government regulations.

Mandatory individual account (Basic pension insurance): 8% of gross average monthly covered earnings in the previous year.

The minimum monthly earnings used to calculate contributions are 60% of the local average monthly wage for the previous year.

The maximum monthly earnings used to calculate contributions are 300% of the local average monthly wage for the previous year.

Noncontributory (Pension schemes for rural and nonsalaried urban residents): None.

Individual account (Pension schemes for rural and nonsalaried urban residents): A choice of 100 yuan to 2,000 yuan a year based on 12 scales. Local governments may adjust the number and levels of scales.

Self-employed person

Social insurance (Basic pension insurance): 12% of the local average monthly wage.

Mandatory individual account (Basic pension insurance): 8% of the local average monthly wage.

Noncontributory (Pension schemes for rural and nonsalaried urban residents): None.

Individual account (Pension schemes for rural and nonsalaried urban residents): A choice of 100 yuan to 2,000 yuan a year based on 12 scales. Local governments may adjust the number and levels of scales.

Employer

Social insurance (Basic pension insurance): Up to 20% of payroll, depending on local government regulations.

Mandatory individual account (Basic pension insurance): None.

Noncontributory (Pension schemes for rural and nonsalaried urban residents): None.

Individual account (Pension schemes for rural and nonsalaried urban residents): None.

Government

Social insurance (Basic pension insurance): Central and local governments contribute as employers and provide subsidies as needed.

Mandatory individual account (Basic pension insurance): Central and local governments provide subsidies as needed.

Noncontributory (Pension schemes for rural and nonsalaried urban residents): The central government finances the total cost (at least 88 yuan a month per insured person) in the central and western regions and 50% of the cost in the eastern region. Local governments cover 50% of the cost in the eastern region and may make additional contributions.

Individual account (Pension schemes for rural and nonsalaried urban residents): Pays contributions for residents

living under the poverty line; local governments provide a minimum annual subsidy of 30 yuan to the individual account of each insured person (at least 60 yuan for those who contribute at least 500 yuan).

Qualifying Conditions

Old-age pension (Basic pension insurance): The pension consists of a social insurance pension and a mandatory individual account.

Social insurance pension (central government guidelines): Age 60 (men and professional women), age 55 (nonprofessional salaried women), or age 50 (other categories of women), with at least 15 years of contributions.

Age 55 (men) or age 45 (women) with at least 15 years of contributions if employed in arduous or unhealthy work.

The minimum pension is paid with at least 15 years of coverage.

Early pension: Age 50 (men) or age 45 (women) with at least 10 years of contributions and assessed with a total disability; age 55 (men) or age 45 (women) with eight to 10 years of continuous contributions if employed in arduous or unhealthy work.

Insured persons who reach the normal retirement age with less than 15 years of contributions may continue making contributions until they reach 15 years or transfer their pension entitlements to the schemes for rural and nonsalaried urban residents. Those who joined the basic pension insurance program before 2011 and have at least 10 but less than 15 years of contributions at the normal retirement age may make a lump-sum contribution to become eligible for the basic pension.

Mandatory individual account (central government guidelines): Age 60 (men and professional women), age 55 (nonprofessional salaried women), or age 50 (other categories of women), with at least 15 years of contributions.

Age 55 (men) or age 45 (women) with at least 15 years of contributions if employed in arduous or unhealthy work.

Early pension: Age 50 (men) or age 45 (women) with at least 10 years of contributions and assessed with a total disability; age 55 (men) or age 45 (women) with eight to 10 years of continuous contributions if employed in arduous or unhealthy work.

Insured persons who joined the basic pension insurance program before 2011 and have at least 10 but less than 15 years of coverage at the normal retirement age may make a lump-sum contribution or continue to pay contributions to become eligible for the basic pension. With less than 15 years of contributions, the insured can choose to stop making contributions and receive a lump-sum payment, or to transfer the account balance to the schemes for rural and nonsalaried urban residents.

Old-age pension (Pension schemes for rural and nonsalaried urban residents): The pension consists of a noncontributory pension and an individual account.

Noncontributory pension: Age 60 and not entitled to a social insurance old-age pension under the basic pension insurance program.

Individual account: Age 60 with at least 15 years of contributions and not entitled to an individual account old-age pension under the basic pension insurance program.

Insured persons who reach age 60 with less than 15 years of coverage can continue making contributions to the individual account until they become eligible or make a lump-sum contribution to become eligible for the rural or nonsalaried urban resident's old-age pension.

Disability pension (Basic pension insurance): The pension consists of a social insurance pension and a mandatory individual account.

Social insurance pension (central government guidelines): Must be assessed with a total incapacity for work and not qualify for an early social insurance old-age pension under the basic pension insurance program.

Medical experts of the Labor Ability Appraisal Committee assess the degree of disability.

Mandatory individual account (central government guidelines): No cash benefit is provided.

Survivor pension (Basic pension insurance): The pension consists of a social insurance pension and a mandatory individual account.

Social insurance pension (central government guidelines): The deceased was a pensioner or in covered employment at the time of death.

Eligible survivors include a widow(er) and dependent children and parents.

Funeral grant: Paid when the insured or an immediate family member who was dependent on the insured dies.

Mandatory individual account (central government guidelines): The deceased was a pensioner or in covered employment at the time of death.

An eligible survivor is the deceased's legal heir.

Survivor benefit (Pension schemes for rural and nonsalaried urban residents, individual account): The deceased received or was entitled to receive an old-age pension for rural or nonsalaried urban residents.

Eligible survivors include the deceased's legal heirs.

Old-Age Benefits

Old-age pension (Basic pension insurance): The pension consists of a social insurance pension and a mandatory individual account.

Social insurance pension (central government guidelines): The pension is the average monthly local wage in the previous year plus the average individual monthly wage used to calculate contributions, divided by two. The result is multiplied by 1% for each year of contributions.

The average individual monthly wage used to calculate contributions is the insured's average monthly wage indexed to the average monthly local wage.

The minimum combined social insurance and mandatory individual account pension is normally 40% to 60% of the average monthly local wage in the previous year, depending on the region.

Early pension: The pension is based on the average local monthly wage in the previous year, the average individual monthly wage used to calculate contributions, and the number of years of contributions.

Mandatory individual account (central government guidelines): The monthly benefit is total employee contributions plus accrued interest, divided by the actuarial month.

The actuarial month ranges from 56 to 233, depending on the insured's age, and is adjusted periodically based on the average life expectancy for the urban population and the interest rate. The actuarial month for an insured person who retires at age 60 is 139. Local governments provide transitional arrangements for workers who began employment before the introduction of mandatory individual accounts in 1997 and who retired on or after January 1, 2006.

After the monthly benefits from the mandatory individual account are exhausted, benefits are paid from a local pooling fund.

The minimum combined social insurance and mandatory individual account pension is normally 40% to 60% of the average monthly local wage during the previous year, depending on the region.

Early pension: The monthly benefit is total employee contributions plus accrued interest, divided by the actuarial month.

With less than 15 years of coverage, a lump sum of the account balance is paid if the insured does not transfer the account balance to the schemes for rural and nonsalaried urban residents.

Old-age pension (Pension schemes for rural and nonsalaried urban residents): The pension consists of a noncontributory pension and an individual account.

Noncontributory pension: At least 88 yuan a month is paid. The amount of the pension increases with age in some areas.

Individual account: The monthly benefit is total insured person and government contributions plus accrued interest, divided by the actuarial month.

The actuarial month is 139 and is adjusted periodically based on the average life expectancy for the urban population and the interest rate.

After the monthly benefits from the individual account are exhausted, benefits are paid from a local pooling fund.

Permanent Disability Benefits

Disability pension (Basic pension insurance): The pension consists of a social insurance pension and a mandatory individual account.

Social insurance pension (central government guidelines): 40% of the insured's average monthly wage in the previous year is paid.

The minimum pension is set by provincial and local governments based on the local standard of living.

Mandatory individual account (central government guidelines): No cash benefit is provided.

Survivor Benefits

Survivor pension (Basic pension insurance): The pension consists of a social insurance pension and a mandatory individual account.

Social insurance pension (central government guidelines): A lump sum of six to 12 months of the deceased's last monthly wage is paid, depending on the number of surviving dependents.

Funeral grant: A lump sum of two months of the average monthly local wage in the previous year is paid to the widow(er), children, parents, and grandparents. When an immediate family member who was dependent on the insured dies, 33% to 50% of the average monthly local or enterprise wage in the previous year is paid based on the age of the deceased.

Mandatory individual account (central government guidelines): A lump sum of total employee contributions plus accrued interest is paid. If the insured dies before the normal retirement age, the balance of any employer contributions made to the deceased's individual account before January 1, 2006, is transferred to a local pooling fund.

Survivor benefit (Pension schemes for rural and nonsalaried urban residents, individual account): A lump sum of total insured person and government contributions plus accrued interest minus previous payments to the deceased is paid.

Administrative Organization

Department of Pensions and Department of Rural Social Insurance, under the Ministry of Human Resources and Social Security (http://www.mohrss.gov.cn/), provide general supervision.

Provincial or local social insurance agencies administer their respective retirement pension pools and individual

accounts. Provincial and local social insurance pools are gradually being consolidated into national pools.

Provincial human resource and social security authorities are responsible for regulatory funds (special reserve funds) to which local pooling funds in the jurisdiction must pay a percentage of their revenue.

Provincial or local social insurance agencies also administer the pension schemes for rural and nonsalaried urban residents.

Local tax authorities under the State Administration of Taxation (http://www.chinatax.gov.cn/) collect contributions (as of January 2019).

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1953; 1988 and 1994 (female employees); 1998, 1999, 2000, and 2003 (medical insurance and pilot rural cooperative medicare); 2007 (pilot urban resident medical insurance); 2009 (directive on health care reforms); 2010 (social insurance); 2012 (special protection for female employees; pilot critical disease insurance for urban and rural residents); 2016 (integrated scheme for rural and nonsalaried urban residents); and 2018 (contribution collection).

Type of program: Social insurance (cash and medical benefits) and mandatory individual account (medical benefits) system.

Note: Since July 2011, existing regional and local social security programs, including pooling arrangements, are being gradually unified under the country's first national law on social insurance. In 2016, the government decided to establish a unified basic health insurance system for both rural and nonsalaried urban residents. The government has also announced a pilot program merging the basic medical insurance for employees and maternity insurance programs.

Coverage

Social insurance (cash benefits): Employed persons in urban areas working in government organizations, enterprises, social groups, and nonprofit organizations.

Voluntary coverage for self-employed persons in most provinces.

Social insurance (Basic medical insurance for employees): Employed persons in urban areas working in government organizations, enterprises, social groups, and nonprofit organizations.

Voluntary coverage for most categories of self-employed persons.

Social insurance and mandatory individual account (Basic medical insurance for rural and nonsalaried urban residents): Rural and nonsalaried urban residents of China not covered by basic medical insurance for employees.

Voluntary coverage for certain categories of self-employed persons, depending on local regulations.

Source of Funds

Insured person

Social insurance (cash benefits): None.

Social insurance (Basic medical insurance for rural and nonsalaried urban residents): An average annual flat-rate contribution of at least 220 yuan.

Social insurance and mandatory individual account (Basic medical insurance for employees): None to the pooling fund; about 2% of gross earnings to the individual account (local governments may adjust contribution rates based on local conditions).

The minimum monthly earnings used to calculate contributions are 60% of the average monthly local wage in the previous year.

The maximum monthly earnings used to calculate contributions are 300% of the average monthly local wage in the previous year.

Self-employed person

Social insurance (cash benefits): The total cost (actual rates vary depending on the region).

Social insurance (Basic medical insurance for rural and nonsalaried urban residents): An average annual flat-rate contribution of at least 220 yuan.

Social insurance and mandatory individual account (Basic medical insurance for employees): About 6% of gross earnings (local government may adjust contribution rates based on local conditions).

The self-employed person's contributions are split between the pooling fund and the individual account in varying proportions based on local conditions. Self-employed persons may pay a lower rate to the pooling fund (without establishing an individual account) or join the basic medical insurance program for urban and rural residents.

Employer

Social insurance (cash benefits): The total cost (sickness benefits); up to 1% of payroll (maternity benefits), depending on local government regulations.

Social insurance (medical insurance for rural and nonsalaried urban residents): None.

Social insurance and mandatory individual account (Basic medical insurance for employees): About 6% of payroll (local government may adjust contribution rates based on local conditions).

70% of the employer's contribution is directed to the pooling fund; 30% to the insured's individual account.

Government

Social insurance (cash benefits): None.

Social insurance (Basic medical insurance for rural and nonsalaried urban residents): An annual matching contribution (combined central and local governments) of 490 yuan for each person. The actual amount of the matching contribution varies by province.

Social insurance and mandatory individual account (Basic medical insurance for employees): None.

Qualifying Conditions

Sickness, maternity, and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (central government guidelines for urban employees, social insurance): 60% to 100% (depending on length of service) of the insured's last monthly wage is paid for up to six months each year; thereafter, 40% to 60% until the employee recovers or is assessed with a permanent disability.

Contract workers receive the same benefits as permanent workers.

Maternity benefit (central government guidelines for urban employees, social insurance): 100% of the enterprise's average monthly wage for the previous year is paid for 98 to 158 days for the birth of a child, depending on the province, including 15 days before the birth (an additional 15 days for complicated childbirths), 42 days for a miscarriage that takes place after at least four months of pregnancy, and 15 days for a miscarriage that takes place after less than four months of pregnancy.

Some local governments have implemented paternity leave policies.

Workers' Medical Benefits

Basic medical insurance for employees (social insurance and mandatory individual account, central government guidelines): Medical care is provided at accredited hospitals or clinics.

Cost sharing: The pooling fund reimburses the cost of medical benefits up to 600% of the local average annual wage in the previous year. Reimbursement for payments beyond 600% of the local average annual wage must be covered by private insurance or supplemental programs. Medical expenses and private insurance premiums can be drawn from the individual savings account.

Basic medical insurance benefits for rural and nonsalaried urban residents (social insurance): Insured persons are reimbursed annually for medical costs up to 600% of the local average annual income.

Dependents' Medical Benefits

Basic medical insurance benefits (social insurance and mandatory individual account, central government guidelines): No benefits are provided. The individual account can be inherited.

Medical insurance benefits for rural and nonsalaried urban residents (social insurance): No benefits are provided.

Administrative Organization

National Healthcare Security Administration provides general guidance to local governments' medical insurance and sickness and maternity insurance programs and ensures that local regulations follow central government guidelines.

Local government healthcare administration agencies administer medical benefits insurance and sickness and maternity insurance funds.

Local government healthcare security administration agencies contract with accredited clinics and hospitals to provide medical benefits.

National Health Commission provides general guidance to medical care providers.

Local healthcare security administration agencies manage the medical insurance program for employees, the medical insurance program for rural and nonsalaried urban residents, and the cash benefits program.

Work Injury

Regulatory Framework

First law: 1951.

Current laws: 1953 and 1978 (permanent employees), 1986 (contract workers), 1996 (regulations), 2003 (work injury), 2004 (rural migrants), 2010 (work injury insurance regulations), and 2018 (contribution collection).

Type of program: Social insurance system. (Employer-liability system for nonparticipating enterprises.)

Coverage

Social insurance: Employed persons in participating enterprises, public institutions, civil associations, private nonenterprise units, foundations, law firms, and accounting firms.

Special systems for civil servants, including employees of government and communist party organizations, and cultural, educational, and scientific institutions.

Employer liability: Employees of enterprises not participating in the social insurance program.

Exclusion: Self-employed persons.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable; small business owners contribute as an employer.

Employer liability: Not applicable.

Employer

Social insurance: An average of 0.75% of payroll based on eight categories of industry and the assessed degree of risk.

Employer liability: The total cost.

Government

Social insurance: Provincial work injury insurance regulatory funds and local governments provide subsidies as needed; contributes as an employer.

Employer liability: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's wage is paid for up to 12 months; may be extended for 12 months.

Medical experts of the municipal Labor Ability Appraisal Committee assess the degree of disability. The benefit is suspended if the insured's disability is assessed as permanent.

Permanent Disability Benefits

The benefit is awarded based on 10 assessed degrees of disability. For a total disability (degrees 1–4), a lump sum of 27 months of the insured's previous wage plus a pension of 90% of the insured's previous wage is paid (1st degree); a lump sum of 25 months of the insured's previous wage plus a pension of 85% of the insured's previous wage (2nd degree); a lump sum of 23 months of the insured's previous wage plus a pension of 80% of the insured's previous wage (3rd degree); or a lump sum of 21 months of the insured's previous wage plus a pension of 75% of the insured's previous wage (4th degree). If the permanent disability benefit is less than the local minimum wage, the work injury insurance fund pays the difference.

The benefit ceases when the insured becomes entitled to an old-age pension. If the old-age pension is less than the permanent disability benefit, the work injury insurance fund pays the difference.

To receive a benefit for a total disability (degrees 1–4), the insured and the former employer must contribute to the basic medical insurance program.

For a substantial permanent disability (degrees 5–6), a lump sum of 18 months (5th degree) or 16 months (6th degree) of the insured's previous wages is paid. If the employer cannot offer the insured an appropriate job, a monthly pension of 70% (5th degree) or 60% (6th degree) of the insured's wage before the disability began is paid.

Employers pay social insurance contributions for pensioners assessed with a 5th or 6th degree disability. If the permanent disability benefit is less than the local minimum wage, the employer pays the difference. If the insured voluntarily ceases the employment relationship with the employer, a lump-sum work injury medical treatment subsidy and a disability employment subsidy are paid. Provincial governments set the subsidy rates.

For a partial permanent disability (degrees 7–10), a lump sum of 13 months (7th degree); 11 months (8th degree); nine months (9th degree); or seven months (10th degree) of the insured's previous wages is paid. If the labor contract expires or the insured voluntarily ceases the employment relationship with the employer, a lump-sum work injury medical treatment subsidy and a disability employment subsidy are paid. Provincial governments set the subsidy rates.

For injured workers employed illegally and assessed with any degree of disability, employers must pay a lump-sum benefit that is at least the work injury benefit paid to legally employed workers.

The insured's previous wage is the insured's average monthly income in the last 12 months before the disability began. The previous wage used to calculate benefits must be 60% to 300% of the average monthly wage in the pooling area.

The minimum permanent disability benefit is the local minimum wage.

Medical experts of the municipal Labor Ability Appraisal Committee assess the degree of disability.

Workers' Medical Benefits

Benefits include treatment, surgery, nursing, medicine, appliances, rehabilitation, transportation, and hospitalization based on a list of approved diagnoses and treatments.

Survivor Benefits

Survivor pension: 40% of the deceased's average monthly wage in the last 12 months before death is paid to the widow(er); 30% to each additional dependent.

Widow(er)'s and orphan's supplements: 10% of the deceased's last monthly wage is paid.

Other eligible survivors include parents, grandparents, grandchildren, brothers, and sisters.

The maximum combined monthly survivor pension is 100% of the deceased's last monthly wage.

Death allowance: A lump sum of 20 times the national urban per capita disposable income of the previous year is paid.

The national urban per capita disposable income is 36,396 yuan (2017).

Funeral grant: A lump sum of six times the local average wage in the previous year is paid.

Administrative Organization

Department of Work Injury Insurance, under the Ministry of Human Resources and Social Security (http://www.mohrss.gov.cn/), provides general guidance for the social insurance program and ensures that local regulations follow central government guidelines.

Local government social insurance agencies and participating enterprises administer the programs.

Enterprises not participating in the social insurance program pay benefits directly to employees.

Local tax authorities under the State Administration of Taxation (http://www.chinatax.gov.cn/) collect contributions (as of January 2019).

Unemployment

Regulatory Framework

First and current laws: 1986, 1993, 1999, and 2010 (social insurance); 2011 (medical insurance for unemployment benefit claimants); and 2017 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Employees in urban areas working in public institutions and enterprises.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: Up to 1% of gross earnings, depending on local government regulations.

Self-employed person: Not applicable.

Employer: Up to 2% of payroll, depending on local government regulations.

Government: Provincial unemployment insurance regulatory funds and local governments provide subsidies to work injury insurance funds as needed; contributes as an employer.

Qualifying Conditions

Must have at least one year of covered employment; be involuntarily unemployed; not be receiving old-age benefits; be registered at, and regularly reporting to, a local employment-service agency; and be actively seeking employment. The claim for the unemployment benefit must be made no more than 60 days after the termination of the labor contract. The benefit may cease or be suspended for refusing a suitable job offer.

Unemployment Benefits

Local governments set benefit amounts at a level higher than the local public assistance benefit but lower than the local minimum wage. The benefit is paid for up to one year with less than five years of coverage, for up to 1.5 years with at least five but less than 10 years of coverage, or for up to two years with 10 or more years of coverage. The unemployment insurance fund pays medical insurance contributions for the insured during the benefit period.

Administrative Organization

Department of Unemployment Insurance, under the Ministry of Human Resources and Social Security (http://www.mohrss.gov.cn/), provides general guidance and ensures that local regulations follow central government guidelines.

Local government social insurance agencies pay benefits.

Local tax authorities under the State Administration of Taxation (http://www.chinatax.gov.cn/) collect contributions (as of January 2019).

Family Allowances

Regulatory Framework

Urban and rural families whose per capita income is below a minimum level receive tax-financed, means-tested benefits in the form of a minimum subsistence guarantee, administered by the local Bureau of Civil Affairs, and medical assistance, administered by local healthcare security administrations.

Fiji

Exchange rate: US$1.00 = 2.07 Fiji dollars (F$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1966 (provident fund).

Current laws: 2001 (social assistance); 2011 (provident fund); and 2011 (provident fund regulations), implemented in 2012.

Type of program: Provident fund and social assistance system.

Note: Fiji National Provident Fund (FNPF) provides two types of individual accounts for each member: a Preserved Account primarily for retirement (first-time homebuyers may withdraw a portion of the balance before retirement); and a General Account that may be accessed before retirement for education, medical, unemployment, housing, and other approved expenses.

Coverage

Provident fund: Employed citizens of Fiji, including civil servants hired on or after November 1, 1971.

Voluntary coverage for self-employed persons, household workers, students, foreign workers employed in Fiji, and informal-sector workers.

Exclusions: Employees whose employer's principal place of business is outside Fiji.

Special systems for civil servants who began employment before November 1971 and opted to continue under the Civil Service Pension Scheme, and certain military and police personnel.

Social assistance: Needy citizens of Fiji.

Source of Funds

Insured person

Provident fund: 8% of wages; F$35 is deducted annually from the member's provident fund account (Special Death Benefit). Additional voluntary contributions of up to 12% of wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Contributions are paid daily, weekly, biweekly, or monthly, depending on the type of employment.

Social assistance: None.

Self-employed person

Provident fund: An annual contribution of at least F$84; F$35 is deducted annually from the member's provident fund account (Special Death Benefit).

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Employer

Provident fund: 10% of payroll; none for persons aged 66 or older. Additional voluntary contributions of up to 12% of wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Contributions are paid daily, weekly, biweekly, or monthly, depending on the type of employment.

Social assistance: None.

Government

Provident fund: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund)

Preserved Account: Age 55; age 50 if unemployed for the last three years with an account balance of up to F$5,000; at any age if emigrating permanently.

Partial withdrawal: Fund members younger than age 55 may withdraw funds from their Preserved Account to finance the purchase of a first home.

General Account: Funds may be accessed before retirement for education, medical, unemployment, housing, and other approved expenses.

Old-age social pension (Social Pension Scheme [SPS], social assistance): Age 65, does not currently receive provident fund benefits, poverty benefits, or a government pension, and has not previously received a lump-sum provident fund benefit.

Disability benefit (provident fund): Must be assessed with a total incapacity for work certified by a registered medical practitioner.

A medical board appointed by the Fiji National Provident Fund Board may request that the fund member undergo a medical examination.

Survivor benefit (provident fund): Paid to a widow(er) or other named survivors when the fund member dies.

Death grant (Special Death Benefit): Paid to named survivors or the person who pays for the funeral when a fund member dies.

Old-Age Benefits

Old-age benefit (provident fund)

Preserved Account: The balance of total employee and employer contributions plus accrued interest minus previous withdrawals (from both the Preserved and General Accounts) is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Life annuity rates depend on the insured's age at retirement. Life annuities are guaranteed for up to five years; may purchase both a single and joint life annuity at the same time.

A lump sum is paid with an account balance of up to F$5,000 or if emigrating permanently.

Partial withdrawal: Up to 21% of the account balance may be withdrawn to finance housing costs. Only one withdrawal is permitted.

General Account: The balance of total employee and employer contributions plus accrued interest may be withdrawn. Withdrawals are subject to certain limits based on the type of withdrawal. The maximum withdrawal to finance housing costs is 30% of the account balance.

Old-age social pension (Social Pension Scheme [SPS], social assistance): F$100 a month is paid.

Permanent Disability Benefits

Disability benefit (provident fund): The balance of total employee and employer contributions plus accrued interest minus previous withdrawals (from both the Preserved and General Accounts) is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Unlike the life annuity, the term annuity rates are not adjusted for age, but for term.

Survivor Benefits

Survivor benefit (provident fund): The balance of total employee and employer contributions plus accrued interest (from both the Preserved and General Accounts) minus previous withdrawals is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Only a widow(er) can choose an annuity option.

Death grant (Special Death Benefit): F$8,500 is credited to the deceased's account balance, including F$2,000 that can be withdrawn for the deceased's funeral expenses.

Benefit adjustment: The Special Death Benefit is reviewed annually.

Administrative Organization

Fiji National Provident Fund Board, appointed by the Minister of Finance, provides general supervision and enforcement for the provident fund program.

Fiji National Provident Fund (https://www.myfnpf.com.fj/) administers the provident fund program and collects contributions.

Ministry of Women, Children, and Poverty Alleviation (http://www.mwcpa.gov.fj) administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 2002 (public health), 2002 (public hospitals), and 2007 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Note: The 2018–2019 National Budget introduces a five-day paternity benefit.

Coverage

Universal (medical benefits): Citizens of Fiji.

Employer liability (cash benefits): Employed persons.

Special systems for military and police personnel.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Cash benefits (employer liability): None.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost (pays benefits directly to employees).

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least three months of continuous service with the same employer before the incapacity began. The employer may request a medical certificate.

Cash maternity benefit (employer liability): Must have been employed for at least 150 days in the nine months before the date of childbirth.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the insured's normal earnings is paid for up to 10 days a year.

Maternity benefit (employer liability): 100% of the employee's normal earnings is paid for up to 98 days for up to three births; 50% for the 4th and subsequent births. If the employee had multiple employers during the entitlement period, the responsibility for payment is divided proportionally among them.

Workers' Medical Benefits

Public hospitals and clinics provide free health care. Benefits include preventive care, generalist and specialist services, and hospitalization.

Private hospitals and clinics provide services on a fee-for-service basis.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment, Productivity, and Industrial Relations (http://www.employment.gov.fj/) provides general supervision of cash benefits.

Employment Relations Tribunal and Employment Relations Court adjudicate employment claims for cash sickness and maternity benefits.

Division of Public Health and Hospital Services of the Ministry of Health (https://www.health.gov.fj) oversees the provision of government health services.

Deputy Secretary of Public Health coordinates primary and preventive care services through a network of local health facilities and hospitals.

Deputy Secretary of Hospital Services coordinates secondary and tertiary care through a network of national hospitals.

Work Injury

Regulatory Framework

First law: 1965 (workmen's compensation).

Current laws: 2017 (accident compensation) and 2018 (workmen's compensation).

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, casual labor, family labor, and military personnel.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (provides temporary disability benefits directly to employees and pays insurance premiums for permanent disability and survivor benefits).

Government: None.

Qualifying Conditions

Must have an incapacity for work lasting at least three days.

Temporary Disability Benefits

66% of the employee's weekly earnings is paid after a two-day waiting period for up to 260 weeks.

The maximum total temporary disability benefit is F$50,000 (partial disability) or F$67,000 (total disability). The benefit may be converted to a lump-sum payment in certain cases.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 260 weeks of the employee's earnings is paid.

The minimum permanent disability benefit is F$6,000.

The maximum permanent disability benefit is F$67,000.

Constant-attendance supplement: 50% of the permanent disability benefit is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid depending on the assessed degree of disability.

The minimum partial disability benefit is F$3,000.

The maximum partial disability benefit is F$50,000.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

Workers' Medical Benefits

Benefits include medical and hospital care, surgery, medicine, appliances, and transportation.

Survivor Benefits

A lump sum of 208 weeks of the deceased's earnings is split among all eligible survivors.

Eligible survivors include individuals who were fully or partially dependent on the deceased.

The minimum combined survivor benefit is F$9,000.

The maximum combined survivor benefit is F$50,000.

Administrative Organization

Ministry of Employment, Productivity, and Industrial Relations (http://www.employment.gov.fj/) enforces work injury law.

Employers pay temporary disability benefits directly to employees.

Local courts administer lump-sum payments and survivor benefits.

Courts settle disputes regarding the provision of medical benefits.

Unemployment

Regulatory Framework

Provident fund members may withdraw a portion of their account balance during periods of unemployment. See Old Age, Disability, and Survivors.

The Employment Relations Promulgation Act requires employers to provide severance pay in cases of dismissal due to financial, technological or structural reasons. The amount is at least one week of the employee's total wages for every complete year of service.

Family Allowances

Regulatory Framework

First and current law: 2001 (social justice).

Type of program: Social assistance system.

Note: The 2018–2019 National Budget introduces a social assistance benefit for pregnant women in low-income households. The Parenthood Assistance Payment provides F$1,000 to eligible women (the first F$500 are paid immediately after childbirth and the remaining F$500 once the child reaches age 1).

Coverage

Needy citizens of Fiji.

Source of Funds

Insured person: None.

Self-Employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Poverty benefit (means tested): Paid to needy households for up to three years; able-bodied members of the household must undergo vocational training and actively seek work or income-generating projects.

Child allowance (Child Care and Protection Allowance, means tested): Paid for children younger than age 18 who are cared for by needy single mothers, deserted spouses, widows, prisoners' dependents, and foster parents or guardians without any source of income.

Food voucher program (means tested): Provided to needy households with children in remote rural areas if the children are enrolled in school; to needy pregnant women in the last seven months of pregnancy; and to certain needy citizens aged 65 or older who qualify for an old-age or disability allowance.

Family Allowance Benefits

Poverty benefit (means tested): The amount varies depending on household composition: F$35 a month is paid for a one-member household; F$50 a month for two members; F$104 a month for three members; or F$140 a month for four or more members. An additional food voucher of F$50 a month is provided.

Child allowance (Care and Protection Allowance, means tested): F$25 to F$110 a month is paid depending on the age of the child.

Food voucher program (means tested): Food vouchers of F$50 are provided.

Administrative Organization

Ministry of Women, Children and Poverty Alleviation (http://www.mwcpa.gov.fj) administers the programs.

Georgia

Exchange rate: US$1.00 = 2.45 tlari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

Current laws: 2005 (state pensions), 2005 (state compensation), 2012 (social package), 2015 (benefits in rural areas), and 2018 (individual account).

Type of program: Universal and individual account system.

Note: On January 1, 2019, a new individual account program was introduced that is mandatory for workers younger than age 40.

Coverage

Universal: Citizens of Georgia, certain individuals granted special status without citizenship, and foreign nationals with at least 10 years of residence.

Individual account: Public- and private-sector employees younger than age 40 on September 1, 2018.

Voluntary coverage for public- and private-sector employees aged 40 or older on September 1, 2018, and for self-employed persons.

Special system for former military personnel, certain civil servants, and certain former elected officials.

Source of Funds

Insured person

Universal: None.

Individual account: 2% of gross monthly earnings.

The maximum monthly earnings used to calculate contributions are 60,000 tlari.

Self-employed person

Universal: None.

Individual account: 4% of gross monthly earnings.

The maximum monthly earnings used to calculate contributions are 60,000 tlari.

Employer

Universal: None.

Individual account: 2% of gross monthly earnings.

The maximum monthly earnings used to calculate contributions are 60,000 tlari.

Government

Universal: The total cost.

Individual account: 2% of gross monthly earnings up to 24,000 tlari plus 1% of gross monthly earnings above 24,000 tlari.

The maximum monthly earnings used to calculate contributions are 60,000 tlari.

Qualifying Conditions

Old-age pension (State Pension, universal): Age 65 (men) or age 60 (women). Foreign nationals must not receive a pension from any other country.

Employment may continue.

Pension supplement: Paid to pensioners who reside permanently in certain geographic areas.

Old-age pension (individual account): Age 65 (men) or age 60 (women).

Disability pension (Social Package for Persons with Disabilities, universal): Must be assessed with a Group I (severe) or Group II (moderate or significant) disability and not be receiving any other pension.

An authorized medical institution assesses the degree of disability.

Disability benefit (individual account): Must be assessed with a Group I (severe) or Group II (moderate or significant) disability.

Survivor pension (Social Package, universal): Paid for children younger than age 18 when at least one parent dies, and for victims of political repression. The beneficiary must not be receiving any other pension.

Survivor benefit (individual account): Paid if the insured dies before receiving a benefit from the individual account.

Old-Age Benefits

Old-age pension (State Pension, universal): 180 tlari a month is paid.

Pension supplement: 20% of the old-age pension is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Old-age pension (individual account): The insured can use the account balance to purchase an annuity or withdraw the account balance as a lump sum.

Permanent Disability Benefits

Disability pension (Social Package for Persons with Disabilities, universal): 180 tlari a month is paid for a Group I disability (up to 540 a month for certain war veterans); 100 tlari a month for a Group II disability (up to 440 tlari a month for certain war veterans). Benefits may be

increased for children and persons who suffered political repression.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Disability benefit (individual account): A lump sum of the account balance is paid.

Survivor Benefits

Survivor pension (Social Package, universal): 100 tlari a month is paid; 107 tlari a month if the deceased was a victim of political repression; up to 144 tlari a month for orphans of war veterans.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor benefit (individual account): The value of the insured's accumulated assets is split and transferred to the individual accounts of eligible survivors. If eligible survivors are not participants in the individual account program, the accumulated assets are paid to them as a lump sum.

Administrative Organization

Social Services Agency (http://ssa.gov.ge/) administers the universal program.

National Bank of Georgia (https://www.nbg.gov.ge/) licenses and supervises pension funds for the individual account program.

Licensed pension management companies manage the individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1964 (health).

Current laws: 1997 (health care), 2006 (sickness), 2006 (maternity), 2007 (temporary work incapacity and sickness), 2009 (temporary work incapacity), 2010 (labor code), and 2013 (universal health care).

Type of program: Social insurance (cash maternity benefit), employer-liability (cash sickness benefit), and social assistance (medical benefits) system.

Coverage

Social insurance (maternity benefit): Employed women.

Employer liability (cash sickness benefit): Employed persons, military personnel, and civil servants.

Social assistance (medical benefits): Needy residents of Georgia.

Source of Funds

Insured person

Social insurance (cash maternity benefit): None.

Employer liability (cash sickness benefit): None.

Social assistance (medical benefits): None.

Self-employed person

Social insurance (cash maternity benefit): None.

Employer liability (cash sickness benefit): None.

Social assistance (medical benefits): None.

Employer

Social insurance (cash maternity benefit): None.

Employer liability (cash sickness benefit): The total cost.

Social assistance (medical benefits): None.

Government

Social insurance (cash maternity benefit): The total cost.

Employer liability (cash sickness benefit): None.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period. Must obtain a sickness certificate from an authorized doctor or medical institution.

Cash maternity benefit (social insurance): There is no minimum qualifying period.

Medical benefits (social assistance): There is no minimum qualifying period.

Income test: The beneficiary's annual income must not exceed 40,000 tlari.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's daily wage is paid for up to 30 days. A medical commission examination is required for an extension.

Maternity benefit (social insurance): 100% of the insured's daily wage is paid, up to a total of 1,000 tlari. The benefit is paid for 183 calendar days (200 calendar days if there are complications or multiple births). The insured is entitled to an additional 547 days of unpaid leave.

For the adoption of a child younger than age 1, the benefit is paid for 90 days, starting from the date of the adoption. The insured is entitled to an additional 460 days of unpaid leave.

Workers' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to teachers, needy persons, orphans, refugees, and disabled persons under the

Universal Healthcare Program. Benefits include outpatient care, emergency care, hospitalization, elective surgery, chemotherapy, hormone and radiation therapy, maternity care, and treatment for certain chronic diseases.

Certain categories of persons, including self-employed persons and persons with irregular income, may receive a minimum package of health care services, including emergency care, inpatient treatments, and maternity care. Copayments may be required for certain services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those provided under the Universal Healthcare Program.

Administrative Organization

Social Services Agency (http://ssa.gov.ge/) administers the social insurance program.

Employers provide cash sickness benefits directly to employees.

Ministry of Labor, Health, and Social Affairs (https://www.moh.gov.ge/) provides general supervision of medical benefits.

Clinics, hospitals, and other facilities administered by the Social Service Agency and the Center for Diseases Control and Public Health deliver medical services.

Work Injury

Regulatory Framework

First law: 1997 (civil code)

Current laws: 2010 (labor code) and 2013 (worker's compensation).

Type of program: Employer-liability system.

Note: The employer's liability is determined by a court.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or provides benefits directly to employees).

Government: None; contributes as an employer.

Qualifying Conditions

A court determines the benefit amount based on the employee's degree of disability.

Temporary Disability Benefits

The benefit is based on the employee's average earnings in the three months before the temporary disability began (unless otherwise stated in the employment contract).

Permanent Disability Benefits

A court determines the benefit amount based on the employee's degree of disability.

Workers' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to teachers, needy persons, orphans, refugees, and disabled persons under the Universal Healthcare Program. Benefits include outpatient care, emergency care, hospitalization, elective surgery, chemotherapy, hormone and radiation therapy, maternity care, and treatment for certain chronic diseases.

Survivor Benefits

A court determines the benefit.

Administrative Organization

Employers may insure against liability with private insurance companies. If the employer is at fault, the employer provides compensation directly.

Unemployment

Regulatory Framework

The 2010 (labor code) regulates severance pay for employed persons. In the case of termination by the employer, the employer pays one month of the employee's average monthly earnings (unless otherwise stated in the employment contract).

Family Allowances

Regulatory Framework

First and current laws: 2006 (social assistance) and 2015 (benefits in rural areas).

Type of program: Universal and social assistance system.

Coverage

Permanent residents of Georgia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child allowance (universal): Paid for each live birth to families who reside permanently in certain geographic areas.

Family allowance (Targeted Social Assistance, social assistance, means tested): Paid to families assessed as needy according to a family rating points system.

The family rating points system takes into account fixed and movable assets, income, benefits, consumption patterns, and other household characteristics such as the presence of elderly or disabled persons and housing conditions.

Family Allowance Benefits

Child allowance (universal): 100 tlari a month is paid for up to 12 months for the first and second child; 200 tlari a month for up to two years for the third and each subsequent child.

Family allowance (Targeted Social Assistance, social assistance, means tested): 60 tlari a month is paid with family rating points up to 30,000; 50 tlari a month with 30,001 to 57,000 points; 40 tlari a month with 57,001 to 60,000 points; 30 tlari a month with 60,001 to 65,000 points; or 10 tlari a month for each child up to age 16 with 65,001 to 100,000 points.

Administrative Organization

Social Services Agency (http://ssa.gov.ge/) administers the programs.

Hong Kong

Exchange rate: US$1.00 = 7.85 Hong Kong dollars (HK$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1971 (social assistance); 1973 (universal old-age and disability allowance); 1988 (universal higher-rate disability allowance); 1993 (comprehensive social security assistance, social security allowance); and 1995 (mandatory provident fund), implemented in 2000.

Type of program: Universal, mandatory occupational pension, and social assistance system.

Note: Mandatory provident funds in Hong Kong are privately run mandatory occupational funds and should not be confused with publicly run national provident funds found in other countries.

Coverage

Universal (old-age and disability allowances): Residents of Hong Kong.

Mandatory occupational pension (provident fund): Employees under contract for at least 60 days (shorter periods for employees in the catering and construction industries) and most categories of self-employed persons.

Exclusions: Self-employed hawkers; household workers; persons covered by statutory pension plans or provident funds, including civil servants and teachers; members of occupational retirement plans who are granted exemption certificates; and foreign workers in Hong Kong for less than 13 months or covered by another country's retirement system.

Social assistance (Comprehensive Social Security Assistance): Residents of Hong Kong.

Source of Funds

Insured person

Universal (old-age and disability allowances): None.

Mandatory occupational pension (provident fund): At least 5% of monthly earnings (salary, leave pay, commissions, gratuities, bonuses, and housing allowances). Additional voluntary contributions are possible.

The minimum monthly earnings used to calculate contributions are HK$7,100.

The maximum monthly earnings used to calculate contributions are HK$30,000.

Social assistance (Comprehensive Social Security Assistance): None.

Self-employed person

Universal (old-age and disability allowances): None.

Mandatory occupational pension (provident fund): At least 5% of monthly or annual income. Additional voluntary contributions are possible.

The minimum monthly earnings used to calculate contributions are HK$7,100.

The maximum monthly earnings used to calculate contributions are HK$30,000.

Social assistance (Comprehensive Social Security Assistance): None.

Employer

Universal (old-age and disability allowances): None.

Mandatory occupational pension (provident fund): At least 5% of monthly payroll (salary, leave pay, commissions, gratuities, bonuses, and housing allowances). Additional voluntary contributions are possible.

The minimum monthly earnings used to calculate contributions are HK$7,100.

The maximum monthly earnings used to calculate contributions are HK$30,000.

Social assistance (Comprehensive Social Security Assistance): None.

Government

Universal (old-age and disability allowances): The total cost.

Mandatory occupational pension (provident fund): None.

Social assistance (Comprehensive Social Security Assistance): The total cost.

Qualifying Conditions

Old-age allowance (Old Age Living Allowance [OALA], universal, means tested): Age 65 with at least seven years of residency in Hong Kong, including one year of continuous residency immediately before the claim is made.

Means test: Monthly income must not exceed HK$7,820 (if single) or HK$12,770 (if married). In addition, assets must not exceed HK$334,000 (if single) or HK$506,000 (if married) for a normal-rate allowance; HK$146,000 (if single) or HK$221,000 (if married) for a higher-rate allowance.

Old-age allowance (universal, not means tested): Age 70 with at least seven years of residency in Hong Kong, including one year of continuous residency immediately before the claim is made.

Old-age benefit (mandatory occupational pension, provident fund): Age 65.

Early withdrawal: Age 60 if ceasing employment permanently; at any age if emigrating permanently, if the account balance is less than HK$5,000, or if diagnosed with a terminal illness with a life expectancy of one year or less.

Old-age allowance (Comprehensive Social Security Assistance, social assistance, asset tested): Age 60 with at least one year of residency in Hong Kong. (The one year of residency does not have to be continuous or immediately before the claim is made.)

Asset test: If the beneficiary is living alone, assets must not exceed HK$47,500; if the beneficiary is living with one or more family members, assets must not exceed a limit that varies depending on the family's composition.

Disability allowance (universal): Must have at least seven years of residency in Hong Kong, including one year of continuous residency immediately before the claim is made. Both residency requirements are waived for beneficiaries younger than age 18.

For the normal-rate allowance, must be assessed with a 100% loss of earning capacity or as profoundly deaf.

For the higher-rate allowance, must be assessed with a 100% loss of earning capacity or as profoundly deaf, require the constant attendance of another person to perform daily activities, and not receive case in a government-subsidized residential institution, hospital, or boarding school.

Disability benefit (mandatory occupational pension, provident fund): Must be assessed with a total and permanent incapacity for work.

Employment must cease.

A registered medical practitioner assesses the loss of work capacity.

Disability allowance (Comprehensive Social Security Assistance, social assistance, asset tested): Must be assessed with a total (100%) disability and have at least one year of residency in Hong Kong. (The one year of residency does not have to be continuous or immediately before the claim is made; the residency requirement is waived if the beneficiary is younger than age 18.)

Partial disability: Paid for an assessed degree of disability of at least 50% and at least a 50% but less than 100% loss of earning capacity.

Asset test: If the beneficiary is living alone, assets must not exceed HK$47,500; if the beneficiary is living with one or more family members, assets must not exceed a limit that varies depending on the family's composition.

A public medical officer assesses the degree of disability.

Survivor benefit (mandatory occupational pension, provident fund): Paid to a named survivor if a fund member dies before withdrawing the full account balance.

Burial grant (Comprehensive Social Security Assistance, social assistance, asset tested): Paid to the person who paid for the funeral if the deceased received social assistance.

Asset test: If the beneficiary is living alone, assets must not exceed HK$47,500; if the beneficiary is living with one or more family members, assets must not exceed a limit that varies depending on the family's composition.

Old-Age Benefits

Old-age allowance (Old Age Living Allowance [OALA], universal, means tested): HK$2,600 (normal-rate allowance) or HK$3,485 (higher-rate allowance) a month is paid.

Old-age allowance (universal, not means tested): HK$1,345 a month is paid.

Old-age benefit (mandatory occupational pension, provident fund): The balance of total employee and employer contributions plus accrued interest is paid as a lump sum or periodic payments.

Old-age allowance (Comprehensive Social Security Assistance, social assistance, asset tested): HK$3,485 to HK$5,930 a month is paid for a person living alone or HK$3,285 to HK$5,440 a month if living with other family members, depending on the recipient's health and need for constant attendance; plus special grants to meet the recipient's needs.

Permanent Disability Benefits

Disability allowance (universal): HK$1,720 (normal-rate allowance) or HK$3,440 (higher-rate allowance) a month is paid.

Disability benefit (mandatory occupational pension, provident fund): A lump sum of the total employee and employer contributions plus accrued interest is paid.

Disability allowance (Comprehensive Social Security Assistance, social assistance, asset tested): HK$3,485 to HK$6,355 a month is paid for a person living alone or HK$3,285 to HK$5,870 a month if living with other family members, depending on the recipient's age, the assessed degree of disability, and the need for constant attendance; plus special grants to meet the recipient's needs.

Survivor Benefits

Survivor benefit (mandatory occupational pension, provident fund): A lump sum of the account balance is paid.

Burial grant (Comprehensive Social Security Assistance, social assistance, asset tested): A lump sum of up to HK$15,130 for the cost of the funeral is paid.

Administrative Organization

Social Welfare Department (https://www.swd.gov.hk/) administers the universal and social assistance programs.

Mandatory Provident Fund Schemes Authority (MPFA) (http://www.mpfa.org.hk/), under an executive director and an advisory committee, supervises mandatory occupational pensions. The MPFA licenses provident funds and oversees management of the funds by trustees.

Profident fund trustees operate the mandatory occupational pensions and collect contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1968 (employment ordinance), 1971 (social assistance), and 1993 (medical benefits).

Type of program: Employer-liability (cash benefits) and social assistance (cash and medical benefits) system.

Coverage

Employer liability (cash benefits): Employed persons.

Exclusions: Self-employed persons.

Social assistance (cash and medical benefits): Residents of Hong Kong.

Source of Funds

Insured person

Employer liability (cash benefits): None.

Social assistance (cash and medical benefits): None.

Self-employed person

Employer liability (cash benefits): Not applicable.

Social assistance (cash and medical benefits): None.

Employer

Employer liability (cash benefits): The total cost; provides benefits directly to employees.

Social assistance (cash and medical benefits): None.

Government

Employer liability (cash benefits): None; contributes as an employer.

Social assistance (cash and medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least one month of continuous employment.

The employee must accumulate a sufficient number of paid sick days to cover the leave period. Paid sick days accumulate at the rate of two days for each complete month of employment during the first 12 months of employment and four days for each month of employment thereafter, up to 120 days. The sick leave period must last at least four consecutive days, and the employee must provide an appropriate medical certificate issued by a registered medical practitioner or dentist.

Cask sickness benefit (Comprehensive Social Security Assistance, social assistance, asset tested): Must be aged 15 to 59, in ill health, assessed with limited or no work capacity, and have at least one year of residency in Hong Kong before the claim is made. (The one year of residency does not have to be continuous or immediately before the claim is made; the residency requirement is waived if the beneficiary is younger than age 18.)

Asset test: If the beneficiary is living alone, assets must not exceed HK$47,500; if the beneficiary is living with one or more family members, assets must not exceed a limit that varies depending on the family's composition.

A public medical officer assesses the loss of work capacity.

Cash maternity benefit (employer liability): Must have at least 40 weeks of continuous employment. The employee must provide notice to the employer of her intention to take maternity leave after the pregnancy has been confirmed by a registered medical practitioner.

Cash paternity benefit (employer liability): Must have at least 40 weeks of continuous employment. The employee must provide notice to the employer of his intention to take paternity leave.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 80% of the employee's normal earnings is paid for the number of paid sick days accumulated by the employee.

Sickness benefit (Comprehensive Social Security Assistance, social assistance, asset tested): HK$3,485 (if living alone) or HK$3,285 (if living with other family members) a month is paid; plus special grants to meet the beneficiary's other needs.

Maternity benefit (employer liability): 80% of the employee's normal earnings is paid for 10 weeks from two to four weeks before the expected date of childbirth or from the date of childbirth, if earlier.

Paternity benefit (employer liability): 80% of the employee's normal earnings is paid for three days from up to four weeks before the expected date of childbirth to 10 weeks after the date of childbirth.

Workers' Medical Benefits

Medical benefits (Comprehensive Social Security Assistance, social assistance, asset tested): Free medical treatment is provided in public hospitals and clinics.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Labour Department (http://www.labour.gov.hk/) administers the employer-liability program.

Social Welfare Department (http://www.swd.gov.hk/) administers the social assistance program.

Work Injury

Regulatory Framework

First and current law: 1953 (employee's compensation ordinance).

Type of program: Employer-liability system through private carriers.

Coverage

Employed persons, including household workers, agricultural employees, and crew members of Hong Kong ships.

Exclusions: Self-employed persons, home-based workers, family labor, and certain casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost. (The minimum coverage is HK$100 million for employers with up to 200 employees or HK$200 million for employers with more than 200 employees.)

Government: None.

Qualifying Conditions

Must be assessed with a work injury.

Temporary Disability Benefits

80% of the difference between the insured's monthly earnings before and after the accident is paid for up to 36 months, after which the disability is considered permanent.

The earnings used to calculate benefits are the insured's earnings in the month immediately before the accident or the average monthly earnings in the last 12 months before the accident, whichever is greater.

A registered medical practitioner or an Employees' Compensation Assessment Board appointed by the Commissioner for Labour assesses the loss of work capacity.

Benefit adjustment: The insured's monthly earnings are adjusted based on the average rate of earnings increases for employees in similar employment with the same employer or, if there are no such employees, based on the rate of increase in the consumer price index at the end of each 12-month period that the disability benefit is received.

Permanent Disability Benefits

Permanent disability grant: For a total (100%) disability, a lump sum of 48 months of the insured's earnings is paid if aged 56 or older; 72 months if aged 40 to 55; or 96 months if younger than age 40.

The earnings used to calculate benefits are the insured's earnings in the month immediately before the accident or average monthly earnings in the last 12 months before the accident, whichever is greater.

The minimum monthly earnings used to calculate benefits are HK$4,090.

The maximum monthly earnings used to calculate benefits are HK$28,360.

The minimum lump sum for a permanent total disability is HK$464,360, regardless of age.

The maximum lump sum for a permanent total disability is HK$1,361,280 if aged 56 or older; HK$2,041,920 if aged 40 to 55; or HK$2,722,560 if younger than age 40.

Partial disability: A percentage of the full permanent disability grant is paid based on the assessed degree of disability and a schedule in law.

Constant-attendance supplement: A lump sum for the actual cost of constant attendance, up to HK$556,700, is paid. An Employees' Compensation Assessment Board appointed by the Commissioner for Labor assesses the degree of disability.

Workers' Medical Benefits

Medical benefits include examination and treatment by a registered medical practitioner, dental care, physical therapy, chiropractic services, and appliances.

The maximum limit on employers' liability for treatment costs is HK$300 a day for inpatient care or outpatient care, or HK$370 if both types of care are needed during the same day. The maximum limit for appliances is initially HK$40,010; HK$121,230 for subsequent repair and renewal of the appliance.

Survivor Benefits

Survivor grant: A lump sum of 36 months of the deceased's earnings is paid if the deceased was aged 56 or older; 60 months if aged 40 to 55; or 84 months if younger than age 40.

The earnings used to calculate benefits are the deceased's earnings in the month immediately before the accident or average monthly earnings in the last 12 months before the accident, whichever is greater.

The maximum monthly earnings used to calculate benefits are HK$28,360.

The minimum lump sum is HK$408,960, regardless of age.

The maximum lump sum is HK$1,361,280 if the deceased was aged 56 or older; HK$2,041,920 if aged 40 to 55; or HK$2,722,560 if younger than age 40.

Eligible survivors include the deceased's spouse, children, parents, grandparents, and other family members who had been living with the deceased for at least 24 months immediately before the disability began. The grant is split among eligible survivors. The amount paid to each survivor depends on the number and type of eligible survivors (with the spouse and children receiving the largest shares of the benefit in all cases). If the only survivors are the spouse and children, 50% of the grant is paid to the spouse, and 50% is split equally among the children.

Funeral grant: A lump sum of up to HK$83,700 is paid to the person who paid for the funeral.

Administrative Organization

Labour Department (http://www.labour.gov.hk/) administers the employer-liability program.

Employers purchase insurance policies with private insurance carriers.

Unemployment

Regulatory Framework

First law: 1977.

Current law: 1993 (comprehensive social security assistance).

Type of program: Social assistance system.

Coverage

Residents of Hong Kong.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Unemployment assistance (Comprehensive Social Security Assistance, social assistance, asset tested): Must be aged 15 to 59 with at least one year of residency in Hong Kong. (The one year of residency does not have to be continuous or immediately before the claim is made; the residency requirement is waived if the beneficiary is younger than age 18.)

Must be capable of, and actively seeking, full-time work, and participating in the Support for Self-reliance Scheme of the Social Welfare Department.

Asset test: If the beneficiary is living alone, assets must not exceed HK$31,000 (HK$47,500 if younger than age 21 and in a full-time education, or if disabled); if the beneficiary is living with one or more family members, assets must not exceed a limit that varies depending on the family's composition.

Unemployment Benefits

Unemployment assistance (Comprehensive Social Security Assistance, social assistance, asset tested): HK$2,455 a month (if living alone) or HK$1,760 to HK$2,190 a month (if living with other family members), depending on the number of family members, is paid; plus special grants to meet the beneficiary's other needs.

Administrative Organization

Social Welfare Department (http://www.swd.gov.hk/) administers the program.

Family Allowances

Regulatory Framework

First law: 1971 (social assistance).

Current law: 1993 (comprehensive social security assistance).

Type of program: Social assistance system.

Coverage

Residents of Hong Kong.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (Comprehensive Social Security Assistance, social assistance, asset tested): Must have at least one year of residency in Hong Kong before the claim is made. (The one year of residency does not have to be continuous or immediately before the claim is made; the residency requirement is waived if the beneficiary is younger than age 18.)

Asset test: If the beneficiary is living alone, assets must not exceed HK$31,000 (HK$47,500 for if younger than age 15 [age 21 if in full-time education], if aged 60 or older, or if disabled); if the beneficiary is living with one or more

family members, assets must not exceed a limit that varies depending on the family's composition.

Single parent supplement: Paid to single parents living with a child younger than age 18 (age 21 if a full-time student).

Family Allowance Benefits

Family allowance (Comprehensive Social Security Assistance, social assistance, asset tested): HK$1,760 to HK$2,665 a month is paid, depending on the number of family members; plus special grants to meet the beneficiary's needs.

Single parent supplement: HK$345 a month is paid.

Administrative Organization

Social Welfare Department (http://www.swd.gov.hk/) administers the program.

India

Exchange rate: US$1.00 = 68.30 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1952 (employees' provident funds), 1972 (payment of gratuity), 1976 (employees' deposit-linked insurance), 1995 (employees' pension scheme), 1995 (national social assistance program), 2008 (unorganized workers' social security), and 2013 (pension fund regulatory and development authority).

Type of program: Social insurance, provident fund, employer-liability, and social assistance system.

Note: Employers who hire low-income workers without previous membership in the provident fund program can participate in the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) program. Under this program, the government subsidies employer contributions to the social insurance and provident fund programs for each eligible worker for up to three years.

Note: A funeral grant is paid under Sickness and Maternity.

Coverage

Social insurance (old age, disability, and survivor pensions): Employed persons who became provident fund members on or after November 16, 1995.

Voluntary coverage is available.

Exclusions: Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers.

Special systems for certain public-sector employees.

Social insurance (survivor benefit) and provident fund: Employed persons, including those engaged in casual, part-time, daily wage, and contract work, with monthly wages of up to 15,000 rupees working in firms with at least 20 workers in one of 186 categories of covered industry (the firm remains covered even if the number of employees falls below 20); employees of other types of businesses specified by law, including cooperatives with more than 50 employees.

Voluntary coverage for employees of covered firms with monthly wages above 15,000 rupees, with the employer's agreement; and for employees of firms with fewer than 20 workers if the employer and a majority of employees agree to contribute.

Employed persons covered by equivalent private occupational plans may opt out.

Exclusions: Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers.

Employer liability: Employees of factories, mines, oil fields, plantations, ports, railways, and businesses with at least 10 workers.

Exclusions: Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers. There is no coverage in the states of Jammu and Kashmir.

Special systems for coal miners, railway employees, and public-sector employees.

Social assistance: Needy older persons and poor households.

Special systems for informal-sector programs, certain artisans, and the rural landless.

Source of Funds

Insured person

Social insurance: None.

Provident fund: 12% of basic wages (10% for certain categories of industry; businesses covered before September 22, 1997, with fewer than 20 employees; and certain other cases).

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Provident fund: Not applicable.

Employer liability: Not applicable.

Social assistance: None.

Employer

Social insurance: 8.33% of monthly payroll; none if aged 58 or older (old-age, disability, and survivor pensions), plus 0.5% of monthly payroll (survivor benefit).

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Provident fund: 3.67% of monthly payroll plus 0.5% of monthly payroll for administrative costs; 8.33% of monthly payroll for employees aged 58 or older.

Employer liability: An average of 4% of monthly payroll.

Social assistance: None.

Government

Social insurance: 1.16% of the insured's basic wages (old-age, disability, and survivor pensions); pays the employer

contribution for certain low-income workers for up to three years (for all benefits).

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Provident fund: None.

Employer liability: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Superannuation Pension, social insurance): Age 58 with at least 10 years of coverage.

Employment must cease.

Partial pension: Age 58 with less than 10 years of coverage.

Early pension: Age 50 with at least 10 years of coverage.

Deferred pension: The pension may be deferred until age 60.

Old-age benefit (provident fund): Age 58 and retired from covered employment; at any age if permanently emigrating, if covered employment ceases involuntarily, if employment ceases under a voluntary retirement program, if changing employment from an establishment covered by the program to one that is not, or under certain other conditions.

Early withdrawal: Partial withdrawals can be made before retirement for special purposes, including paying for life insurance, purchasing or building a home, loan repayment, a child's education or marriage, care costs for a serious illness, damage from a natural disaster, and costs related to the onset of a disability. Under certain conditions, the full account balance can be withdrawn before age 58.

Old-age benefit (Gratuity, employer liability): Must have at least five years of continuous employment.

Old-age pension (Indira Gandhi National Old-age Pension Scheme, social assistance, income tested): Age 60.

Income test: Annual income must not exceed a certain limit, which may vary across states.

Disability pension (Disablement Pension, social insurance): Must be assessed with a total incapacity for work and have at least one month of contributions.

Disability benefit (provident fund): Must be assessed with a permanent and total incapacity for normal work.

Disability benefit (Gratuity, employer liability): Must be assessed with an incapacity to work in the usual occupation that was caused by a disease or an accident.

Disability pension (Indira Gandhi National Disability Pension Scheme, social assistance, income tested): Must be aged 18 or older, and with an assessed degree of disability of at least 80%.

Income test: Annual income must not exceed a certain limit, which may vary across states.

Survivor pension (social insurance): The deceased had at least one month of contributions, regardless of whether the deceased was employed or retired at the time of death.

Eligible survivors include a widow(er) and up to two children younger than age 25 (no limit with a total and permanent disability). If there is no widow(er) or eligible orphan, the pension is paid to a named survivor or a dependent parent.

The widow(er)'s pension ceases upon (re)marriage.

Survivor benefit (Employees Deposit-Linked Insurance Scheme, social insurance): Paid to named beneficiaries, certain family members, or legal heirs if the fund member dies before withdrawing his or her full provident fund account balance.

Survivor benefit (provident fund): Paid to named beneficiaries, certain family members, or legal heirs if the fund member dies before withdrawing his or her full account balance.

Survivor benefit (Gratuity, employer liability): Paid to an employee's family members or named survivors if he or she dies as the result of an illness or an accident.

Widow's pension (Indira Gandhi National Widow Pension Scheme, social assistance, income tested): Paid to widows aged 40 or older.

Income test: Annual income must not exceed a certain limit, which may vary across states.

Survivor grant (social assistance): Paid to needy households (under the National Family Benefit Scheme) when the primary breadwinner aged 18 to 64 dies.

Old-Age Benefits

Old-age pension (Superannuation Pension, social insurance): A monthly pension is paid based on the insured's pensionable service and wages.

The minimum monthly old-age pension is 1,000 rupees.

Partial pension: A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Early pension: The pension is reduced by 4% for each year it is claimed before the normal retirement age.

Deferred pension: The pension is increased by 4% for one year of deferral; 8.16% for two years.

Benefit adjustment: Benefits are adjusted annually by the central government based on an actuarial evaluation.

Old-age benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Early withdrawal: The total employee and employer contributions plus accrued interest may be withdrawn. Withdrawals are subject to certain limits based on the type of withdrawal, the fund member's account balance, and length of contributions. The maximum withdrawal to purchase property is 36 months of wages.

Old-age benefit (Gratuity, employer liability): A lump sum of 15 days of the employee's last daily wages for each year of continuous service is paid (a reduced amount is paid for each partial year exceeding six months). For seasonal employees, employers pay at the rate of seven days of wages for each season worked.

The maximum employer-liability old-age benefit is 400,000 rupees.

Old-age pension (Indira Gandhi National Old-age Pension Scheme, social assistance, income tested): A basic pension of 200 rupees a month is paid if aged 60 to 79; 500 rupees a month if aged 80 or older. Additional amounts may be paid and vary by state.

Permanent Disability Benefits

Disability pension (Disablement Pension, social insurance): A monthly pension based on the insured's pensionable wages is paid; under certain conditions the pension may be paid as a lump sum of total employee and employer contributions plus accrued interest.

The minimum monthly wages used to calculate benefits are 250 rupees.

The minimum monthly disability pension is 1,000 rupees.

Benefit adjustment: Benefits are adjusted annually by the central government based on an actuarial evaluation.

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Disability benefit (Gratuity, employer liability): A lump sum of 15 days of the employee's last daily wages is paid for each year of continuous service before the disability began (a reduced amount is paid for each partial year exceeding six months). For seasonal employees, employers pay the gratuity at the rate of seven days of wages for each season worked.

The maximum employer-liability disability benefit is 350,000 rupees.

Disability pension (Indira Gandhi National Disability Pension Scheme, social assistance, income tested): A basic pension of 300 rupees a month is paid. Additional amounts may be paid and vary by state.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension (widow pension): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum monthly spouse's pension is 450 rupees.

Orphan's pension (children pension): 25% of the spouse's pension is paid; 75% for full orphans.

The minimum monthly orphan's pension is 150 rupees (250 rupees for full orphans).

Other eligible survivors' pension: Up to 75% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid.

Benefit adjustment: Benefits are adjusted annually by the central government based on an actuarial evaluation.

Survivor benefit (Employees Deposit-Linked Insurance Scheme, social insurance): A lump sum of the average balance of the deceased's provident fund account in the 12 months before death or in the entire period of membership, whichever is less, is paid.

The maximum social insurance survivor benefit is 600,000 rupees.

The social insurance survivor benefit is paid in addition to the provident fund survivor benefit.

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid to a named survivor or split equally among all eligible family members.

Survivor benefit (Gratuity, employer liability): A lump sum of 15 days of the deceased's last daily wages is paid for each year of continuous service (a reduced amount is paid for each partial year exceeding six months). When seasonal employees die, employers pay the gratuity at the rate of seven days of wages for each season worked.

The maximum employer-liability survivor benefit is 350,000 rupees.

Widow's pension (Indira Gandhi National Widow Pension Scheme, social assistance, income tested): 300 rupees a month is paid.

Survivor grant (social assistance): A lump sum of 20,000 rupees is paid.

Administrative Organization

Ministry of Labour and Employment (https://labour.gov.in/) provides general supervision for most programs.

Employees' Provident Fund Organisation (https://www.epfindia.gov.in/site_en/index.php) administers the social insurance and provident fund program through regional, subregional, inspectorate, and subaccount offices.

Central Board of Trustees of the Employees' Provident Fund, through a tripartite body comprising representatives of government, employers, and employees, administers the provident fund program.

Central and state authorities administer the employer-liability program.

Ministry of Rural Development (https://rural.nic.in/) provides general supervision for the social assistance program.

National Social Assistance Programme administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1948 (employees' state insurance), 1995 (social assistance), and 2008 (unorganized workers' social security).

Type of program: Social insurance and social assistance system.

Note: Under a 1961 law (Maternity Benefit Act), implemented in 1963, employers provide maternity benefits to employees in factories and establishments not covered by the Employees' State Insurance Act of 1948.

Coverage

Social insurance: Employees with monthly earnings of up to 21,000 rupees (no limit for persons with disabilities) and working in a factory or firm with at least 10 workers (20 workers in the states of Maharashtra and Chandigarh).

Employees working for government-run firms covered by equivalent private plans may opt out.

Coverage is being extended gradually, with 526 districts currently covered. (The program has not been implemented in the state of Arunachal Pradesh and the union territory of Lakshadweep.)

Voluntary coverage for medical benefits is available to previously insured retired persons with at least five years of contributions or who are permanently disabled due to work injury.

Exclusions: Self-employed persons, seasonal workers (working less than seven months a year), agricultural workers, and workers in certain other sectors.

Social assistance: Needy women.

A national health insurance program covers qualified hospitalization and transport costs for needy individuals in most states.

Special systems for informal-sector workers and certain artisans.

Source of Funds

Insured person

Social insurance: 1.75% of wages; insured persons in areas where the program is first implemented pay a reduced rate of 1% of wages for up to two years.

The minimum average daily wages used to calculate contributions is 138 rupees.

The insured person's contributions also finance work injury benefits and the unemployment allowance.

Voluntarily insured persons pay a flat-rate contribution of 10 rupees a month (medical benefits).

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 4.75 of payroll; employers in areas where the program is first implemented pay a reduced rate of 3% of payroll for up to two years.

There are no minimum wages used to calculate contributions.

The employer's contributions also finance work injury benefits and the unemployment allowance.

Social assistance: None.

Government

Social insurance: State governments pay 12.5% of the cost of medical benefits; contributes as an employer.

State government contributions also finance work injury medical benefits and the cost of necessary medical care for unemployment allowance beneficiaries and their dependents.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have been in covered employment for at least 78 days in a six-month period before the incapacity began.

Family planning (Enhanced Sickness Benefits): Paid to an insured person who has undergone a sterilization procedure.

Extended sickness benefit: Must be younger than age 60, diagnosed with any of 34 malignant and long-term diseases, and have exhausted normal cash sickness benefits. Must have been in continuous employment for at least two years, and have at least 156 days of contributions in four designated and consecutive six-month periods before the incapacity began.

Cash maternity benefit (social insurance): Must have been in covered employment for at least 70 days in two designated and consecutive six-month periods before childbirth.

Confinement grant: Paid to an insured woman or the wife of an insured man who gives birth in a health facility not registered with the Employees' State Insurance Corporation.

Maternity grant (Janani Suraksha Yojana, social assistance, income tested): Paid to needy women aged 19 or older who give birth in a government health facility.

Income test: Annual income must not exceed a certain limit, which may vary across states.

Medical benefits (social insurance): There is no minimum qualifying period.

Funeral grant (Funeral Expenses, social insurance): Paid when an insured person dies.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 70% of the insured's average daily wages is paid after a two-day waiting period for up to 91 days in any two consecutive designated six-month periods; 80% of the insured's average daily wages for up to 124 days in a two-year period for specified long-term diseases.

Average daily wages are based on the insured's wages in the last six months.

Family planning (Enhanced Sickness Benefits): 100% of the insured's average daily wages are paid for seven days (men) or 14 days (women); may be extended if there are complications.

Extended sickness benefit: 80% of the insured's average daily wages is paid for up to 124 days; may be extended to 309 days under certain conditions and up to two years with a recommendation from the medical board.

Maternity benefit (social insurance): 100% of the insured's average wages in the last six months is paid for up to 26 weeks (including up to six weeks before the expected date of childbirth) for the first two children; 12 weeks for three or more children; six weeks in the case of a miscarriage. The benefit may be extended by four weeks for medical reasons.

The benefit is paid for 12 weeks for an adopted child younger than three months of age.

The minimum daily maternity benefit is 25 rupees.

Confinement grant: A lump sum of 5,000 rupees is paid.

Maternity grant (Janani Suraksha Yojana, social assistance, income tested): A lump sum of 600 rupees to 1,400 rupees is paid, depending on the geographic area. The grant is limited to two live births in states designated as high performing.

Funeral grant (Funeral Expenses, social insurance): A lump sum of up to 10,000 rupees is paid to the oldest member of the deceased's family or to the person who pays for the funeral.

Workers' Medical Benefits

Medical care is provided in different states through social insurance dispensaries and hospitals, state government services, or private doctors under contract. Benefits include outpatient treatment, specialist consultations, hospitalization, surgery and obstetric care, imaging and laboratory services, and transportation. Drugs, dressings, artificial limbs, aids, and appliances are provided free-of-charge.

Benefits are provided for three months to three years, depending on the insured's contribution record.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Eligible dependents include a spouse, children up to age 21 (age 25 if a student, no limit if disabled or an unmarried daughter), a widowed mother, and dependent parents who meet an income test.

Administrative Organization

Ministry of Labour and Employment (https://labour.gov.in/) provides general supervision.

Employees' State Insurance Corporation (https://www.esic.nic.in/), managed by a tripartite board and a Director General, collects contributions and administers the social insurance program through regional and local offices.

State governments oversee the provision of medical benefits through agreement with and reimbursement by the Employees' State Insurance Corporation, except in the National Capital Territory of Delhi and model hospitals where the Corporation provides medical benefits directly.

Employees' State Insurance Corporation oversees the provision of medical benefits in some cases.

The Ministry of Health and Family Welfare (https://mohfw.gov.in/) administers the social assistance program.

Work Injury

Regulatory Framework

First law: 1923 (employee's compensation).

Current law: 1948 (employees' state insurance).

Type of program: Social insurance system.

Coverage

Employees with monthly earnings of up to 21,000 rupees (no limit for persons with disabilities) and working in a factory or firm with at least 10 workers (20 workers in the states of Maharashtra and Chandigarh).

Employees working for government-run firms covered by equivalent private plans may opt out.

Coverage is being extended gradually, with 526 districts currently covered. (The program has not been implemented in the state of Arunachal Pradesh.)

Exclusions: Self-employed persons, seasonal workers (working less than seven months a year), agricultural workers, and workers in certain other sectors.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: See source of funds under Sickness and Maternity.

Government: See source of funds under Sickness and Maternity.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

90% of the insured's average daily wages is paid for the duration of the disability (must last at least three days). There is no maximum duration of payments.

Average daily wages are based on the insured's wages in the last six months.

Permanent Disability Benefits

Permanent disability pension (Permanent Disablement Benefit): A monthly pension is paid depending on the assessed loss of earning capacity.

Separate medical boards assess the loss of earning capacity resulting from a work injury or an occupational disease, and determine the duration of payments.

The maximum daily permanent disability pension is 90% of the insured's average daily wages in the last six months before the disability began.

If the daily benefit is 10 rupees or less and the total value of the benefit does not exceed 60,000 rupees, the benefit may be paid as a lump sum.

Partial disability: A percentage of the full permanent disability pension is paid based on the assessed loss of earning capacity.

Benefit adjustment: The Employees' State Insurance Corporation periodically reviews benefits and adjusts them for inflation.

Workers' Medical Benefits

Services are provided in different states through social insurance dispensaries and hospitals, state government services, or private doctors under contract. Benefits include outpatient treatment; specialist consultations; hospitalization; surgery; obstetric care; imaging and laboratory services; transportation; and free medicine, dressings, artificial limbs, aids, and appliances.

Survivor Benefits

Survivor pension (Dependent Benefit)

Spouse's pension: 60% of the disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the benefit is split equally.

Orphan's and widowed mother's pension: 40% of the disability pension the deceased received or was entitled to receive is paid for an orphan younger than age 25 (no limit if disabled or an unmarried daughter) and widowed mother.

Other eligible survivors' pension: If there is no eligible widow(er), orphan, or widowed mother, up to 40% of the disability pension the deceased received or was entitled to receive is paid to other eligible survivors, including the deceased's father, widowed mother in-law, grandparents; 20% for other dependents younger than age 18 (no limit if an unmarried female).

The minimum monthly combined survivor pension is 1,200 rupees.

The maximum combined survivor pension is 100% of the disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of up to 10,000 rupees is paid to the oldest member of the family or to the person who pays for the funeral.

Administrative Organization

Ministry of Labour and Employment (https://labour.gov.in/) provides general supervision.

Employees' State Insurance Corporation (https://www.esic.nic.in/), managed by a tripartite board and a Director General, administers the program through regional and local offices.

State governments oversee the provision of medical benefits through agreement with and reimbursement by the Employees' State Insurance Corporation.

Employees' State Insurance Corporation oversees the provision of medical benefits in some cases.

Unemployment

Regulatory Framework

First and current laws: 1948 (state insurance) and 2005 (rural employment guarantee).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employees with monthly earnings of up to 21,000 rupees (no limit for persons with disabilities) and working in a factory or firm with at least 10 workers (20 workers in the states of Maharashtra and Chandigarh).

Exclusions: Self-employed persons.

Social assistance: Households in qualified rural areas.

Source of Funds

Insured person

Social insurance: See source of funds under Sickness and Maternity.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: See source of funds under Sickness and Maternity.

Social assistance: None.

Government

Social insurance: See source of funds under Sickness and Maternity.

Social assistance: The total cost is financed by state governments.

Qualifying Conditions

Unemployment allowance (Rajiv Gandhi Shramik Kalyan Yojana [RGSKY], social insurance): Must have at least three years of contributions and be unemployed due to a factory or firm closure, retrenchment, or an assessed nonwork-related disability of at least 40%.

Unemployment benefit (Mahatma Gandhi National Rural Employment Guarantee [MGNREGA], social assistance): A member of the household must volunteer to do unskilled manual work in qualified rural areas.

Unemployment Benefits

Unemployment allowance (Rajiv Gandhi Shramik Kalyan Yojana [RGSKY], social insurance): 50% of the insured's average daily wages in the two years before unemployment is paid for up to one year; 25% for up to one additional year.

Free medical care is also provided to insured persons and their dependents.

Unemployment benefit (Mahatma Gandhi National Rural Employment Guarantee [MGNREGA], social assistance): At least 100 days of unskilled manual work at minimum wage are guaranteed.

Administrative Organization

Employees' State Insurance Corporation (https://www.esic.nic.in), managed by a tripartite board and a Director General, administers the social insurance program through regional and local offices.

Ministry of Rural Development administers the social assistance program (National Rural Employment Guarantee, http://www.nrega.nic.in).

Indonesia

Exchange rate: US$1.00 = 14,350 rupiah.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1977 (government regulation) and 1992 (employees' social security);

Current laws: 2004 (social security system), being implemented in stages; 2011 (social security agency), implemented in 2014; 2015 (pension program regulations); 2015 (provident fund regulations); and 2015 (life insurance regulations).

Type of program: Social insurance, provident fund, and mandatory life insurance system.

Coverage

Social insurance: Public- and private-sector employees.

Exclusions: Self-employed persons.

Provident fund: Employed persons, including foreign workers who have worked at least six months in Indonesia.

Voluntary coverage for self-employed persons.

Special systems for public-sector employees and military and police personnel.

Mandatory life insurance: Employed persons working in the formal and informal sectors, including foreign workers who have worked at least six months in Indonesia.

Source of Funds

Insured person

Social insurance: 1% of gross monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 8,094,000 rupiah.

Provident fund: 2% of gross monthly earnings.

Mandatory life insurance: None.

Self-employed person

Social insurance: Not applicable.

Provident fund: At least 2% of gross monthly declared earnings.

Mandatory life insurance: Pays a monthly flat-rate premium of 6,800 rupiah.

Employer

Social insurance: 2% of gross monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 8,094,000 rupiah.

Provident fund: 3.7% of gross monthly payroll.

Mandatory life insurance: 0.3% of gross monthly payroll.

Government

Social insurance: None; contributes as an employer.

Provident fund: None.

Mandatory life insurance: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Manfaat pensiun hari tua, social insurance): Age 56 (gradually rising by one year every three years until reaching age 65 in 2043) with at least 180 months of contributions.

Old-age settlement (social insurance): Age 56 (gradually rising by one year every three years until reaching age 65 in 2043) with less than 180 months of contributions.

Old-age benefit (provident fund): Age 56 (gradually rising by one year every three years until reaching age 65 in 2043); at any age if emigrating permanently, if starting work as a public-sector employee, if beginning military service, or if unemployed for at least six months after at least five years of fund membership.

Employment may continue.

Deferred benefit: The benefit may be deferred. There is no maximum age for deferral.

Disability pension (Manfaat pensiun cacat, social insurance): Must be younger than the normal retirement age, be assessed with a total and permanent disability, have at least one month of contributions before the disability began, and have a contribution payment compliance rate of at least 80%.

The contribution payment compliance rate is the insured's years of contributions divided by his or her years of membership.

Disability settlement (social insurance): Must be younger than the normal retirement age, be assessed with a total and permanent disability, and have less than one month of contributions or a contribution payment compliance rate of less than 80%.

The contribution payment compliance rate is the insured's years of contributions divided by his or her years of membership.

Disability benefit (provident fund): Must be younger than the normal retirement age and assessed with a total permanent incapacity for work as a result of a work injury. A medical doctor must certify the incapacity.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension, had at least one year of contributions, and had a contribution payment compliance rate of at least 80%.

The contribution payment compliance rate is the deceased's years of contributions divided by his or her years of membership.

Eligible survivors include a widow(er), children, and parents.

The widow(er)'s pension ceases upon remarriage.

Survivor settlement (social insurance): The deceased had less than one year of contributions or a contribution payment compliance rate of less than 80%.

The contribution payment compliance rate is the deceased's years of contributions divided by his or her years of membership.

Eligible survivors include a widow(er), children, and parents.

Survivor benefit (provident fund): Paid to eligible survivors when a fund member younger than age 56 (gradually rising by one year every three years until reaching age 65 in 2043) or a recipient of a periodic provident fund old-age or disability benefit dies.

Eligible survivors include a spouse or, if there is no spouse, dependent children.

Death grant and funeral grant (mandatory life insurance): Paid to eligible survivors when the insured dies.

Eligible survivors (in order of priority) include a spouse, children, parents, grandchildren, grandparents, siblings, or parents-in-law. If there are no eligible survivors, the benefit is paid to a person named by the deceased; if there is no named survivor, only the funeral benefit is paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension (Manfaat pensiun hari tua, social insurance): 1% of the insured's average adjusted annual earnings divided by 12 and multiplied by the number of years of contributions is paid.

The minimum monthly old-age pension is 331,000 rupiah.

The maximum monthly old-age pension is 3,971,400 rupiah.

Benefit adjustment: Benefits are adjusted every two years.

Old-age settlement (social insurance): A lump sum of the insured's social insurance contributions plus accrued interest is paid.

Old-age benefit (provident fund): A lump sum of total employee and employer provident fund contributions plus accrued interest is paid. Members with more than 50 million rupiah in their provident fund accounts may opt for a periodic payment.

Deferred benefit: Calculated in the same way as the old-age benefit.

Permanent Disability Benefits

Disability pension (Manfaat pensiun cacat, social insurance): 1% of the insured's average adjusted annual earnings divided by 12 and multiplied by the number of years of contributions is paid.

The minimum monthly disability pension is 331,000 rupiah.

The maximum monthly disability pension is 3,971,400 rupiah.

Benefit adjustment: Benefits are adjusted every two years.

Disability settlement (social insurance): A lump sum of the insured's social insurance contributions plus accrued interest is paid.

Disability benefit (provident fund): A lump sum of total employee and employer provident fund contributions plus accrued interest is paid. Members with more than 50 million rupiah in their provident fund accounts may opt for a periodic payment.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension (Manfaat pensiun janda/duda): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

Orphan's pension (Manfaat pensiun anak): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a full orphan; 50% of the spouse's pension for a half orphan.

Parent's pension (Manfaat pensiun orang tua): If there is no eligible spouse or child, 20% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a parent.

Benefit adjustment: Benefits are adjusted every two years.

Survivor settlement (social insurance): A lump sum of the deceased's social insurance contributions plus accrued interest is paid.

Survivor benefit (provident fund): A lump sum of total employee and employer provident fund contributions plus accrued interest, minus any prior payments to the deceased, is paid. If there is more than 50 million rupiah in the

deceased's provident fund account, the survivor may opt for a periodic payment.

Death benefits (mandatory life insurance)

Death grant: A lump sum of 16,200,000 rupiah is paid plus 200,000 rupiah a month for up to 24 months.

Funeral grant (Biaya pemakaman): A lump sum of 3,000,000 rupiah is paid.

Administrative Organization

National Social Security Board (http://djsn.go.id/) provides general supervision.

Social Security Administering Body on Employment (BPJS Ketenagakerjaan) (https://www.bpjsketenagakerjaan.go.id/) collects contributions, administers benefits, and manages the investment funds.

Sickness and Maternity

Regulatory Framework

First laws: 1957 (labor) and 1992 (employees' social security).

Current laws: 2003 (labor law); 2004 (social security system), being implemented in stages; and 2011 (social security agency), implemented in 2014.

Type of program: Social insurance (medical benefits), employer-liability (cash benefits), and social assistance (medical benefits) system.

Coverage

Social insurance (medical benefits): Public- and private-sector employees, self-employed persons, and foreign workers who have worked at least six months in Indonesia.

Employer liability (cash benefits): Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Social assistance (medical benefits): Needy residents of Indonesia.

Source of Funds

Insured person

Social insurance (medical benefits): 1.0% (private sector) or 2% (public sector) of monthly covered earnings; an additional 1% of monthly covered earnings for each family member and other covered dependents.

The maximum monthly earnings used to calculate contributions are 4,000,000 rupiah (2nd class) or 8,000,000 rupiah (1st class).

The insured may choose from two classes of hospital services with varying contribution rules: 1st class (provides the most private and spacious hospital rooms), or 2nd class (provides less private and spacious hospital rooms).

Employer liability (cash benefits): None.

Social assistance (medical benefits): None.

Self-employed person

Social insurance (medical benefits): Pays a monthly flat-rate contribution of 25,500 rupiah (3rd class), 51,000 rupiah (2nd class), or 80,000 rupiah (1st class).

The self-employed person may choose from three classes of hospital services with varying contribution rules: 1st class (provides the most private and spacious hospital rooms), 2nd class (provides less private and spacious hospital rooms), or 3rd class (provides the least private and spacious hospital rooms).

Employer liability (cash benefits): Not applicable.

Social assistance (medical benefits): None.

Employer

Social insurance (medical benefits): 4% (private sector) or 3% (public sector) of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 4,000,000 rupiah (2nd class) or 8,000,000 rupiah (1st class).

The insured may choose from two classes of hospital services with varying contribution rules: 1st class (provides the most private and spacious hospital rooms), or 2nd class (provides less private and spacious hospital rooms).

Employer liability (cash benefits): The total cost.

Social assistance (medical benefits): None.

Government

Social insurance (medical benefits): None, contributes as an employer.

Employer liability (cash benefits): None.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness, maternity, and paternity benefits (employer liability): There is no minimum qualifying period.

Medical benefits (social insurance and social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's normal earnings is paid for the first four months of incapacity; 75% for the fifth through the eighth month; 50% for the ninth through the twelfth month; and 25% thereafter.

Maternity benefit (employer liability): 100% of the employee's normal earnings is paid for three months, beginning 1.5 months before childbirth; for a total of 1.5 months in case of abortion.

Paternity benefit (employer liability): 100% of the employee's normal earnings is paid for two days.

Workers' Medical Benefits

Medical benefits include primary and specialist outpatient care; hospitalization; medicine; emergency, dental, and eye care; and eyeglasses, hearing aids, and prostheses. Insured persons must register with a primary care provider who is under contract with BPJS. A doctor's referral is required for access to specialist and inpatient care (except for emergencies).

Services at community health centers are set at 3,000 to 6,000 rupiah.

The cost of maternity care for up to three children, up to 500,000 rupiah each, is paid.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a dependent spouse and up to three dependent children (unmarried and unemployed) younger than age 21.

Administrative Organization

Ministry of Manpower (http://kemnaker.go.id/) provides general supervision for cash benefits.

National Social Security Board (http://djsn.go.id/) provides general supervision for medical benefits.

Social Security Health Agency (BPJS Kesehatan) (https://bpjs-kesehatan.go.id/) collects contributions, administers benefits, and manages the investment funds.

Work Injury

Regulatory Framework

First laws: 1951 (workmen's compensation) and 1992 (employees' social security).

Current laws: 2004 (national social security system), being implemented in stages; 2011 (social security agency), implemented in 2014; and 2015 (work injury).

Type of program: Social insurance system.

Coverage

Private-sector employees, self-employed persons, and foreign workers who have worked at least six months in Indonesia.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: 1% of monthly declared earnings.

Employer: Pays a contribution that varies depending on the class of risk: 0.24% of monthly payroll (class I); 0.54% (class II); 0.89% (class III); 1.27% (class IV); or 1.74% (class V).

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease and be younger than the normal retirement age. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit (Sementara tidak mampu bekerja [STMB]): 100% of the insured's earnings in the month before the disability began is paid for the first four months; 75% for the fifth to the eighth month; and 50% thereafter until rehabilitation or certification of permanent disability.

A medical doctor assesses the degree of disability based on a health examination.

Permanent Disability Benefits

Permanent disability pension (Cacat total tetap): For a total disability, a lump sum of 70% of 80 months of the insured's earnings in the month before the disability began is paid, plus 200,000 rupiah a month for 24 months.

Partial disability (Cacat sebagian fungsi): For a partial disability, a lump sum of 80 months of the insured's earnings in the month before the disability began multiplied by the assessed degree of disability according to a schedule in law is paid.

A medical doctor assesses the degree of disability based on a health examination.

Workers' Medical Benefits

Medical benefits include all necessary medical treatment, hospital care, dental and eye care, rehabilitation, and prostheses.

From 1,000,000 rupiah up to 2,500,000 rupiah is paid for transportation costs from the place of the accident to the hospital depending on the method of transport used.

Survivor Benefits

Survivor benefit: A lump sum of 60% of 80 months of the deceased's earnings in the month before death is paid, plus 200,000 rupiah a month for 24 months.

Eligible survivors (in order of priority) include a spouse, children, parents, grandchildren, grandparents, siblings, or parents-in-law. If there are no eligible survivors, the benefit is paid to a person named by the deceased; if there is no named survivor, only the funeral benefit is paid to the person who pays for the funeral.

Death grant: See Old Age, Disability, and Survivors.

Funeral grant (Biaya pemakaman): See Old Age, Disability, and Survivors.

Administrative Organization

National Social Security Board (http://djsn.go.id/) provides general supervision.

Social Security Administering Body on Employment (BPJS Ketenagakerjaan) (https://www.bpjsketenagakerjaan.go.id/) collects contributions, administers benefits, and manages the investment funds.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Labor law (No. 13 of 25 March 2003) requires employers to provide severance pay in cases of dismissal due to a change in company status or ownership, company closure due to financial loss or bankruptcy, prolonged illness or disability (at least 12 months) or reaching the mandatory retirement age. The amount varies depending on the number of years of service: one month of the employee's pay for less than a year of service; two months of pay with at least one but less than two years; three months of pay with at least two years but less than three years; four months of pay with at least three years but less than four years; five months of pay with at least four years but less than five years; six months of pay with at least five years but less than six years; seven months of pay with at least six years but less than seven years; eight months of pay with at least seven years but less than eight years; and nine months of pay with at least eight years of service.

Iran

Exchange rate: US$1.00 = 42,590 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1953.

Current laws: 1975 (social security); 1986 (self-employed insurance), implemented in 1987; 2000 (coverage of commercial drivers); 2009 (coverage of carpet weavers and handicraft workers), and 2013 (partial pension).

Type of program: Social insurance system.

Coverage

Employed persons, including commercial drivers, construction workers, certain carpet weavers and handicraft workers, and public-sector employees not covered by a special system; self-employed persons; and housewives. Self-employed persons and housewives may choose different levels of coverage for old-age, disability, and survivor benefits.

Voluntary coverage for persons aged 50 or younger who previously had mandatory coverage for at least 30 days.

Special systems for certain public-sector employees and military personnel.

Source of Funds

Insured person: 5% of monthly earnings; 9.5% of monthly earnings for commercial drivers.

Voluntarily insured persons contribute 18% of monthly earnings (old-age, disability, and survivors benefits).

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The insured person's contributions also finance sickness and maternity benefits and work injury benefits.

Self-employed person: 18% of monthly earnings (old age, disability, and survivors), 14% of monthly earnings (old age and survivors), or 12% of monthly earnings (old age), depending on the level of coverage.

The self-employed person's contribution also finances work injury benefits (except for workers who only contribute to old age).

Employer: 14% of monthly payroll.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The employer's contributions also finance sickness and maternity benefits and work injury benefits.

Government: 2% of earnings for employed, self-employed, and voluntarily insured persons; and 9.5% for commercial drivers. Pays the employer's contributions (for up to five employees) for companies in certain strategic industries and for commercial drivers.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The government's contributions also finance sickness and maternity benefits and work injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 20 years of contributions; age 50 (men) or age 45 (women) with at least 30 years of covered work; at any age with at least 35 years of contributions, or with at least 20 consecutive years or 25 nonconsecutive years of work in an unhealthy working environment or in a physically demanding natural environment.

Partial pension: Age 60 (men) or age 55 (women) with at least one month but less than 20 years of contributions; or at any age if disabled with at least one year but less than 20 years of contributions. With less than 10 years of contributions, the insured must pay for the missing contributions he or she would have had with 10 years of contributions.

Employment must cease.

Disability pension: Must be assessed with a total disability (at least a 66% loss of earning capacity) and have at least one year of contributions in the last 10 years, including at least 90 days in the year before the nonwork-related disability began.

Partial pension: Must have at least 10 years of contributions but not meet the contribution requirements for a full disability pension.

Survivor pension: The deceased had at least one year of paid contributions in the last 10 years, including at least 90 days in the year before death; had a total of at least 20 years of contributions; or was an old-age or disability pensioner at the time of death.

Partial pension: The deceased had at least one year of contributions but did not meet the contribution requirements for a full survivor pension.

Eligible survivors include a widow or dependent widower, sons younger than age 20 (no limit if a university student or disabled), an unmarried nonworking daughter, and aged dependent parents (a father older than age 60, a mother older than age 55, no limit if disabled and not receiving any other pension).

Funeral grant: Paid when an insured person or his or her spouse dies.

Old-Age Benefits

Old-age pension: The pension is the insured's average monthly covered earnings in the last 2 years before retirement divided by 30 and multiplied by the number of years of contributions, up to 35 years.

For insured persons working in an unhealthy or hazardous working environment or in a physically demanding natural environment, each year of paid contributions counts as 1.5 years.

The minimum monthly old-age pension is the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

Partial pension: A reduced pension is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Permanent Disability Benefits

Disability pension: The pension is the insured's average monthly covered earnings in the last 720 days before the disability began divided by 30 and multiplied by the number of years of contributions.

The minimum monthly disability pension is 50% of the insured's average monthly covered earnings or 100% of the legal monthly minimum wage of an unskilled worker, whichever is greater.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The maximum monthly disability pension is 100% of the insured's average monthly covered earnings in the last 720 days before the disability began.

Partial pension: A reduced pension is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

Parent's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible parent.

The minimum monthly combined survivor pension is the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The maximum monthly combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Partial pension: A reduced pension is paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Funeral grant: A lump sum of one month of the legal monthly minimum wage of an unskilled worker is paid.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare (https://www.mcls.gov.ir/) provides general supervision.

Social Security Organization (http://www.tamin.ir/) administers the programs and collects contributions through provincial branch offices and local agencies.

Sickness and Maternity

Regulatory Framework

First law: 1953 (workers insurance), implemented in 1955.

Current laws: 1975 (social security); 1986 (self-employed insurance), implemented in 1987; 1994 (public health insurance); and 2004 (comprehensive welfare and social security).

Type of program: Social insurance (cash and medical benefits) and social assistance (medical benefits only) system.

Coverage

Social insurance (cash benefits): Employed persons, including commercial drivers.

Exclusions: Self-employed persons.

Social insurance (medical benefits): Employed persons, including commercial drivers, construction workers, certain carpet weavers and identified handicraft workers, and public-sector employees not covered by a special system; self-employed persons; housewives; and old-age, disability, and survivor pensioners.

Voluntary coverage for persons aged 50 or younger who previously had mandatory coverage for at least 30 days.

Special systems for certain public-sector employees and military personnel.

Social assistance (medical benefits): Households in qualified rural areas, war veterans and their dependents, and students not covered by social insurance.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 2% of earnings; 4% for commercial drivers; 9% for voluntarily insured persons. 2% of the pension for pensioners.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

Social assistance (medical benefits): None for households in rural areas; students pay a reduced premium.

Self-employed person

Social insurance (cash benefits): Not applicable.

Social insurance (medical benefits): Pays a contribution set by the government.

Social assistance (medical benefits): Information not available.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 6% of earnings; none for commercial drivers.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

Social assistance (medical benefits): None.

Government

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): 1% of earnings plus the employer's contribution for commercial drivers.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

Social assistance (medical benefits): Finances any deficit; may subsidize up to 80% of contributions for certain individuals.

Qualifying Conditions

Cash sickness benefit (social insurance): There is no minimum qualifying period. A medical certificate may be required.

Cash maternity benefit (social insurance): Paid to an insured woman or the wife of an insured man with at least 60 days of contributions in the year before the expected date of childbirth. The benefit is paid for live births or stillborns. There is no limit to the number of births.

Medical benefits (social insurance and social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 75% of the insured's average daily covered earnings in the three months before the sickness began is paid for a worker with dependents; 66% with no dependents.

The benefit is reduced to 50% of the insured's average daily covered earnings if unmarried and hospitalized; there is no reduction if the insured has dependents.

The benefit is paid after a three-day waiting period (unless hospitalized) until recovery.

Maternity benefit (social insurance): 66% of the insured's average daily covered earnings in the three months before the birth is paid for up to six months (one year for multiple births); may be extended if there are complications arising during pregnancy.

Workers' Medical Benefits

Social insurance: Medical facilities owned by the Social Security Organization provide free medical and dental care to the insured (copayments for self-employed persons).

Public and private hospitals and clinics, as well as university hospitals and contracted-out physicians, also provide medical services. Cost sharing and rates of reimbursement vary depending on the service.

Social assistance: Benefits include primary care services, outpatient treatment, and dental care.

Dependents' Medical Benefits

Social insurance: Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a wife, a dependent husband older than age 60 (no age limit if disabled), sons younger than age 20 (no limit if a university student or disabled),

an unmarried nonworking daughter, and aged dependent parents.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare (https://www.mcls.gov.ir/) provides general supervision.

Social Security Organization (http://www.tamin.ir/) administers the social insurance program and collects contributions.

Iran Health Insurance Organization (http://ihio.gov.ir/) administers the social assistance program and collects contributions.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including construction workers, commercial drivers, certain carpet weavers and handicraft workers, and public-sector employees not covered by a special system. Voluntary coverage for self-employed persons.

Exclusions: Persons voluntarily insured under Old Age, Disability, and Survivors.

Special systems for certain public-sector employees and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

75% of the insured's average daily covered earnings in the 90 days before the incapacity began is paid for a worker with dependents; 66% with no dependents.

The benefit is reduced to 50% of the insured's average daily covered earnings in the 90 days before the incapacity began if unmarried and hospitalized; there is no reduction if the insured has dependents.

The benefit is paid from the first day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 66%, 3.33% of the insured's average monthly covered earnings in the last 720 days before the disability began multiplied by the number of years of contributions is paid.

The minimum monthly permanent disability pension is 50% of the insured's average monthly covered earnings in the last 720 days or 100% of the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The maximum monthly permanent disability pension is 100% of the insured's average monthly covered earnings in the last 720 days before the disability began.

Pension supplement: If the pension is less than 60% of the insured's average earnings in the last 720 days and the insured has dependents, an additional 10% of the pension is paid, up to 60% of the insured's average earnings in the last 720 days.

Partial disability: For an assessed degree of disability of 33% to 66%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Disability grant: For an assessed degree of disability of 10% to 33% or a disability that is the result of losing a limb, a lump sum of 36 times the full disability pension multiplied by the assessed degree of disability is paid.

Workers' Medical Benefits

See medical benefits (social insurance) under Sickness and Maternity.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Funeral grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare (https://www.mcls.gov.ir/) provides general supervision.

Social Security Organization (http://www.tamin.ir/) administers the program and collects contributions through provincial branch offices and local agencies.

Unemployment

Regulatory Framework

First law: 1987.

Current law: 1990 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Employed persons covered by the labor law.

Exclusions: Self-employed persons, public-sector employees, foreign citizens, and voluntarily insured persons under Old Age, Disability, and Survivors.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of payroll.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

Government: Finances any deficit.

Qualifying Conditions

Unemployment benefit: Must have at least six months of contributions before the date of unemployment, register at an employment office, and be capable of, and available for, work. Unemployment must not be due to leaving voluntarily, misconduct, or refusing a suitable job offer. Insured persons aged 55 or older may receive unemployment benefits up to the normal retirement age.

Dependent supplement: Paid for up to four dependents.

Unemployment Benefits

55% of the insured's average daily covered earnings in the 90 days before unemployment began is paid.

Dependent supplement: 10% of the legal monthly minimum wage is paid for each eligible dependent.

The benefit is paid for up to 12 months (six months if single) with six to 24 months of coverage; up to 18 months (12 months if single) with 25 to 120 months; with 121 to 180 months, up to 26 months (18 months if single); up to 36 months (26 months if single) with 181 to 240 months; up to 50 months (36 months if single) with at least 241 months of coverage.

The minimum monthly unemployment benefit is the legal monthly minimum wage of an unskilled worker.

The legal monthly minimum wage of an unskilled worker is 11,112,690 rials.

The maximum monthly unemployment benefit is 80% of the insured's average monthly covered earnings in the 90 days before unemployment began.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare (https://www.mcls.gov.ir/) provides general supervision.

Social Security Organization (http://www.tamin.ir/) administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1953.

Current laws: 1975 (social security) and 2010 (targeted subsidies).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons covered by the labor law.

Exclusions: Self-employed persons.

Special systems for certain public-sector employees.

Social assistance: Needy citizens of Iran.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: The total cost.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (social insurance): The parent must have at least 720 working days of contributions. The

child must be younger than age 18 (no limit if a student or disabled).

Marriage grant (social insurance): Must have at least 720 working days of contributions in the five years before the date of marriage. Must be a first marriage and officially registered.

Cost of living allowance (Targeted Subsidies, social assistance, means tested): Paid to households to subsidize certain living expenses, such as water, electricity, and drainage expenses.

Family Allowance Benefits

Family allowance (social insurance): A monthly benefit of three times the legal daily minimum wage of an unskilled worker is paid for each eligible child.

The legal daily minimum wage of an unskilled worker is 370,423 rials.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Marriage grant (social insurance): A lump sum of one month of the insured's average monthly earnings in the two years before the marriage is paid. If both spouses are eligible, each spouse receives the grant.

Cost of living allowance (Targeted Subsidies, social assistance, means tested): The benefit amount varies depending on household circumstances and the number of eligible beneficiaries.

Administrative Organization

Ministry of Cooperatives, Labor and Social Welfare (https://www.mcls.gov.ir/) provides general supervision.

Social Security Organization (http://www.tamin.ir/) administers the social insurance program and collects contributions through provincial branch offices and local agencies.

Israel

Exchange rate: US$1.00 = 3.65 new shekels.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1953 (national insurance), implemented in 1954; 1955 (survivor pensions); 1957 (old-age pensions); 1974 (disability pensions); 1980 (income support); 1982 (income support benefits); and 1988 (long-term care benefits).

Type of program: Social insurance and social assistance system.

Coverage

Residents of Israel.

Source of Funds

Insured person

Social insurance: 0.22% of earnings up to and 3.85% of earnings above 60% of the national average monthly wage (old-age and survivor pensions); 0.11% of earnings up to and 1.86% of earnings above 60% of the national average monthly wage (disability benefits); and 0.01% of earnings up to and 0.14% of earnings above 60% of the national average monthly wage (long-term care).

For persons whose primary source of income is not from work, 2.4% of unearned income up to and 5.76% of unearned income above 60% of the national average monthly wage (old-age and survivor pensions); 0.87% of unearned income up to and 2.07% of unearned income above 60% of the national average monthly wage (disability benefits); and 0.09% of unearned income up to and 0.21% of unearned income above 60% of the national average monthly wage (long-term care).

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Social assistance: None.

Self-employed person

Social insurance: 3.09% of earnings up to and 5.21% of earnings above 60% of the national average monthly wage (old-age and survivor pensions); 1.11% of earnings up to and 1.86% of earnings above 60% of the national average monthly wage (disability benefits); and 0.12% of earnings up to and 0.18% of earnings above 60% of the national average monthly wage (long-term care).

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are 25% of the national average monthly wage.

Social assistance: None.

Employer

Social insurance: 1.30% of earnings up to and 2.04% of earnings above 60% of the national average monthly wage (old-age and survivor pensions); 0.26% of earnings up to and 0.42% of earnings above 60% of the national average monthly wage (disability benefits); and 0.04% of earnings up to and 0.19% of earnings above 60% of the national average monthly wage (long-term care).

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Social assistance: None.

Government

Social insurance: 0.25% of insured persons' earnings (old-age and survivor pensions), 0.10% of insured persons' earnings (disability benefits), 0.02% of insured and self-employed persons' earnings (long-term care); the total cost of special old-age and survivor benefits and long-term care benefits for new immigrants; and the total cost of the mobility allowance.

The government also subsidizes 50.94% of total contributions for old-age, disability, and survivors, sickness and maternity, work injury, unemployment, and family allowances.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance, income tested): Age 70 (men) or age 68 (women, gradually rising to age 70 by 2020) for a pension without an income test; age 67 (men) or age 62 (women, gradually rising to age 64 by 2022) for a pension with an income test. Must have at least 60 months of contributions in the last 10 years or a total of 144 months of contributions. There is no qualifying period for women who are: widowed, divorced, abandoned, married to an uninsured husband; unmarried and immigrated to Israel at age 57 or older; or receiving a disability pension during the month before reaching the retirement age. Persons

who immigrated to Israel for the first time after age 60 to 62 (depending on date of birth) are ineligible for an old-age pension.

Income test: From age 67 to 70 (men) or age 62 to 68 (women), the pension is reduced or eliminated if the insured's gross monthly income exceeds a certain limit. From age 70 (men) or age 68 (women), there is no income test.

Deferred pension: The pension is increased for each year from age 67 to 70 (men) or age 62 to 68 (women) that the insured did not receive a pension because he or she did not meet the income test.

Dependent's supplement (income tested): Paid for a dependent spouse or a child up to age 18 (age 20 if in higher education or the pre-military framework, age 21 if in military or volunteer service, age 24 under certain conditions). A housewife who receives an old-age pension is ineligible.

Seniority increment: Must have more than four years of contributions. A housewife or widow who receives a pension is ineligible.

Old-age income supplement (means tested): Paid to old-age pensioners if assets and income, including the old-age pension, are less than a minimum established by law. See Family Allowances.

The old-age pension is payable abroad under bilateral agreement.

Special old-age pension for new immigrants (social assistance, means tested): Age 67 (men) or age 62 (women, gradually rising to age 64 by 2022) and immigrated to Israel for the first time after age 60 to 62 (depending on date of birth), or emigrated from Israel and returned and do not meet the contribution requirements for a social insurance old-age pension.

Old-age income supplement (means tested): Paid if assets and income, including the special old-age pension, are less than a minimum established by law. See Family Allowances.

Disability pension (social insurance): Must be aged 18 to the retirement age with an income test and have either an assessed degree of disability of at least 60% (from one or more impairments), of at least 40% (one impairment must be assessed as at least 25%), or of at least 50% (for a housewife with a disability). There is no minimum qualifying period.

Must not be able to support him or herself from employment, have at least a 50% assessed loss of earning capacity, and have no or limited income from employment.

The full pension is paid with an assessed degree of disability of at least 75% and monthly income from employment less than the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

Partial disability: Paid for an assessed degree of disability of up to 74%.

Incentive pension (income tested): Must have received a disability pension for at least 12 consecutive months and have income from employment exceeding an amount specified by law, which varies depending on the severity of the medical impairment and the period of entitlement to a disability pension.

Additional monthly pension (AMP): Must have at least a 50% assessed degree of disability (at least 40% for a cognitive developmental disability or mental illness), and at least a 75% assessed loss of earning capacity. Must not reside in an institution where a public body pays over 50% of the expenses.

Graduated AMP: Paid to persons who received the AMP but are no longer eligible because their income from employment exceeds the limit for the normal disability pension.

Dependent's supplement (income tested): Paid for each of the first two dependent children up to age 18 (older if studying, volunteering or in a pre-army framework), and for a dependent spouse with earnings below 57% of the national average monthly wage. Dependents must not be receiving benefits. (A housewife with a disability is entitled to a supplement for her children only.)

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions. Must have at least a 60% assessed degree of disability and be receiving a disability pension (or at least a 75% assessed degree of disability and subject to an earnings test).

Special benefit: Must be receiving the constant-attendance supplement.

A medical committee assesses the degree of disability.

Disabled child benefit (social insurance): Paid for a child younger than age 18 with a disability, not living in an institution or with a foster family, and not receiving a mobility allowance (unless the child's parent has two children, both with disabilities, and under certain other circumstances).

Benefit supplements: Paid to cover the cost of school supplies.

A medical committee assesses the degree of disability.

Mobility allowance (social assistance): Must be aged 3 to 67 with an assessed loss of mobility of at least 40% (with a valid driver's license) or 60% (without a valid driver's license if there is an authorized driver).

A medical committee assesses the degree of disability.

Long-term care benefit (social insurance, income tested): Must have reached age 67 (men) or age 62 (women, gradually rising to age 64 by 2022), not live in an institution, and require the constant attendance of others to perform daily functions.

Income test: The benefit is paid to an individual with monthly income less than 1.5 times the national average monthly wage, to a couple with monthly income less than 2.25 times the national average monthly wage, or to a person with dependent children with additional monthly income less than 0.75 times the national average monthly wage for each child.

The national average monthly wage is 9,906 new shekels.

Survivor pension (social insurance): Paid if an insured person dies from any cause, except war or hostile action. The deceased had 12 months of contributions in the year before death, at least 24 months in the last five years, at least 60 months in the last 10 years, or met the contribution requirement for a social insurance old-age pension. There is no minimum qualifying period if the insured died within a year of immigration, or before the age of 19; was the main source of support for a spouse or children; or was a housewife or widow.

Eligible survivors include a widow(er) aged 40 or older or caring for a dependent child; and children younger than age 18 (age 20 if in higher education or the pre-military framework, age 21 if in military or volunteer service, up to age 24 under certain conditions) for whom no child increment is paid to a widow(er).

A widow must have been married to (or been the common-law spouse of) the deceased for at least one year (six months if aged 55 or older) at the time of his death or had a child with the deceased.

A widower must have been married to (or been the common-law spouse of) the deceased for at least one year (six months if aged 55 or older) at the time of her death and must either have a child living with him or meet an earnings test.

In most cases, the survivor's pension ceases upon remarriage.

Child increment: Paid to a widow(er) with dependent children.

Seniority increment: Paid if the deceased had more than eight years of contributions.

Remarriage grant: Paid to a widow(er) upon remarriage.

Bar Mitzvah grant: Paid to orphans at age 13 (boys) or age 12 (girls).

Spouse's and orphan's income supplement (means tested): Paid to recipients of the survivor's pension if assets and income, including the survivor pension and other benefits, are less than a minimum established by law. See Family Allowances.

The survivor pension is payable abroad under bilateral agreement.

Special survivor pension (social assistance, means tested): Paid to a widow and orphans of a person who resided in Israel but did not meet the age requirements to be insured at the time of immigration.

Spouse's grant (social insurance): Paid to a widow(er) younger than age 40 without dependent children or to a widower no longer eligible for a survivor pension.

Funeral grant: Paid to the organization responsible for the funeral when a resident of Israel dies.

Death grant (social insurance): Paid to a widow(er) or children of an old-age, disability, or survivor pensioner or income support beneficiary.

Old-Age Benefits

Old-age pension (social insurance, income tested): 17.7% of the monthly old-age basic amount is paid. An additional 1% is paid to pensioners aged 80 or older.

The monthly old-age basic amount is 8,674 new shekels.

Income test: If the insured is younger than the retirement age without an income test, the pension is reduced by 0.60 new shekels for every new shekel of monthly income above 57% (individuals) or 76% (with dependents, depending on the number of dependents) of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

Deferred pension: The pension is increased by 5% for each year of deferral.

Dependent's supplement (income tested): 8.9% of the monthly old-age basic amount is paid for an eligible spouse and 5.6% for each of the first two eligible children.

Seniority increment: The pension is increased by 2% for each year of contributions exceeding four years, up to 50% of the pension.

Old-age income supplement (means tested): 36.77% to 74.26% of the monthly old-age basic amount, depending on marital status and the number of dependent children, is paid to a pensioner younger than age 70; 37.13% to 74.83% if aged 70 to 79; or 37.49% to 75.40% if aged 80 or older. The resulting amount is increased by an additional 7% for all age groups.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Special old-age pension for new immigrants (social assistance, means tested):

Calculated in the same way as the social insurance old-age pension.

Old-age income supplement (means tested): 36.77% to 74.26% of the monthly old-age basic amount, depending on marital status and the number of dependent children, is paid to a pensioner younger than age 70; 37.13% to 74.83% if aged 70 to 79; and 37.49% to 75.40% if aged 80 or older.

The resulting amount is increased by an additional 7% for all age groups.

The monthly old-age basic amount is 8,674 new shekels.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Permanent Disability Benefits

Disability pension (social insurance): 25% of the monthly disability basic amount plus an additional 7% of the resulting amount is paid.

The monthly disability basic amount is 8,783 new shekels.

Partial disability: A percentage of the full disability pension is paid based on the assessed degree of disability.

Incentive pension: For an assessed degree of disability of at least 75%, up to a full disability pension is paid depending on the insured's income; for an assessed degree of disability of up to 74%, a pension is paid based on the insured's earning capacity or a schedule in law (whichever is lower).

Additional monthly pension (AMP): 20.6% of the disability pension is paid with an assessed degree of disability of at least 80%; 16% with an assessed degree of 70% to 79%; 11.5% with an assessed degree of 50% to 69%.

Graduated AMP: The full AMP amount is paid in the first year, 75% in the second year, 50% in the third year, 25% in the fourth year, and none in the fifth year.

Dependent's supplement (income tested): Up to 12.5% of the monthly disability basic amount is paid for an eligible spouse; 10% for each of the first two eligible children. An additional 7% is paid for both categories.

Constant-attendance supplement: 50%, 111.9%, or 188% of the full disability pension is paid, depending on the assessed degree of dependence.

Special benefit: 14%, 28.5%, or 42.5% of the full disability pension is paid, depending on the assessed degree of dependence.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Disabled child benefit (social insurance): 50% to 188% of the full disability pension is paid, depending on the assessed degree of disability. An increment of 50% of the benefit is paid for each additional child assessed with a disability.

Benefit supplements: The cost of schooling for students with disabilities and an additional benefit for children with severe disabilities is paid.

The maximum total disabled child benefit is 140% of the full disability pension.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Mobility allowance (social assistance): The monthly benefit varies depending on whether the insured has earned income, has a driver's license, and owns a car. Additional cash benefits may be provided to help cover car taxes and costs resulting from a loss in mobility.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Long-term care benefit (social insurance, income tested): 1,955 new shekels a month is paid if the beneficiary is largely dependent on the help of others; 3,208 new shekels a month if severely dependent; 3,610 new shekels a month if completely dependent. Benefits are normally paid directly to the organization providing the long-term care services. (If long-term care services are not available and the beneficiary lives with and is cared for by a family member, the benefit is paid directly to the caregiver. If he or she employs a full-time Israeli caregiver, the benefit is 3,810 if severely dependent; 4,412 if completely dependent.)

Income test: The benefit is reduced by 50% if the insured's monthly income exceeds the national average monthly wage for a single person; by 50% if monthly income exceeds 1.5 times the national average monthly wage for a couple, plus 0.5 times the national average monthly wage for each child, up to a maximum.

The national average monthly wage is 9,906 new shekels.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 17.7% of the monthly old-age basic amount is paid to a widow(er) aged 50 or older or caring for a child; 13.3% to a widow(er) aged 40 to 49 with no children.

The monthly old-age basic amount is 8,674 new shekels.

Child increment: 8.3% of the monthly old-age basic amount is paid for each eligible child.

Seniority increment: The pension is increased by 2% for each year of the deceased's years of contributions exceeding eight years, up to 50% of the spouse's pension.

If a widow(er) also receives the old-age pension, the spouse's pension is reduced by 50%.

Remarriage grant: 36 months of the spouse's pension is paid in two equal parts (the first upon marriage, the second two years later).

Spouse's income supplement (means tested): 30.3% to 63.4% of the monthly old-age basic amount minus 140 new

shekels is paid to a widow(er) depending on his or her age and the number of children. The resulting amount is increased by an additional 7%.

Orphan's pension: 11% of the monthly old-age basic amount is paid for one eligible child not covered by the spouse's pension child increment; 8.3% each if there is more than one child; 11% for each full orphan.

The monthly old-age basic amount is 8,674 new shekels.

Bar Mitzvah grant: A lump sum of 5,855 new shekels is paid.

Orphan's income supplement (means tested): 25% of the monthly old-age basic amount minus 140 new shekels is paid to a full orphan or abandoned child; 37.5% minus 280 new shekels for two full orphans or abandoned children. An increment of 10% of the monthly old-age basic amount is paid for each additional full orphan or abandoned child.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Special survivor benefit (social assistance, means tested): The benefits are the same as those for the social insurance spouse's and orphan's pensions.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Spouse's grant (social insurance): A lump sum of 36 months of the spouse's pension is paid to a widow(er) younger than age 40 with no children.

Funeral grant: The cost of the burial is paid, up to a maximum, to the organization responsible for the funeral.

Death grant (social insurance): A lump sum of the monthly disability basic amount is paid.

The monthly disability basic amount is 8,783 new shekels.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Administrative Organization

Ministry of Social Affairs (https://www.molsa.gov.il/) provides general supervision.

National Insurance Institute (https://www.btl.gov.il/) administers the programs, collects contributions, and pays benefits through its branch offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1953 (national insurance), implemented in 1954; 1976 (vacation pay for adoptive parents); 1986 (birth allowance); 1990 (at-risk pregnancy benefit); 1997 (paternity allowance); and 1995 (national health insurance).

Type of program: Social insurance system.

Coverage

Cash sickness benefit: Employees are covered under collective agreements. (Cash sickness benefits are not provided under the 1953 law.)

Cash maternity and paternity benefits: Employed persons, self-employed persons, and persons aged 18 or older in vocational training.

Maternity grant: Insured women or the wife of an insured person; persons working in but not residing in Israel, including self-employed persons.

Medical benefits: Residents of Israel.

Source of Funds

Insured person: 3.1% of earnings up to and 5% of earnings above 60% of the national average monthly wage (medical benefits); 0.04% of earnings up to and 0.87% of earnings above 60% of the national average monthly wage (maternity benefits).

For persons whose primary source of income is not from work, 5% of unearned income (medical benefits); 0.11% of unearned income up to and 0.26% of unearned income above 60% of the national average monthly wage (maternity benefits).

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Self-employed person: 3.1% of earnings up to and 5% of earnings above 60% of the national average monthly wage (medical benefits); 0.24% of earnings up to and 0.94% of earnings above 60% of the national average monthly wage (maternity benefits).

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are 25% of the national average monthly wage.

Employer: None (medical benefits); 0.11% of earnings up to and 0.53% of earnings above 60% of the national average monthly wage (maternity benefits).

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Government: None (medical benefits); 0.09% of earnings (maternity benefits); contributes as an employer (maternity benefits); subsidizes the birth allowance and the hospitalization grant; and subsidizes total contributions (see source of funds under Old-Age, Disability, and Survivors).

Qualifying Conditions

Cash sickness benefit: Employees are covered under collective agreements. (Cash sickness benefits are not provided under the 1953 law.)

Cash maternity and paternity benefits (social insurance): The full benefit is paid with at least 10 months of contributions in the last 14 months or at least 15 months in the last 22 months. A partial benefit is paid with at least six months but less than 10 months of contributions in the last 14 months.

Under certain conditions, a father with at least 10 months of contributions in the last 14 months or at least 15 months in the last 22 months may share the benefit with the mother.

Adoption and foster benefit (social insurance): Paid for the cessation of work to adopt (or foster for at least half a year) a child younger than age 10. At least one of the adoptive or foster parents must have at least 10 months of contributions in the last 14 months or at least 15 months of contributions in the last 22 months. The benefit may be paid to the father who ceases work for at least 21 days when the mother returns to work. A partial benefit is paid with at least six months but less than 10 months of contributions in the last 14 months.

At-risk pregnancy benefit (social insurance): Paid for the cessation of work due to a risk to the pregnancy. Must be authorized by an obstetrician, have at least 10 months of contributions in the last 14 months or at least 15 months of contributions in the last 22 months, and not be receiving a similar payment from any other source.

Cash maternity grant (social insurance): Paid for the purchase of a layette for a newborn child. If not residing in Israel, the woman or her husband must have worked in Israel for at least six months immediately before childbirth. The birth must occur in Israel.

Adoption grant (social insurance): Paid for the adoption of a child younger than age 10.

Multiple birth allowance: Paid for the birth of three or more children, if at least three survive past 30 days. The mother must be entitled to the maternity grant.

Hospital transportation costs (social insurance): Provided for women who travel by ambulance to the hospital nearest the woman's residence and give birth within three days of arrival.

Special allowance and special benefit (social insurance): Paid for a mother who was insured for the maternity grant and who died while giving birth or within a year of giving birth, if the spouse stops working to care for the child(ren).

Benefits are payable abroad under bilateral agreement.

Medical benefits: There is no minimum qualifying period.

Hospitalization grant: Paid for necessary hospitalization for a birth.

The hospitalization grant may be payable abroad under bilateral agreement.

Sickness and Maternity Benefits

Sickness benefit: Benefits are provided to employees under collective agreements; 75% to 100% of earnings is paid for at least 90 days.

Maternity allowance (social insurance): 100% of the insured's average daily net income in the three months before the day on which the insured woman ceased working is paid for up to 15 weeks; eight weeks for a partial benefit. (May be extended if the mother or child is hospitalized during the maternity leave or in the case of multiple births.)

The maximum daily maternity allowance is 1,463.83 new shekels.

Paternity allowance (social insurance): Calculated in the same way as the maternity allowance. The paternity leave period must be taken for at least seven consecutive days.

Adoption and foster benefit (social insurance): For a child up to age 3, 100% of the insured's average daily net income in the three months before the day of adoption, or the day of receiving the child into their home for foster care, is paid for up to 15 weeks; eight weeks for a partial benefit. For a child older than age 3, 100% of the insured's average daily net income in the three months before the day of the adoption or the beginning of foster care is paid for up to four weeks.

At-risk pregnancy benefit (social insurance): For each day the mother is not working because of a risk to the pregnancy, the benefit is 100% the insured woman's income in the three months before the day she ceased working divided by 90.

The maximum daily at-risk pregnancy benefit is the monthly disability basic amount divided by 30.

The monthly disability basic amount is 8,783 new shekels.

Maternity and adoption grants (social insurance): A lump sum of 1,757 new shekels is paid for the first child, 790 new shekels for the second child, and 527 new shekels for the third and each additional child (the amounts are increased for multiple births).

Multiple birth allowance: A percentage of the monthly disability basic amount is paid for 20 months.

The monthly disability basic amount is 8,783 new shekels.

Hospital transportation costs (social insurance): A fixed amount is paid for the cost of transportation to the hospital.

Special allowance (social insurance): For 24 months after the birth of a child, 30% of the national average monthly wage is paid to the child's father or guardian for each child born; for 12 months if the spouse is also receiving survivor or dependent benefits.

The national average monthly wage is 9,906 new shekels.

Special benefit (social insurance): A benefit equal to the injury allowance (see Work Injury) is paid for up to 12 weeks.

Workers' Medical Benefits

Doctors provide services in hospitals owned and operated by, or under contract with, a sickness fund. Benefits include general and specialist care, medicine, laboratory services, hospitalization, and rehabilitation.

Cost sharing: Patients pay a set amount toward the cost of drugs and appliances, which varies according to the sickness fund.

Hospitalization grant: A lump sum of 13,175 new shekels is paid directly to the hospital for hospitalization expenses for each woman giving birth.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs (https://www.molsa.gov.il/) provides general supervision.

National Insurance Institute (https://www.btl.gov.il/) administers maternity, adoption and foster benefits, collects contributions, and pays benefits through its branch offices.

Sickness insurance and medical care are administered by four funds under the supervision of the Ministry of Health (https://www.health.gov.il/), Leumit (National) Sickness Fund (https://www.leumit.co.il/), Clalit (General) Sickness Fund (https://www.clalit.co.il/he/Pages/default.aspx), Maccabi Healthcare Services (https://www.maccabi4u.co.il/), and Meuhedet (United) Sickness Fund (https://www.meuhedet.co.il/).

Work Injury

Regulatory Framework

First and current laws: 1953 (national insurance), implemented in 1954; and 1956 (self-employed persons), implemented in 1957.

Type of program: Social insurance system.

Coverage

Work-related injuries and occupational diseases: Employed and self-employed persons, vocational trainees and those undergoing vocational rehabilitation, working prisoners, foreign residents working in Israel, migrant workers working in Israel, and certain residents of Israel working abroad for Israeli employers.

Exclusions: Police, prison service, and defense force employees.

Non-work-related injuries: Residents of Israel.

Source of Funds

Insured person

Work-related injuries and occupational diseases: None.

Non-work-related injuries: 0.01% of earnings up to and 0.07% of earnings above 60% of the national average monthly wage.

For persons whose primary source of income is not from work, 0.04% of unearned income up to and 0.11% of unearned income above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are 25% of the national average monthly wage.

Self-employed person

Work-related injuries and occupational diseases: 0.17% of earnings up to and 0.78% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are 25% of the national average monthly wage.

Non-work-related injuries: 0.06% of earnings up to and 0.08% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are 25% of the national average monthly wage.

Employer

Work-related injuries and occupational diseases: 0.37% of earnings up to and 1.96% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Non-work-related injuries: 0.01% of earnings up to and 0.06% of earnings above 60% of the national average monthly wage (accident).

The national average monthly wage is 9,906 new shekels.

Government

Work-related injuries and occupational diseases: 0.03% of insured and self-employed persons' earnings; contributes as an employer; subsidizes total contributions (see Old Age, Disability, and Survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Non-work-related injuries: 0.02% of insured and self-employed persons' earnings.

Qualifying Conditions

Temporary disability benefit (injury allowance): Paid for a temporary work incapacity and absence from work as the result of a work injury or occupational disease. Accidents that occur while travelling to and from work are covered. There is no minimum qualifying period.

Accident allowance: Paid for a temporary work incapacity and absence from work as the result of a non-work related accident. (For housewives, incapacity to run the household, and for persons whose primary source of income is not from work, hospitalization or inability to leave home.) Must be aged 18 or older but younger than the retirement age without an income test and not receiving a similar payment from any other source. Must undergo a medical examination within three days. There is no minimum qualifying period.

Temporary disability pension: Paid to a worker assessed with a temporary degree of disability of at least 9%. There is no minimum qualifying period.

Permanent disability pension: Paid to a worker assessed with a permanent degree of disability of at least 20%. There is no minimum qualifying period.

Disability grant: Paid to a worker assessed with a permanent degree of disability of at least 9% but less than 20%. There is no minimum qualifying period.

Special pension and special grant: Paid for an assessed degree of disability of at least 75%; 65% to 74% for persons with difficulty walking.

Dependents' pension (income tested): Paid to a widow aged 40 or older; at any age with a dependent child or if unable to support herself. Paid to a widower with a dependent child, without children if aged 40 or older and unable to support himself or with a monthly income below 4,569 new shekels. The pension ceases upon remarriage.

Dependents' grant: Paid to a widow(er) not entitled to a survivor pension.

Remarriage grant: Paid to a widow(er) upon remarriage.

Bar-Mitzvah grant: Paid to orphans at age 13 (boys) and age 12 (girls).

Death grant (work injury-related death): Paid to the deceased's spouse and children if the deceased received a disability pension with an assessed degree of disability of at least 50%, had reached the retirement age for the earnings-tested old-age pension, or received a dependent's allowance.

Death grant (nonwork injury-related death, income tested): Paid to the deceased's spouse and children if the deceased had an assessed degree of disability of at least 50% for at least 36 months before death and received a work injury disability pension throughout this period. The deceased's spouse's average income must not be greater than twice the national average monthly wage in the year preceding the death.

The national average monthly wage is 9,906 new shekels.

Funeral grant: Paid for the insured's funeral.

Temporary Disability Benefits

Temporary disability benefit (injury allowance): The daily benefit is 75% of covered earnings in the three months before the work injury occurred or the occupational disease began divided by 90.

The benefit is paid after a two-day waiting period (waived if the incapacity for work lasts at least 12 days) for up to 13 weeks. The National Insurance Institute pays the benefit and is reimbursed by the employer for the first 12 days. Self-employed persons are ineligible for the benefit for the first 12 days of incapacity.

The maximum daily benefit is the monthly disability basic amount multiplied by five and divided by 30.

The monthly disability basic amount is 8,757 new shekels.

Accident allowance: The daily benefit is the same as that for work injury. (For housewives and persons whose primary source of income is not from work, 25% of the monthly disability basic amount divided by 30 is paid.)

The benefit is paid after a two-day waiting period (waived if the incapacity for work lasts at least 12 days) for up to 13 weeks. Housewives and persons whose primary source of income is not from work are ineligible for the benefit for the first 14 days of incapacity.

The minimum daily benefit is 25% of the monthly disability basic amount divided by 30.

The monthly disability basic amount is 8,757 new shekels.

Temporary disability pension: A percentage of the insured's monthly wage is paid based on the assessed degree of medical disability.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, the monthly pension is 75% of the insured's earnings.

Partial disability: A percentage of the full permanent disability pension is paid based on the insured's earnings and assessed degree of disability.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Disability grant: A lump sum of 43 months of the permanent disability pension is paid.

Special pension: Financial aid for personal expenses and transportation is paid, up to a maximum.

Special grant: A lump sum of 57,532 to 95,705 new shekels is paid for housing modifications; 17,903 to 35,813 new shekels for acquiring special accessories needed due to the disability; persons with reduced mobility may receive additional benefits for purchasing a car (under special conditions).

Workers' Medical Benefits

Doctors provide services in hospitals owned and operated by, or under contract with, a sickness fund. Benefits include general and specialist care, medicine, laboratory services, hospitalization, and rehabilitation.

Cost sharing: Patients pay a set amount toward the cost of drugs and appliances, which varies according to the sickness fund.

Survivor Benefits

Survivor pension

Dependents' pension (income tested): 40% to 100% of the old-age or disability pension the deceased received or was entitled to receive if assessed with a total disability is paid, depending on the number of children and the age of the widow(er); 20% for the first orphan and 10% each for the second and third. If there is no widow(er) entitled to the survivor pension, 60% is paid to the first orphan, 20% for the second, and 10% each for the third and fourth. If there is no eligible widow(er) or orphan, 50% is paid to one dependent, up to 100% for four or more dependents.

Dependents' grant: A lump sum of 36 months of the dependents' pension is paid.

Remarriage grant: A lump sum of 36 months of the dependents' pension is paid in two equal parts (the first on marriage, the second two years later).

Bar Mitzvah grant: See Old Age, Disability, and Survivors.

Death grant (work injury-related): See Old Age, Disability, and Survivors.

Death grant (nonwork injury-related): A lump sum of 60% of the old-age or disability pension the deceased received or was entitled to receive if assessed with a total disability multiplied by 36 is paid in two equal parts.

Funeral grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Social Affairs (https://www.molsa.gov.il/) provides general supervision.

National Insurance Institute (https://www.btl.gov.il) administers the program, collects contributions, and pays benefits through its branch offices.

Unemployment

Regulatory Framework

First and current laws: 1970 (unemployment insurance) and 1973 (payment of benefits).

Type of program: Social insurance system.

Coverage

Employed permanent and temporary residents of Israel, including certain military personnel.

Voluntary coverage for persons who work for diplomatic missions in Israel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.01% of earnings up to and 0.21% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Self-employed person: Not applicable.

Employer: 0.03% of earnings up to and 0.16% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Government: 0.06% of insured and self-employed persons' earnings; contributes as an employer; subsidizes total contributions (see Old Age, Disability, and Survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Qualifying Conditions

Must be aged 20 (aged 18 for persons who completed vocational training, military service, or in certain other cases) to 67, be involuntarily unemployed, registered at the labor exchange, and ready and able to perform any suitable work.

Must have at least one day of paid contributions in at least 12 work months in the 18 months before unemployment began; 100 days of paid contributions in the 12 months before unemployment if younger than age 20

Work months may include periods in which the insured received sickness, maternity, or work injury benefits, periods of military service, and certain other periods.

Unemployment Benefits

25% to 80% of the insured's average daily covered wage in the six months before unemployment is paid daily, depending on the insured's age and income.

The maximum daily unemployment benefit is 396.24 new shekels for the first five months and 264.16 new shekels from the sixth month onward. The benefit is paid after a five-day waiting period (the waiting period is applied each time the insured receives unemployment benefits for four consecutive months).

The benefit is paid for up to 50 to 175 days, depending on the insured's age and number of dependents.

Administrative Organization

Ministry of Social Affairs (https://www.molsa.gov.il/) provides general supervision.

National Insurance Institute (https://www.btl.gov.il/) administers the program, collects contributions, and pays benefits through its branch offices.

Family Allowances

Regulatory Framework

First law: 1959.

Current laws: 1975 (children's insurance), 1984 (income test), and 1993 (universal).

Type of program: Universal and social assistance system.

Coverage

Residents of Israel.

Source of Funds

Insured person: None.

For persons whose primary source of income is not from work, 1.1% of unearned income up to and 2.64% of unearned income above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

Self-employed person: 0.59% of earnings up to and 2.74% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

Employer: 1.32% of earnings up to and 2.08% of earnings above 60% of the national average monthly wage.

The national average monthly wage is 9,906 new shekels.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Government: 0.08% of insured and self-employed persons' earnings; funds the study grant and payments to new immigrant children and the total cost of social assistance income support programs; and subsidizes total contributions (see Old Age, Disability, and Survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 5,300 new shekels.

The maximum monthly earnings used to calculate contributions are five times the monthly old-age basic amount.

The monthly old-age basic amount is 8,674 new shekels.

Qualifying Conditions

Family allowance (universal): Paid to families with unmarried children younger than age 18 who reside in Israel.

Family allowance increment (universal): Paid to families with at least three eligible children and receiving certain other National Insurance benefits.

Income support benefit (social assistance, means tested): Must have at least 24 months of continuous residence (12 cumulative months for new immigrants) and satisfy means and employment tests. Some conditions are waived for orphans, and individuals receiving certain benefits.

Benefits are payable abroad under bilateral agreement.

Maintenance allowance (social assistance, income tested): Paid to a female resident with a judgment for maintenance (awarded when the husband fails to pay child maintenance), and who is caring for at least one child, aged 60 or older, or unable to maintain herself. Paid to a child possessing a judgment for maintenance and not in the custody of his or her mother, the state, or a local authority.

Income test: Income from work and other sources must not exceed a maximum that varies depending on family composition.

Study grant (universal): Paid for children aged 6 to 18.

Eligible beneficiaries include single-parent families; parents with four or more children and receiving certain other National Insurance benefits; orphans or abandoned children; children who immigrated to Israel without an insured parent; some women residing in battered women shelters; and persons receiving their own income support benefits.

Family Allowance Benefits

Family allowance (universal): For children born before June 1, 2003: 150 new shekels a month is paid for the first eligible child; 189 new shekels a month for the second and third child; 336 new shekels for the fourth child; and 354 new shekels a month for the fifth and each additional child.

For children born on or after June 1, 2003: 150 new shekels a month is paid for the first child; 189 new shekels a month for the second, third, and fourth child; and 150 new shekels a month for the fifth and each additional child.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Family allowance increment (universal): 70% of the monthly family allowance basic amount is paid for each of the third and fourth children.

The monthly family allowance basic amount is 140 shekels.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Income support benefit (social assistance, means tested): 20% to 25% of the monthly old-age basic amount is paid to an individual pensioner; 27.5% to 37.5% to a couple without children; 30% to 43.5% to a couple with one child; 33.5% to 49.5% to a couple with two or more children. The benefit amount varies by age. Widows, separated persons, and single parents and orphans receive a greater benefit.

The monthly old-age basic amount is 8,674 new shekels.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Maintenance allowance (social assistance, income tested): 20% to 52.5% of 8,674 new shekels a month is paid, depending on the beneficiary's age and number of dependent children; 10% to 37.5% is paid to children who receive the benefit directly.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Study grant (universal): 11.6% of the monthly old-age basic amount is paid for each eligible child at the beginning of the school year.

The monthly old-age basic amount is 8,674 new shekels.

Benefit adjustment: Benefits are adjusted annually in January based on the increase in the consumer price index in the previous year.

Administrative Organization

Ministry of Social Affairs (https://www.molsa.gov.il/) provides general supervision.

National Insurance Institute (https://www.btl.gov.il/) administers the programs, collects contributions, and pays benefits through its branch offices.

Japan

Exchange rate: US$1.00 = 110.60 yen.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1941 (employees' pension insurance).

Current laws: 1954 (employees' pension insurance) and 1959 (national pension).

Type of program: Social insurance system.

Note: The social insurance system consists of a flat-rate benefit under the national pension program (NP) and an earnings-related benefit under the employees' pension insurance program (EPI).

Coverage

National pension program: Residents of Japan aged 20 to 59.

Voluntary coverage for residents aged 60 to 64 (age 69 in special cases) and for citizens of Japan aged 20 to 64 (age 69 in special cases) residing abroad.

Employees' pension insurance: Employed persons younger than age 70 in covered firms.

Voluntary coverage for employed persons aged 70 or older under certain conditions.

Exclusions: Certain part-time employees.

Source of Funds

Insured person

National pension program: 16,340 yen a month (April 2018 to March 2019).

The EPI pays contributions for dependent spouses of insured persons. The total amount transferred is based on the number of insured persons under the EPI and NP programs.

Employees' pension insurance: 9.15% of monthly wage class earnings, based on 31 wage classes; miners and seamen contribute 9.15% of monthly earnings as well.

The minimum monthly earnings used to calculate contributions are 88,000 yen.

The maximum monthly earnings used to calculate contributions are 620,000 yen.

The maximum earnings levels are adjusted on an ad hoc basis based on the increase in the national average wage.

Self-employed person

National pension program: 16,340 yen a month (April 2018 to March 2019).

Employees' pension insurance: Generally not applicable.

Employer

National pension program: None.

Employees' pension insurance: 9.15% of monthly payroll, based on 31 wage classes.

The minimum monthly earnings used to calculate contributions are 88,000 yen.

The maximum monthly earnings used to calculate contributions are 620,000 yen.

The maximum earnings levels are adjusted on an ad hoc basis based on the increase in the national average wage.

Government

National pension program: 50% of the cost of benefits and the total cost of administration.

Employees' pension insurance: The total cost of administration; contributes as an employer.

Qualifying Conditions

Old-age pension (national pension program): Age 65 with at least 40 years of paid contributions.

Partial pension: Age 65 with at least 10 years paid or credited contributions.

Contributions may be credited for periods of low-income work and for years as a dependent spouse (including common-law spouse) of an insured person covered under the EPI program.

Employment may continue. There is no earnings test.

Early pension: Aged 60 to 64 with at least 10 years of contributions.

Deferred pension: The pension may be deferred until age 70.

Dependent's supplement: Paid for a dependent spouse aged 65 or older who receives an NP old-age pension in his or her own right. The insured must be receiving an EPI dependent's supplement.

Old-age pension (employees' pension insurance): Age 62 (men, gradually rising to age 65 by 2025), age 61 (women, gradually rising to age 65 by 2030), or age 61 (seamen and miners) with at least 10 years of paid or credited contributions (including any periods the insured was exempt from contributions, such as low-income periods).

Employment may continue.

Earnings test: The pension is reduced if the insured continues working beyond the normal retirement age and his or her combined monthly earnings and old-age pension

income exceeds 280,000 yen (if younger than age 65) or 460,000 yen (if aged 65 or older).

Dependent's supplement: Paid for a dependent spouse younger than age 65. The supplement ceases when the spouse reaches age 65 and receives a pension in his or her own right under the NP program. Paid for children up to the end of the fiscal year in which they reach age 18 (up to the month they reach age 20 if disabled).

Disability pension (national pension program): Must be assessed with a Group I (total disability and requires constant attendance) or a Group II (severely restricted ability to live independently) disability. Must have been insured at the first medical exam and have paid contributions in 66.7% of the period from age 20 to two months before the month of the first medical exam (including any periods exempt from contribution requirements such as low-income periods). Alternatively, must have paid continuous contributions (including any periods the insured was exempt from contributions, such as low-income periods) for one year before the two-month period before the month of the first medical exam (until March 2026).

Dependent's supplement: Paid for children up to the end of the fiscal year in which they reach age 18 (up to the month they reach age 20 if disabled).

Disability pension (employees' pension insurance): Must be assessed with a Group I (total disability and requires constant attendance), Group II (severely restricted ability to live independently), or Group III (severely restricted ability to work) disability. Must have been insured at the first medical exam and have paid contributions in 66.7% of the period from age 20 to two months before the month of the first medical exam (including any periods exempt from contribution requirements such as low-income periods). Alternatively, must have paid continuous contributions (including any periods exempt from contribution requirements such as low-income periods) for one year before the two-month period before the month of the first medical exam (until March 2026).

Dependent's supplement: Paid to persons with a Group I or II disability for a dependent spouse younger than age 65. The supplement ceases when the spouse reaches age 65 and receives a pension in his or her own right under the NP program.

Disability grant (employees' pension insurance): Paid if the insured has a reduced working capacity but does not qualify for an EPI disability pension. Must have paid contributions in 66.7% of the period from age 20 to two months before the month of the first medical exam (including any periods the insured was exempt from contributions, such as low-income periods). Alternatively, must have paid continuous contributions (including any periods the insured was exempt from contributions, such as low-income periods) for one year before the two-month period before the month of the first medical exam (until March 2026).

Survivor pension (national pension program): The deceased received or was entitled to receive an NP old-age pension; was insured and younger than age 60, or a resident of Japan aged 60 to 64, with paid contributions during 66.7% of the period from age 20 to two months before the month of the death (including any periods exempt from contribution requirements such as low-income periods); or was insured and younger than age 60, or a resident of Japan aged 60 to 64, with paid continuous contributions for one year before the two-month period before the month of the death.

Eligible survivors include a widow(er) living with and caring for the deceased's children up to the end of the fiscal year that the child reaches age 18 (up to the month they reach age 20 if disabled), and full orphans up to the end of the fiscal year that they reach age 18 (up to the month they reach age 20 if disabled).

Dependent's supplement: Paid for children up to the end of the fiscal year in which they reach age 18 (up to the month they reach age 20 if disabled).

Childless widow's pension (national pension program): Paid to a childless, dependent widow aged 60 to 64 who was married to the deceased for at least 10 years. The deceased was not an NP old-age pensioner at the time of death and had at least 10 years of contributions (including any periods the insured was exempt from contributions, such as low-income periods).

Death grant (national pension program): The deceased was not an NP old-age or disability pensioner at the time of death and had at least three years of contributions (including any periods the insured was exempt from contributions, such as low-income periods).

Survivor pension (employees' pension insurance): The deceased received or was entitled to receive an EPI old-age pension or was an EPI disability (Group I or II) pensioner; was insured at the time of death, or no longer insured but died within five years after the first medical examination of an illness while insured, and had paid contributions in 66.7% of the period from age 20 to two months before the month of the death (including any periods the insured was exempt from contributions, such as low-income periods); or had paid continuous contributions for one year before the two-month period before the month of death if younger than age 65 and was insured at the time of death, or was no longer insured but died within five years after the first medical examination of an illness while insured.

Eligible survivors include a widow, a widower aged 55 or older at the time of the insured's death (aged 60 or older if the widower does not receive an NP pension in his own right), children or grandchildren up to the end of the fiscal year in which the child reaches age 18 (age 19 if disabled), and parents or grandparents older than age 55 at the time of the insured's death (benefits are paid from age 60), if they were financially dependent on the deceased at the time of

death. The pension is paid to the first eligible survivor in the following order of priority: spouse, children, parents, grandchildren, and grandparents.

Widow's supplement (employee's pension insurance): An additional benefit may be paid to a childless widow aged 40 to 64 if she was aged 40 or older at the time of the insured's death.

Old-Age Benefits

Old-age pension (national pension program): 779,300 yen a year is paid.

Partial pension: A reduced pension is paid depending on the number of paid or credited contributions.

Early pension: For those born on or after April 2, 1941, the pension is reduced by 0.5% multiplied by the number of months between application and one month before age 65. For those born before April 2, 1941, the pension is reduced by 11% to 42%, depending on the age at which the pension is awarded.

Deferred pension: For those born on or after April 2, 1941, the pension is increased by 0.7% multiplied by the number of months between application and one month before age 65. For those born before April 2, 1941, the pension paid at age 65 is increased by 12% to 88%, depending on the age at which the pension is awarded.

Transfer supplement: 15,028 yen to 224,300 yen a year, depending on the spouse's age, is paid to an eligible spouse.

Schedule of payments: The pension is paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in prices and wages.

Old-age pension (employees' pension insurance): The pension is based on the insured's average monthly wage over the full career multiplied by a coefficient determined by the insured's date of birth multiplied by the number of months of coverage. The pension is paid every two months.

Earnings test: For working pensioners aged 60 to 64, the full pension is paid if his or her combined monthly earnings and old-age pension income does not exceed 280,000 yen; if the combined monthly total exceeds 280,000 yen but the old-age pension does not exceed 280,000 yen and monthly earnings do not exceed 460,000 yen, the pension is reduced by 50% of the amount exceeding 280,000 yen; if monthly earnings exceed 460,000 yen a month, the pension is further reduced. For working pensioners aged 65 or older, if the combined monthly earnings and old-age pension income exceed 460,000 yen, the pension is reduced by 50% of the amount exceeding 460,000 yen.

Dependent's supplement: 224,300 yen a year is paid for a spouse; 224,300 yen a year for each of the first two children, and 74,800 yen a year for each additional child.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in prices and wages.

Permanent Disability Benefits

Disability pension (national pension program): 974,125 yen a year is paid for a Group I disability; 779,300 yen a year for a Group II disability.

Dependent's supplement: 224,300 yen a year is paid for each of the first two children and 74,800 yen a year for each additional child.

Schedule of payment: Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in prices and wages.

Disability pension (employees' pension program): 125% of the EPI old-age pension the insured received or was entitled to receive (plus additional benefits for dependents) is paid for a Group I disability, 100% (plus additional benefits for dependents) for a Group II disability, or 100% for a Group III disability. For persons with less than 300 months of paid or credited contributions, the pension is calculated based on a contribution period of 300 months.

The minimum annual disability pension is 584,500 yen.

Dependent's supplement: 224,300 yen a year is paid.

Schedule of payments: Benefits are paid every two months.

Disability grant (employees' pension program): A lump sum of 200% of the EPI old-age pension the insured received or was entitled to receive is paid.

The minimum disability grant is 1,169,000 yen.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in prices and wages.

Survivor Benefits

Survivor pension (national pension program): 779,300 yen a year is paid to a widow(er) or full orphan. If there is more than one full orphan, the pension is split equally.

Dependent's supplement: 224,300 yen a year is paid for each of the first two full orphans and 74,800 yen a year for each additional full orphan.

Benefit adjustment: The survivor pension is automatically adjusted annually based on changes in prices and wages.

Childless widow's pension (national pension program): 75% of the NP old-age pension the deceased received or was entitled to receive is paid.

Benefits are paid every two months.

Benefit adjustment: The childless widow's pension is automatically adjusted annually based on changes in prices and wages.

Death grant (national pension program): A lump sum of 120,000 yen to 320,000 yen is paid depending on the number of paid contributions from three to 35 years.

Survivor pension (employees' pension insurance): 75% of the EPI old-age pension is paid to the first eligible survivor.

Widow's supplement: 584,500 yen a year is paid.

Schedule of payments: Benefits are paid every two months.

Benefit adjustment: The survivor pension is automatically adjusted annually based on changes in prices and wages.

Administrative Organization

Pension Bureau of the Ministry of Health, Labor, and Welfare (https://www.mhlw.go.jp/) supervises both the national and employees' pension programs.

Japan Pension Service (https://www.nenkin.go.jp/), managed by the Ministry of Health, Labor, and Welfare, administers both programs nationally.

Japan Pension Service collects contributions, provides consultation services, and pays benefits for both programs through their branch offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1922 (employees' health insurance), implemented in 1927; 1938 (national health insurance); and 1982 (medical system for the elderly), implemented in 1983.

Type of program: Social insurance system.

Coverage

National health insurance: Residents of Japan up to age 75 and not covered under the employees' health insurance program.

Special national health insurance societies provide coverage for certain occupations.

Exclusions: Persons with disabilities aged 65 to 74 are covered under the health and medical care program for older people.

Employees' health insurance

Society-managed health insurance: Members of an occupational health insurance society.

Association-managed health insurance: Employees of firms in industry and commerce with five or more employees who are not members of an occupational health insurance society.

Voluntary coverage for persons employed in private-sector workplaces with fewer than five regular employees and for agricultural, forestry, or fishery workers.

Exclusions: Self-employed persons.

Special systems for seamen, private-school employees, and local and national government employees.

Health and medical care program for older people: Persons aged 75 or older and disabled persons aged 65 to 74.

Source of Funds

Insured person

National health insurance: Contributions vary depending on the insurer. (The average annual contribution in 2016 was 86,286 yen for each insured person, or 140,171 yen for each household.)

Contributions are reduced for low-income persons.

Employees' health insurance: Contributions vary depending on the prefecture. (The annual average contribution in 2017 was 5% of monthly covered earnings, based on 50 wage classes (association-managed program). The annual average contribution in 2016 was 4.09% of monthly covered earnings, based on 50 wage classes (society-managed program).

The minimum monthly earnings used to calculate contributions are 58,000 yen.

The maximum monthly earnings used to calculate contributions are 1,390,000 yen.

The minimum and maximum earnings levels are adjusted based on any increase in the national average wage.

Health and medical care program for older people: Varies depending on the insurer. (The national average annual contribution is 70,283 yen for each insured person.)

Contributions are reduced for low-income persons.

Self-employed person

National health insurance: Contributions vary depending on the insurer. (The average annual contribution in 2016 was 86,286 yen for each insured person, or 140,171 yen for each household.)

The maximum contribution is 770,000 yen a year for each household.

Contributions are reduced for low-income persons.

Employees' health insurance: Not applicable.

Health and medical care program for older people: Contributions vary depending on the insurer. (The average annual contribution is 70,283 yen for each insured person.)

Contributions may be reduced for low-income persons.

Employer

National health insurance: None.

Employees' health insurance: Contributions vary depending on the prefecture. (The annual average contribution in 2017 was 5% of monthly covered payroll, based on 50 wage classes (association-managed program). The annual average contribution in 2016 is 4.89% of monthly covered payroll, based on 50 wage classes (society-managed program).

The minimum monthly basic earnings used to calculate contributions are 58,000 yen.

The maximum monthly basic earnings used to calculate contributions are 1,390,000 yen.

The minimum and maximum earnings levels are adjusted based on any increase in the national average wage.

Health and medical care program for older people: None.

Government

National health insurance: Finances 50% (41% from the national government and 9% from the prefecture) of the cost of medical care.

Employees' health insurance: Finances 16.4% of benefit costs, 16.4% of the cost of health care for older people, the total cost of administration for the association-managed program, and part of the cost of administration for the society-managed program.

Health and medical care program for older people: Finances 49% (33% from the national government, 8% from the prefecture, and 8% from the municipality) of the cost of medical care.

Qualifying Conditions

National health insurance: There is no minimum qualifying period.

Employees' health insurance: Must be in covered employment. If an insured person leaves employment but was in covered employment in the previous two months, the insured may be covered on a voluntary basis for up to two years.

Sickness and injury allowance: Must be assessed with an incapacity for work that lasts more than three days and is not due to a work injury or occupational disease. Must be receiving medical treatment.

Maternity allowance: There is no minimum qualifying period.

Maternity grant: There is no minimum qualifying period.

Funeral grant: There is no minimum qualifying period.

Health and medical care program for older people: There is no minimum qualifying period.

Eligible dependents include spouses, parents, grandparents, younger siblings, children, and grandchildren whether or not residing with the insured person; and fathers- and mothers-in-law, uncles, aunts, nephews, nieces, and older siblings.

Sickness and Maternity Benefits

National health insurance: Each insurer may provide maternity allowances, child care allowances, and funeral grants. Benefit types and amounts vary by municipality.

Employees' health insurance

Sickness and injury allowance: 66.67% of the insured's average daily basic wage in the last 12 months is paid, depending on wage class. The benefit is paid after a three-day waiting period for up to 18 months. Health insurance societies may provide more generous benefits. If the insured receives wages, benefits are suspended or partially reduced.

Maternity allowance: 66.67% of the insured's average daily basic wage in the last 12 months is paid, depending on wage class, for 42 days before (98 days for expected multiple births) and 56 days after the expected date of childbirth. If the insured receives wages, benefits are suspended or partially reduced.

Maternity grant: A lump sum of 420,000 yen is paid to an insured person or the dependent of an insured person for each newborn child.

Funeral grant: A lump sum of 50,000 yen is paid to a dependent who pays for the funeral. If there is no dependent, the actual cost is paid to the person who pays for the funeral, up to 50,000 yen.

Health and medical care program for older people: Each insurer provides funeral grants.

Workers' Medical Benefits

National health insurance and health and medical care program for older people: Clinics, hospitals, and pharmacists under contract with and paid by the insurer usually provide medical care and treatment (some insurers provide services directly through their own clinics and hospitals). Benefits include medical treatment, surgery, hospitalization, nursing care, dental care, maternity care (only for a difficult childbirth), and medicine.

There is no limit to duration.

Cost sharing: Under the national health insurance program, the amount varies depending on the person's age: 20% of the cost for preschool children, 30% of the cost for persons up to age 69, 20% (10% if the insured reached age 70 before April 2014), or 30% of the cost (depending on income) for persons aged 70 to 74. Under the health and medical care program for older people (persons aged 75 or older or aged 65 or older with a disability), 10% or 30% of the cost is paid, depending on income.

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses that varies depending on family income.

Employees' health insurance: Benefits include medical treatment, surgery, hospitalization, nursing care, dental care, maternity care (only for a difficult childbirth), and medicine.

There is no limit to duration.

Cost sharing: The amount varies depending on the person's age: 20% of the cost for preschool children; 30% of the cost

for persons up to age 69; 20% (10% if the insured reached age 70 before April 2014) or 30% of the cost (depending on income) for persons aged 70 to 74.

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses that varies depending on family income.

Dependents' Medical Benefits

National health insurance and health and medical care program for older people: Not applicable.

Employees' health insurance: Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Health Insurance Bureau of the Ministry of Health, Labor, and Welfare (https://www.mhlw.go.jp/) oversees the national health insurance and employee's health insurance programs.

Regional Bureaus of Health and Welfare and prefectures supervise the programs locally.

National Health Insurance: Municipalities collect contributions for the national health insurance program and administer the program jointly with prefectures.

Employees' health insurance: Japan Health Insurance Association (http://www.kyoukaikenpo.or.jp/) administers the association-managed program nationally and 1,399 health insurance societies administer the society-managed program nationwide.

Health insurance societies collect contributions from their members.

Japan Pension Service collects contributions for persons insured with the Japan Health Insurance Association.

Health and medical care program for older people: Municipalities collect contributions and jointly administer the program with the regional federation of the medical care program for older people at the prefecture level.

Work Injury

Regulatory Framework

First law: 1911.

Current law: 1947 (workmen's accident compensation insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for persons employed in agricultural, forestry, and fishery establishments with fewer than five regular employees.

Some self-employed persons and entrepreneurs (such as business owners of small- and medium-sized enterprises) are covered.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 0.3% to 5.2% of the basic daily benefit multiplied by 365, depending on the type of business.

The basic daily benefit is the insured's average daily wages in the last three months before the injury occurred or disease began.

Employer: 0.25% to 8.8% of payroll, depending on the type of business.

Government: Provides subsidies as needed.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while traveling to or from work are covered.

Temporary Disability Benefits

Temporary absence from work benefit: 60% of the basic daily benefit plus a temporary disability special supplement of 20% of the basic daily benefit is paid after a three-day waiting period until recovery (the employer pays 60% of the average daily wage for the first three days).

The basic daily benefit is the insured's average daily wages in the last three months before the injury occurred or disease began.

Minimum and maximum daily benefits apply after 18 months of absence from work.

The minimum daily benefit is 3,920 yen to 7,009 yen, depending on the insured's age.

The maximum daily benefit is 13,264 yen to 25,219 yen, depending on the insured's age.

Benefit adjustment: Benefits are automatically adjusted quarterly for wage changes greater than 10% from the previous quarter.

Injury and diseases compensation pension: Paid from the 19th month of disability until recovery to persons with more severe disabilities (Injury and Disease Class 1 to 3). The annual benefit is 100% of the basic daily benefit multiplied by 245 (Class 1), 277 (Class 2), or 313 (Class 3) plus a special supplement based on the worker's annual salary bonus.

The basic daily benefit is the insured's average daily wages in the last three months before the injury occurred or disease began.

Schedule of payments: Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in wages.

Permanent Disability Benefits

Permanent disability pension: The pension varies depending on the assessed degree of disability.

An annual pension of 131 to 313 times the basic daily benefit is paid to persons with more severe disabilities (Disability Class 1 to 7).

The basic daily benefit is the insured's average wage in the last three months before the injury occurred or disease began.

Constant-attendance allowance (Disability Class 1 and 2): Up to 105,290 yen a month is paid if the insured requires the constant attendance of others to perform daily functions (57,190 yen if family members provide care); up to 52,650 yen a month if the insured requires part-time care (28,600 yen if family members provide care).

The permanent disability pension is paid every two months.

Disability grant: A lump sum of 56 to 503 times the basic daily benefit is paid to persons with less severe disabilities (Disability Class 8 to 14).

The basic daily benefit is the insured's average daily wages in the last three months before the injury occurred or disease began.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in wages.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, nursing, dental care, medicine, appliances, and transportation.

There is no limit to duration of benefits.

Survivor Benefits

Survivor pension: An annual pension of the basic daily benefit multiplied by 153 to 245 days is paid, depending on the number of survivors.

The basic daily benefit is calculated based on the deceased's average daily wages in the last three months before the death.

Eligible survivors include a widow, a widower aged 60 or older, children and grandchildren (up to the end of the fiscal year that the child reaches age 18), parents and grandparents aged 60 or older, and brothers and sisters (up to the end of the fiscal year that the child reaches age 18; or aged 60 or older) who were dependent on the deceased worker at the time of death.

Schedule of payments: Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually based on changes in wages.

If there are no eligible survivors, a lump sum of the insured's average daily wage in the three months before the insured's death multiplied by 1,000 days is paid to a nondependent survivor.

Funeral grant: 60 days of the deceased's average daily wages in the three months before death or 315,000 yen plus 30 days of wages, whichever is greater, is paid.

Administrative Organization

Ministry of Health, Labor, and Welfare (https://www.mhlw.go.jp/) provides general supervision and administration.

Labor Standards Bureau in the Ministry of Health, Labor, and Welfare administers the program and supervises the collection of contributions through prefectural Labor Bureaus and local Labor Standards Inspection Offices.

Unemployment

Regulatory Framework

First law: 1947.

Current law: 1974 (employment insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for persons employed in agricultural, forestry, and fishery establishments with fewer than five regular employees.

Exclusions: Workers with less than 20 scheduled working hours a week; self-employed persons; and certain employees of national, prefectural, or municipal governments.

Special systems for daily workers and seasonal workers.

Source of Funds

Insured person: 0.3% of monthly earnings; 0.4% for agricultural, forestry, fishery, sake brewing industry, and construction workers.

Self-employed person: Not applicable.

Employer: 0.6% of payroll; 0.7% for agricultural, forestry, fishery, or sake brewing industry workers; and 0.8% for construction workers.

Government: 2.5% of the cost of the unemployment benefit and the unemployment benefit for older workers; and 1.25% of the cost of the child care and nursing care leave benefits and the employment continuation benefit for older workers.

Qualifying Conditions

Unemployment benefit: Must have at least 12 months of coverage in the last 24 months before unemployment (in case of unemployment due to insolvency or dismissal, at

least six months of insurance during the last 12 months). Must be registered with the Public Employment Security Office and be capable of, and willing to, work. The unemployed person must report to the Public Employment Security Office once every four weeks. Unemployment must not be due to voluntary leaving, serious misconduct, refusal of a suitable job offer, or nonattendance at vocational training (otherwise, the benefit may be limited to one to three months).

Special daily or monthly allowances: Must have at least three years (one year if receiving the benefit for the first time) of coverage to receive education and training benefits and must take designated educational and training courses.

Unemployment benefit for older workers: Must be aged 65 or older with at least six months of coverage in the last 12 months before unemployment, be registered with the Public Employment Security Office and be capable of, and be willing to, work.

Employment continuation benefit for older workers: Must be aged 60 to 64 with more than five years of coverage and have experienced a wage reduction of at least 15% since age 60.

Child care leave benefit: Paid to insured persons who take child care leave to care for a newborn child up to age 1; up to age 24 months under certain conditions.

Nursing care leave benefit: Paid to insured persons who take leave to provide nursing care for family members.

Unemployment Benefits

Unemployment benefit: 50% to 80% of the insured's average daily wages (higher percentages are awarded to lower-wage earners) in the six months before unemployment is paid; 45% to 80% if aged 60 to 64. The benefit is paid after a seven-day waiting period for 90 to 330 days, depending on the length of coverage, age, and reasons for unemployment.

The minimum daily unemployment benefit is 1,984 yen.

The maximum daily unemployment benefit is 6,750 yen if aged under 30; 7,495 yen if aged 30 to 44; 8,250 yen if aged 45 to 59; and 7,083 yen if aged 60 to 64 (August 2018).

Special daily or monthly allowances: Allowances are paid to cover the cost of vocational training, transportation for job search activities, moving, and lodging expenses while seeking employment in the wider area.

Unemployment benefit for older workers: A lump sum of 50 times (30 times with less than one year of coverage) the insured's average daily wage in the six months before unemployment is paid.

Employment continuation benefit for older workers: Up to 15% of the wage after age 60 is paid a month, depending on the percentage of wage reduction.

Child care leave benefit: 67% of the insured's average daily wages in the six months before the leave period multiplied by 30 is paid for the first six months; thereafter, 50%.

Nursing care leave benefit: 67% of the insured's average daily wages in the last six months before the leave period is paid.

Administrative Organization

Ministry of Health, Labor, and Welfare (https://www.mhlw.go.jp/) provides general supervision and management.

Employment Security Bureau in the Ministry of Health, Labor, and Welfare administers the national program through the Employment Insurance Divisions of prefectural Labor Bureaus and Public Employment Security Offices.

Labor Standards Bureau in the Ministry of Health, Labor, and Welfare supervises the collection of contributions through prefectural Labor Bureaus and local Labor Standards Inspection Offices.

Family Allowances

Regulatory Framework

First and current laws: 1971 (child allowance), implemented in 1972; and 2010 (payment of child allowance).

Type of program: Employer-liability and social assistance system.

Coverage

Persons raising or fostering one or more children younger than the age of graduation from junior high school.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 47% of the cost (about 0.29% of wages) for employees' children up to age 3.

Government: For employees' children up to age 3: the National Treasury pays 36% of the cost; the prefecture, 9%; and municipalities, 9%. For employees' children aged 3 to 15 and the children of self-employed and unemployed persons: the National Treasury pays 67%; the prefecture, 17%; and municipalities, 17%; national, prefectural, and municipal governments contribute as an employer.

Qualifying Conditions

Child allowance (employer liability and social assistance): Must satisfy an income test that varies depending on family composition.

Family Allowance Benefits

Child allowance (employer liability and social assistance): 15,000 yen a month is paid for each child younger than age 3, 10,000 yen a month for each of the first two children aged 3 up to graduation from elementary school (15,000 yen a month for each subsequent child), and 10,000 yen a month for each child in junior high school.

For persons who do not meet an income test, 5,000 yen a month is paid for each child up to graduation from junior high school.

Schedule of payments: The sum of allowances for the previous four months is normally paid every four months (February, June, and October).

Administrative Organization

Cabinet Office (https://www.cao.go.jp/) supervises the program through its Children and Child-Rearing Administration.

Japan Pension Service Branch Offices collect contributions.

Municipalities pay allowances.

Jordan

Exchange rate: US$1.00 = 0.71 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1978, 2001, and 2010.

Current law: 2014 (social security).

Type of program: Social insurance system.

Note: A means-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

Coverage

Private-sector employees, public-sector employees not covered by a special system, self-employed persons, and citizens of Jordan working at diplomatic missions or for international organizations in Jordan.

Voluntary coverage is available.

Exclusions: Casual labor.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 6.5% of gross monthly covered earnings; 17.5% for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 220 dinars for citizens and 150 dinars for noncitizens.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted based on changes in the consumer price index and the legally defined average covered wage for the previous year.

Self-employed person: 17.5% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 220 dinars for citizens and 150 dinars for noncitizens.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted based on changes in the consumer price index and the legally defined average covered wage for the previous year.

Employer: 11% of gross monthly covered payroll. Employers of workers in hazardous professions pay an additional 1%.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 220 dinars for citizens and 150 dinars for noncitizens.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted based on changes in the consumer price index and the legally defined average covered wage for the previous year.

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 180 months of contributions (paid or purchased), including at least 84 months of paid contributions.

Contributions may be retroactively purchased under certain conditions.

An insured person with the minimum number of months of contributions at the normal retirement age may continue to contribute up to age 65 (men) or age 60 (women) to qualify for or increase the value of an old-age pension.

Dependent's supplement: Paid for a dependent wife; a dependent, disabled husband; a son up to age 23 or disabled; an unmarried, unemployed, dependent daughter; and dependent parents, brothers, and sisters.

Early pension: Age 50 with at least 252 months (men) or 228 months (women) of paid contributions; age 45 with at least 300 months of paid contributions; or age 45 with at least 216 months (men) or 180 months (women) of paid contributions and at least 60 months of paid contributions in the last 10 years in hazardous professions. Early pensions are also paid to certain other groups before age 50, depending on the insured's age on March 1, 2014, gender, and number of paid contributions.

Pension supplement: Paid to supplement the old-age pension.

The old-age pension is payable abroad.

Old-age settlement: Age 60 (men) or age 55 (women) and does not meet the contribution requirement for the old-age pension.

Disability pension: Must be assessed with a total incapacity for work in the usual occupation due to a nonwork-related disability, have at least 60 months of contributions,

including at least 24 consecutive months of contributions, and apply within six months of ceasing employment.

Partial disability: A reduced pension is paid if the insured is assessed with a partial incapacity for any work due to a nonwork-related disability.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Pension supplement: Paid to supplement the disability pension.

The Central Medical Committee and Appeal Medical Committee assess the degree of disability.

The disability pension is payable abroad.

Disability settlement: Must be assessed with a total or partial incapacity for work due to a nonwork-related disability and not meet the contribution requirements for the disability pension.

Survivor pension : The deceased received or was entitled to receive an old-age or disability pension, or was in covered employment at the time of death and had at least 24 months of contributions, including at least six consecutive months of contributions.

Eligible survivors include a widow; a disabled widower with no income; sons up to age 23 (no limit if disabled); unemployed, dependent daughters who are unmarried, widowed, or divorced; dependent brothers younger than age 18; dependent sisters; and parents.

The pension for a widow, daughter, or sister ceases upon (re)marriage but is resumed if she is later widowed or divorced.

Pension supplement: Paid to supplement the survivor pension.

The survivor pension is payable abroad.

Survivor settlement: Paid to eligible survivors if the deceased did not meet the contribution requirements for an old-age or disability pension at the time of death.

Funeral grant: Paid when an insured person dies.

Old-Age Benefits

Old-age pension: The monthly pension is the sum of 2.5% of the insured's average monthly earnings up to 1,500 dinars and 2% of average monthly earnings above 1,500 dinars, multiplied by the insured's months of contributions divided by 12.

Average monthly earnings are based on the insured's earnings in the last 36 months.

Dependent's supplement: 12% of the old-age pension is paid for the first dependent (at least 10 dinars and up to 100 dinars) plus 6% each for the second and third dependents (at least 10 dinars and up to 25 dinars for each person).

Early pension: The pension is proportionally reduced according to a schedule in law and is based on the last 60 months of contributions and the insured's age at application.

Pension supplement: 40 dinars a month is paid; 20 dinars a month if the insured is younger than the normal retirement age.

Benefit adjustment: Pensions are adjusted in May every year based on changes in the consumer price index or the annual growth in the legally defined average covered wage, whichever is lower.

Early pensions are not adjusted until the pensioner reaches the normal retirement age.

Old-age settlement: A lump sum of 10% of the insured's average annual earnings is paid for each year of contributions with less than 10 years of contributions; 12% of average annual earnings with 10 to 18 years; or 15% of average annual earnings with more than 18 years of contributions.

Permanent Disability Benefits

Disability pension: The monthly pension is 50% of the insured's average monthly earnings up to 1,500 dinars plus 30% of average monthly earnings above 1,500 dinars.

Average monthly earnings are based on the insured's earnings in the last 36 months.

The pension is increased by 0.5% for each full year of contributions if the insured has 60 months to 119 months of contributions; by 1% for each full year of contributions with at least 120 months of contributions.

Partial disability: 75% of the full disability pension is paid.

There is no maximum disability pension.

Constant-attendance allowance: 25% of the disability pension is paid.

Pension supplement: 40 dinars a month is paid.

Benefit adjustment: Pensions are adjusted in May every year based on changes in the consumer price index or the annual growth in the legally defined average covered wage, whichever is lower.

Disability settlement: If the insured has at least two years of contributions, a lump sum of 15% of the insured's average monthly earnings in the last two years before the disability began multiplied by 24 is paid. If the insured has less than two years of contributions, 15% of the insured's average monthly earnings over the whole contribution period multiplied by the number of months of contributions is paid.

Survivor Benefits

Survivor pension: 50% of the deceased's average monthly earnings in the last year of contributions is paid.

The pension is increased by 0.5% for each full year of contributions if the deceased had 60 to 119 months of contributions; by 1% for each full year of contributions with at least 120 months of contributions. If there is more than one eligible survivor, the pension is split according to a schedule in law.

Pension supplement: 40 dinars a month is paid.

Benefit adjustment: Pensions are adjusted in May every year based on changes in the consumer price index or the annual growth in the legally defined average covered wage, whichever is lower.

Survivor settlement: If the deceased had at least two years of contributions, a lump sum of 15% of the deceased's average monthly earnings in the last two years before death multiplied by 24 is paid. If the deceased had less than two years of contributions, 15% of the deceased's average monthly earnings over the whole contribution period multiplied by the number of months of contributions is paid.

Funeral grant: A lump sum of 500 dinars is paid.

Administrative Organization

Social Security Corporation (https://www.ssc.gov.jo/) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1978.

Current laws: 1996 (sickness) and 2014 (social security).

Type of program: Social insurance (cash maternity benefit) and employer-liability (cash sickness benefits) system.

Note: Children younger than age six and certain needy persons receive limited health care services free of charge under a separate health insurance program.

Coverage

Social insurance (cash maternity benefit): Private-sector employees and citizens of Jordan working at diplomatic missions or for international organizations.

Exclusions: Self-employed persons and casual labor.

Special systems for certain civil servants and military personnel.

Employer liability (cash sickness benefit): Private-sector employees.

Exclusions: Certain public-sector employees, including municipal workers; self-employed persons; family laborers; household workers; and certain agricultural workers.

Special systems for certain civil servants and military personnel.

Source of Funds

Insured person

Social insurance (cash maternity benefit): None.

Employer liability (cash sickness benefit): None.

Self-employed person

Social insurance (cash maternity benefits): Not applicable.

Employer liability (cash sickness benefits): Not applicable.

Employer

Social insurance (cash maternity benefit): 0.75% of gross monthly payroll.

Employer liability (cash sickness benefit): The total cost.

Government

Social insurance (cash maternity benefit): Finances any deficit.

Employer liability (cash sickness benefit): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (social insurance): Must have at least six months of coverage before childbirth.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last earnings is paid for up to 14 days a year; may be extended to 21 days with five years of service with the same employer.

Maternity benefit (social insurance): 100% of the insured's last monthly covered earnings is paid for up to 10 weeks.

Administrative Organization

The Ministry of Labor (http:/www.mol.gov.jo/) provides general supervision for cash sickness benefits.

Social Security Corporation (https://www.ssc.gov.jo/) administers cash maternity benefits and collect contributions.

Work Injury

Regulatory Framework

First law: 1978.

Current law: 2014 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees and apprentices, self-employed persons, and citizens of Jordan working at diplomatic missions or for international organizations.

Exclusions: Casual labor.

Source of Funds

Insured person: None.

Self-employed person: Pay variable contributions depending on the assessed degree of risk. The average contribution rate for the self-employed is 2.0% of gross monthly covered earnings.

Employer: At least 2% of gross monthly payroll (may be increased up to 4% depending on the employer's sector risk and implementation of occupational health and safety standards).

Government: Finances any deficit.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

75% of the insured's daily earnings is paid after a three-day waiting period until the insured resumes work, is assessed with a permanent disability, or dies. (The employer pays the insured's earnings for the first three days.)

Permanent Disability Benefits

Permanent disability pension: For an assessed loss of working capacity of at least 75%, 75% of the insured's monthly earnings on the day the disability began is paid.

Constant-attendance allowance: 25% of the permanent disability pension, up to the national monthly minimum wage, is paid if the insured requires the constant attendance of others to perform daily functions.

The national monthly minimum wage is 220 dinars for citizens and 150 dinars for noncitizens.

Partial disability: For an assessed loss of working capacity of 30% to 74%, 75% of the insured's monthly earnings on the day the disability began multiplied by the assessed loss of working capacity is paid. For an assessed loss of working capacity of less than 30%, a lump sum of 75% of the insured's monthly earnings on the day the disability began multiplied by the assessed loss of working capacity times 36 is paid.

The Central Medical Committee and Appeal Committee assess the degree of disability.

Workers' Medical Benefits

Medical treatment, hospitalization, transportation, and rehabilitation services (including artificial limbs) are provided.

Survivor Benefits

Survivor pension: 75% of the deceased's monthly covered earnings on the day the disability began is paid. If there is more than one eligible survivor, the pension is split according to a schedule in law.

Eligible survivors include a widow; a disabled widower with no income; sons up to age 23 (no limit if disabled); unemployed, dependent daughters who are unmarried, widowed, or divorced; dependent brothers younger than age 18; dependent sisters; and parents.

The pension for a widow, daughter, or sister ceases upon (re)marriage but is resumed if she is subsequently widowed or divorced.

Pension supplement: 40 dinars a month is paid.

Funeral grant: A lump sum of 500 dinars is paid.

Administrative Organization

Social Security Corporation (https://www.ssc.gov.jo/) administers the program and collects contributions.

Unemployment

Regulatory Framework

First law: 1978.

Current law: 2014 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees and citizens of Jordan working at diplomatic missions or for international organizations.

Exclusions: Public-sector employees, self-employed persons, and casual labor.

Source of Funds

Insured person: 1% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 220 dinars for citizens and 150 dinars for noncitizens.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted based on changes in the consumer price index and the legally defined average covered wage for the previous year.

Self-employed person: Not applicable.

Employer: 0.5% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 220 dinars for citizens and 150 dinars for noncitizens.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted based on changes in the consumer price index and the legally defined average covered wage for the previous year.

Government: Finances any deficit.

Qualifying Conditions

Must be younger than the normal retirement age with at least 36 months of old-age contributions and at least one month of unemployment contributions before the unemployment began.

Unemployment Benefits

75% of the insured's last monthly covered earnings is paid for the first month of unemployment; 65% for the second month; 55% for the third month; and 45% for the fourth to sixth months. The benefit is paid for up to three months with less than 180 months of contributions; up to six months with at least 180 months of contributions.

Administrative Organization

Social Security Corporation (https://www.ssc.gov.jo/) administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1986 (national aid fund).

Current law: 2017 (financial aid).

Type of program: Social assistance system.

Coverage

Needy citizens of Jordan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Recurring cash assistance (means tested): Paid to older persons, persons with disabilities, widows, orphans younger than age 18, and certain families assessed as vulnerable. Families must meet a series of requirements related to health, education, nutrition, and civic responsibilities.

Means test: Family income and assets must not exceed certain limits.

Emergency cash assistance (income tested): Paid to certain vulnerable families requiring emergency assistance.

Income test: Monthly family income must not exceed a certain limit.

Family Allowance Benefits

Recurring cash assistance (means tested): 45 dinars to 200 dinars a month is paid depending on household circumstances and the number of eligible beneficiaries.

Under certain conditions, an additional benefit of up to 100 dinars may be paid every three months.

Emergency cash assistance (income tested): A lump sum of 100 dinars to 1,200 dinars is paid depending on household circumstances.

Under certain conditions, an additional lump sum of up to 200 dinars may be paid.

Administrative Organization

Ministry of Social Development (http://www.mosd.gov.jo/) provides general supervision.

National Aid Fund (http://www.naf.gov.jo/) administers the program.

Kazakhstan

Exchange rate: US$1.00 = 341.31 tenge.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1991.

Current laws: 1997 (social security benefits); 2003 (social insurance), implemented in 2005; 2013 (pensions); and 2015 (labor code).

Type of program: Universal, social insurance, mandatory individual account, and social assistance system.

Coverage

Universal: Citizens of Kazakhstan.

Social insurance (old age): Employed citizens of Kazakhstan with at least six months of contributions before January 1, 1998.

Social insurance (disability and survivors): Employed and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

Mandatory individual account: Employed and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

Social assistance: Needy residents of Kazakhstan.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Mandatory individual account: 10% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 75 times the legal monthly minimum wage.

The legal monthly minimum wage is 28,284 tenge.

Social assistance: None.

Self-employed person

Universal: None.

Social insurance: None (old age); 3.5% of monthly covered income (disability and survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 28,284 tenge.

The self-employed person's contribution also finances unemployment benefits.

Mandatory individual account: 10% of monthly covered income.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 75 times the legal monthly minimum wage.

The legal monthly minimum wage is 28,284 tenge.

Social assistance: None.

Employer

Universal: None.

Social insurance: None (old age); 3.5% of monthly covered payroll (disability and survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 28,284 tenge.

The employer's contributions also finance unemployment, maternity, and child care benefits.

Mandatory individual account: None; 5% of monthly covered payroll for workers employed in hazardous occupations.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 75 times the legal monthly minimum wage.

The legal monthly minimum wage is 28,284 tenge.

Social assistance: None.

Government

Universal: The total cost.

Social insurance: Pays subsidies as needed (old age); none (disability and survivors); contributes as an employer.

Mandatory individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (State Basic Pension, universal): Age 63 (men) or age 58 and 6 months (women).

Old-age solidarity pension (social insurance): Age 63 with at least 25 years of contributions (men) or age 58 and 6 months with at least 20 years of contributions (women); age 50 with at least 25 years of contributions (men) or age 45 with at least 20 years of contributions (women) and lived in certain ecologically damaged zones for at least five years from 1949 to 1963; or age 53 for mothers who raised at least five children until age 8.

Partial pension: A reduced pension is paid if the insured does not meet the contribution requirements for a full pension.

Old-age pension (mandatory individual account): Age 63 (men) or age 58 and 6 months (women, gradually rising to age 63 by 2027). Age 55 (men) or age 50 (women, gradually rising to age 55 by 2027) if the account balance is sufficient to finance a benefit at least equal to the minimum monthly old-age pension.

The minimum monthly old-age pension is 33,745 tenge (36,108 tenge as of January 2019).

Old-age settlement (mandatory individual account): Age 63 (men) or age 58 and 6 months (women, gradually rising to age 63 by 2027) with an account balance insufficient to finance a benefit at least equal to the minimum monthly old-age pension.

The minimum monthly old-age pension is 33,745 tenge (36,108 tenge as of January 2019).

Old-age social pension (State Social Benefit, social assistance, means tested): Age 63 (men) or age 58 and 6 months (women) and does not qualify for an old-age pension (social insurance or mandatory individual account).

Disability pension (social insurance): Must be assessed with a Group I (incapacity for any work), Group II (incapacity for usual work), or Group III (capacity for work) disability.

Disability social pension (State Social Benefit, social assistance, means tested): Must be assessed with a Group I (incapacity for any work), Group II (incapacity for usual work), or Group III (capacity for work) disability and does not qualify for a disability pension (social insurance or mandatory individual account).

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death.

Eligible survivors include a widow(er) of retirement age, disabled, or caring for children younger than age 3; children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); any relative caring for children younger than age 3; and dependents unable to work.

Survivor benefit (mandatory individual account): Paid to named survivors when an insured person dies.

Survivor social pension (State Social Benefit, social assistance, means tested): Paid when the family breadwinner dies and he or she was not entitled to receive an old-age or disability pension (social insurance or mandatory individual account).

Eligible survivors include a widow(er) of retirement age, disabled, or caring for children younger than age 8; children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); any relative caring for children younger than age 8; dependents unable to work.

Old-Age Benefits

Old-age pension (Sate Basic Pension, universal): 54% of the legal monthly minimum wage plus an additional 2% for each year of covered employment exceeding 10 years is paid (as of January 2019).

The legal monthly minimum wage is 28,284 tenge (29,698 tenge as of January 2019).

Benefit adjustment: The legal monthly minimum wage is set annually in the national budget.

Old-age solidarity pension (social insurance): The pension is 60% of the insured's average monthly earnings in the best three consecutive years after 1995 plus 1% of average monthly earnings for each year exceeding 25 years (men) or 20 years (women) of covered employment.

The minimum monthly old-age solidarity pension is 33,745 tenge (36,108 tenge as of January 2019).

The maximum monthly old-age solidarity pension is 75% of the insured's average monthly earnings in the best three consecutive years after 1995.

Partial pension: The pension is proportionally reduced for each year of coverage less than the number of years required for a full pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Old-age pension (mandatory individual account): The pension is based on the insured's account balance at retirement and may be paid monthly, quarterly, or annually.

A lump sum is paid if the value of the insured's account balance is less than 30 times the minimum monthly pension.

The minimum monthly pension is 33,745 tenge (36,108 tenge as of January 2019).

Old-age settlement (mandatory individual account): A lump sum of the account balance is paid.

Old-age social pension (State Social Benefit, social assistance, means tested): 52% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 28,284 tenge (29,698 tenge as of January 2019).

Permanent Disability Benefits

Disability pension (social insurance): A monthly benefit is paid based on the difference between the insured's average monthly covered earnings in the 24 months before the disability began and 80% of the legal monthly minimum wage, multiplied by the income replacement rate, the loss of work capacity rate, and the covered period rate.

The legal monthly minimum wage is 28,284 tenge (29,698 tenge as of January 2019).

The income replacement rate is 0.6.

The loss of work capacity rate is 0.7 for an assessed loss of work capacity of 80% to 100% (Group I disability); 0.5 for a loss of at least 60% but less than 80% (Group II disability); or 0.3 for a loss of at least 30% but less than 60% (Group III disability).

The covered period rate is 0.1 with less than six months of coverage; 0.7 with at least six but less than 12 months; 0.75 with at least 12 but less than 24 months; 0.85 with at least 24 but less than 36 months; 0.9 with at least 36 but less than 48 months; 0.95 with at least 48 but less than 60 months; or 1.0 with at least 60 months of coverage.

The disability pension ceases at the normal retirement age and is replaced by the old-age solidarity pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Disability social pension (State Social Benefit, social assistance, means tested): A flat-rate monthly benefit is paid based on the assessed degree of disability and the beneficiary's age.

192% of the legal monthly minimum wage is paid for a Group I disability, 153% for a Group II disability (159% if aged 16 to 18), or 104% for a Group III disability (120% if aged 16 to 18); 140% for a child younger than age 16 with any group of disability.

The legal monthly minimum wage is 28,284 tenge (29,698 tenge as of January 2019).

Survivor Benefits

Survivor pension (social insurance): A monthly benefit is paid based on the difference between the deceased's average monthly covered earnings in the last 24 months and 80% of the legal monthly minimum wage, multiplied by the income replacement rate, the number of survivors rate, and the covered period rate.

The legal monthly minimum wage is 28,284 tenge (29,698 tenge as of January 2019).

The income replacement rate is 0.6.

The number of survivors rate is 0.4 for one dependent survivor; 0.5 for two; 0.6 for three; and 0.8 for four or more.

The covered period rate is 0.1 with less than six months of coverage; 0.7 with at least six but less than 12 months; 0.75 with at least 12 but less than 24 months; 0.85 with at least 24 but less than 36 months; 0.9 with at least 36 but less than 48 months; 0.95 with at least 48 but less than 60 months; or 1.0 with 60 or more months of coverage.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Survivor benefit (mandatory individual account): The deceased's account balance is distributed among named survivors in proportions determined by the deceased.

Survivor social pension (State Social Benefit, social assistance, means tested): A flat-rate monthly benefit is paid depending on family size and whether any family members have disabilities.

Administrative Organization

Ministry of Health and Social Development (http://www.enbek.gov.kz/) provides general coordination and supervision for the universal, social insurance, and social assistance programs.

State Fund of Social Insurance collects contributions for the social insurance program.

Regional departments administer the universal, social insurance, and social assistance programs.

National Bank of Kazakhstan manages pension fund assets for the mandatory individual account program.

Unified Accumulative Pension Fund (http://www.enpf.kz/) administers the mandatory individual account program.

Sickness and Maternity

Regulatory Framework

First law: 1999 (labor code).

Current laws: 1999 (employer-financed benefits); 2003 (social insurance), implemented in 2005; and 2015 (labor code).

Type of program: Universal (medical benefits and birth grant), social insurance (cash maternity and child care benefits), and employer-liability (cash sickness benefit) system.

Note: A 2015 law introducing mandatory health insurance for citizens and non-citizens who are employed in the public and private sectors or self-employed has been partially implemented.

Uninsured women caring for children younger than age 2 may receive a monthly child care benefit that ranges from 13,853 tenge to 21,405 tenge. The benefit is financed by the State Budget.

Coverage

Universal (medical benefits and birth grant): Permanent residents of Kazakhstan.

Social insurance (cash maternity and child care benefits): Employed citizens of Kazakhstan.

Exclusions: Self-employed persons.

Employer liability (cash sickness benefit): Employed citizens of Kazakhstan.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits and birth grant): None.

Social insurance (cash maternity and child care benefits): None.

Employer liability (cash sickness benefit): None.

Self-employed person

Universal (medical benefits and birth grant): None.

Social insurance (cash maternity and child care benefits): Not applicable.

Employer liability (cash sickness benefit): Not applicable.

Employer

Universal (medical benefits and birth grant): None.

Social insurance (maternity and child care benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (sickness benefit): The total cost of sickness benefits.

Government

Universal (medical benefits and birth grant): The total cost.

Social insurance (maternity and child care benefits): None.

Employer liability (sickness benefit): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity and child care benefits (social insurance): There is no minimum qualifying period.

Birth grant (universal): Paid for the birth of a child.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): The daily benefit is calculated based on the employee's average daily earnings.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Maternity benefit (social insurance): A benefit based on the insured's average monthly earnings in the last 12 months is paid for 126 days, including 70 days before and 56 days after childbirth; may be extended for an additional 14 days for complicated childbirths and multiple births.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Birth grant (universal): A lump sum of 91,390 tenge is paid for each child up to three children; 151,515 for each additional child.

Child care benefit (social insurance): A benefit based on one of the parent's average monthly earnings in the last 24 months is paid from the end of the paid maternity leave period until the child reaches age 1.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health and Social Development (http://www.enbek.gov.kz/) provides general coordination and supervision of the cash benefits.

Employers pay cash sickness benefits directly to employees.

State Fund of Social Insurance manages the program finances.

Ministry of Health and Social Development (http://www.enbek.gov.kz/) and health departments of local governments provide general supervision and coordination of medical benefits.

Clinics, hospitals, and other facilities administered by the Ministry of Health and Social Development (http://www.enbek.gov.kz/) and local health departments provide medical services.

Work Injury

Regulatory Framework

First law: 1955 (temporary benefits).

Current laws: 2005 (accident insurance) and 2015 (labor code).

Type of program: Employer-liability (normally through a private carrier) and social assistance system.

Coverage

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Residents of Kazakhstan.

Source of Funds

Insured person

Employer liability: None.

Social assistance: None.

Self-employed person

Employer liability: Not applicable.

Social assistance: None.

Employer

Employer liability: The total cost (pays annual insurance premiums that range from 0.04% to 9.9% of payroll or provides benefits directly to employees).

Social assistance: None.

Government

Employer liability: None.

Social assistance: The total cost.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefit (employer liability): 100% of the employee's earnings is paid from the first day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Disability social pension (State Social Benefit, social assistance, means tested): See Old Age, Disability, and Survivors.

Disability grant (employer liability): According to collective agreements, a lump sum of at least five times the employee's annual earnings is paid for a Group I (incapacity for any work) or Group II (incapacity for usual work) disability; two times annual earnings for a Group III (capacity for work) disability; or 100% of annual earnings for the permanent loss of working capacity if no disability group is determined.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, laboratory services, transportation, appliances, and rehabilitation.

Survivor Benefits

Survivor social pension (State Social Benefit, social assistance, means tested): See Old Age, Disability, and Survivors.

Funeral benefit (employer liability): The cost of the funeral is paid if the death was the result of a work injury or an occupational disease.

Administrative Organization

Employers pay temporary disability benefits and the disability grant directly to employees.

Ministry of Health and Social Development (http://www.enbek.gov.kz/) provides general supervision and coordination of medical benefits and the social assistance program.

Clinics, hospitals, and other facilities administered by the Ministry of Health and Social Development (http://www.enbek.gov.kz/) and local health departments provide medical services.

Regional departments administer social assistance benefits.

Unemployment

Regulatory Framework

First and current law: 2003 (compulsory social insurance), implemented in 2005.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

Exclusions: Employed pensioners.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Must have at least six months of coverage.

Unemployment Benefits

A monthly benefit is paid based on the insured's average monthly covered earnings in the last 24 months multiplied by the income replacement rate and the covered period rate.

The income replacement rate is 0.3.

The covered period rate is 0.7 with at least six but less than 12 months of coverage; 0.75 with at least 12 but less than 24 months; 0.85 with at least 24 but less than 36 months; 0.9 with at least 36 but less than 48 months; 0.95 with at least 48 but less than 60 months; or 1.0 with 60 or more months of coverage.

The duration of the benefit depends on the insured's coverage period.

Administrative Organization

Ministry of Health and Social Development (http://www.enbek.gov.kz/) provides general coordination and supervision.

State Social Insurance Fund manages the program finances.

Family Allowances

Regulatory Framework

First and current laws: 1997 (housing); 2001 (social assistance), implemented in 2002; and 2005 (family allowances).

Type of program: Social assistance system.

Coverage

Needy residents of Kazakhstan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (Targeted Social Assistance, income tested): Paid to persons with disabilities and certain other vulnerable persons and families.

Income test: The benefit is reduced if regular monthly household income (excluding state social benefits) exceeds 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 28,284 tenge (29,698 tenge as of January 2019).

Family Allowance Benefits

Family allowances (Targeted Social Assistance, income tested): The benefit amount varies depending on household composition.

Benefit adjustment: Benefits are adjusted periodically depending on the subsistence minimum level and the maximum allowable share of expenditures for utilities.

Administrative Organization

Ministry of Health and Social Development (http://www.enbek.gov.kz/) provides general coordination and supervision.

Regional departments administer the program.

Kiribati

Exchange rate: US$1.00 = 1.35 Australian dollars (A$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1976 (provident fund) and 2004 (universal pension).

Type of program: Universal and provident fund system.

Coverage

Universal: Citizens of Kiribati.

Provident fund: Employed persons.

Voluntary coverage is available for persons without mandatory coverage, including self-employed persons.

Exclusions: Foreign nationals working in Kiribati under certain types of contracts, household workers, prisoners, and patients in mental hospitals.

Source of Funds

Insured person

Universal: None.

Provident fund: 7.5% of gross monthly covered earnings.

Additional voluntary contributions are possible.

The minimum monthly earnings used to calculate contributions are A$10.

Self-employed person

Universal: None.

Provident fund: At least A$5 a month.

Employer

Universal: None.

Provident fund: 7.5% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are A$10.

Government

Universal: The total cost.

Provident fund: None; contributes as an employer.

Qualifying Conditions

Old-age pension (universal): Age 65.

Old-age benefit (provident fund): Age 50; at any age if emigrating permanently or unemployed for at least six months.

Early withdrawal: Age 45 if retired permanently from employment or if evidence of the intention to do so is provided.

Partial withdrawal: Age 45 and employed.

Loan program: Fund members must present a viable business plan to the Ministry of Commerce.

Disability benefit (provident fund): Must be assessed with a physical or mental incapacity for work by two independent medical practitioners.

Survivor benefit (provident fund): Paid to a named survivor or, in the absence of a named survivor, to person(s) indicated by a court if the fund member dies before withdrawing all of his or her funds.

Funeral grant (provident fund): Paid when a fund member dies.

Old-Age Benefits

Old-age pension (universal): A$50 a month is paid to persons aged 65 to 69; A$60 a month to persons aged 70 or older.

Old-age benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus prior withdrawals is paid.

Early withdrawal: A lump sum of total employee and employer contributions plus accrued interest minus prior withdrawals is paid.

Partial withdrawal: Multiple partial withdrawals of up to 50% of the fund member's account balance are possible. If the fund member makes a partial withdrawal at age 45, the remaining amount cannot be withdrawn until age 50.

The interest rate is 5% a year (2017).

Interest rate adjustment: The Kiribati Provident Fund Board reviews the interest rate annually.

Loan program: Up to 50% of the fund member's account balance may be used as collateral against a loan from approved lending institutions for up to two years. In the event of loan default, fund members can apply for hardship withdrawals under certain conditions.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus prior withdrawals is paid.

The minimum interest rate is 4% a year.

Interest rate adjustment: The Kiribati Provident Fund Board reviews the interest rate annually.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus prior withdrawals is paid.

The interest rate is 7% a year.

Interest rate adjustment: The Kiribati Provident Fund Board reviews the interest rate annually.

Funeral grant (provident fund): A lump sum of 50% of the balance in the deceased fund member's account at the time of death, or A$1,500, whichever is lower, is paid to eligible survivors before the final distribution of the survivor benefit.

Administrative Organization

Ministry of Internal Affairs and Social Development administers the universal old-age pension.

Kiribati Provident Fund Board (http://www.kpf.com.ki/index.php/en/), consisting of two representatives each from the government and employer and employee organizations, administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1977 (maternity).

Type of program: Universal (medical benefits) and employer-liability (cash maternity benefits) system.

Coverage

Cash sickness benefit: No statutory benefits are provided.

Cash maternity benefit (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits (universal): Citizens of Kiribati.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash maternity benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash maternity benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash maternity benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash maternity benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: No statutory benefits are provided.

Cash maternity benefit (employer liability): Must be currently employed.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit (employer liability): 25% of the employee's monthly earnings is paid for 12 weeks, including up to six weeks before and at least six weeks after childbirth for up to two children.

Workers' Medical Benefits

Public hospitals and health facilities provide free public health care, including treatment abroad in certain circumstances. Benefits include preventive and primary care; hospitalization; medicine; rehabilitation; mental health, laboratory and medical imaging services; and dental care.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for workers.

Administrative Organization

Cash maternity benefit: Ministry of Employment and Human Resource (https://www.employment.gov.ki/) provides general supervision.

Medical benefits: Ministry of Health and Medical Services (http://www.health.gov.ki/) provides general supervision.

Work Injury

Regulatory Framework

First and current law: 1949 (workmen's compensation).

Type of program: Employer-liability system through a private carrier.

Coverage

Employed persons earning A$10,000 or less a year, including apprentices and seamen employed on Kiribati ships.

Exclusions: Casual employees and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period. Accidents that occur while traveling to and from work are covered. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.

Temporary Disability Benefits

The benefit is 100% of monthly earnings up to A$40; 75% of monthly earnings greater than A$40 up to A$60; and 66.6% of monthly earnings greater than A$60.

The benefit is paid after a three-day waiting period.

The maximum monthly temporary disability benefit is A$160.

The total maximum temporary benefit is the permanent disability lump sum the insured would be entitled to receive.

Permanent Disability Benefits

Permanent disability grant: A lump sum of 48 months of the insured's average monthly earnings is paid.

Average monthly earnings are based on the insured's earnings in the last 12 months before the disability began.

The minimum permanent disability grant is A$500.

The maximum permanent disability grant is A$25,000.

Constant-attendance supplement: 25% of the permanent disability grant is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the permanent disability grant is paid based on the assessed degree of disability and a schedule in law.

Workers' Medical Benefits

Medical and surgical care is provided.

Survivor Benefits

Survivor grant: A lump sum of 48 months of the deceased's earnings is paid.

The minimum survivor grant is A$400.

The maximum survivor grant is A$25,000.

Funeral grant: A lump sum of up to A$30 is paid.

Administrative Organization

Ministry of Employment and Human Resources (https://www.employment.gov.ki/) administers claims and calculates the benefits due.

Employers insure work injury liability with the Kiribati Insurance Corporation (http://kic.org.ki/).

Kuwait

Exchange rate: US$1.00 = 0.30 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1976 (civilians), implemented in 1977; 1980 (military), implemented in 1981; 1992 (supplemental), implemented in 1995; and 2014 (social insurance).

Type of program: Social insurance system.

Coverage

Basic pensions: Public-, private-, and oil-sector employees, self-employed persons, and military personnel; and citizens of Kuwait working in one of the Gulf Cooperation Council countries (Bahrain, Oman, Qatar, Saudi Arabia, or United Arab Emirates).

Supplemental pensions: Employed persons with monthly earnings above 1,500 dinars.

Exclusions: Self-employed persons.

Remuneration pension: Employed persons.

Voluntary coverage for citizens of Kuwait working abroad or for diplomatic missions or international organizations in Kuwait.

Source of Funds

Insured person

Basic pensions: 5% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 230 dinars.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Supplemental pensions: 5% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 1,501 dinars.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

An additional 2.5% of monthly earnings up to 2,750 dinars finances benefit adjustments for basic and supplemental pensions.

Remuneration pension: 2.5% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Contributions to the remuneration pension cease after 18 years of contributions.

Self-employed person

Basic pensions: 5% to 15% of monthly covered declared earnings, chosen by the self-employed person from 27 income bands.

The minimum monthly earnings used to calculate contributions are 200 dinars.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

An additional 3.5% of monthly earnings up to 1,500 dinars finances benefit adjustments for basic pensions.

Supplemental pensions: Not applicable.

Remuneration pension: 2.5% of monthly covered declared earnings.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Contributions to the remuneration pension cease after 18 years of contributions.

Employer

Basic pensions: 10% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 230 dinars.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Supplemental pensions: 10% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,501 dinars.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

An additional 1% of monthly earnings up to 2,750 dinars finances benefit adjustments for basic and supplemental pensions.

Remuneration pension: None.

Government

Basic pensions: Finances any deficit; 10% of monthly payroll (public-sector employees), 32.5% of monthly payroll (military personnel), and 25% of monthly declared earnings minus the self-employed persons' contributions (self-employed persons).

Supplemental pensions: 10% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,501 dinars.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

An additional 2.5% of monthly earnings up to 2,750 dinars finances benefit adjustments for basic and supplemental pensions.

Remuneration pension: 5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Contributions to the remuneration pension cease after 18 years of contributions.

Qualifying Conditions

Old-age pension: The pension consists of a basic pension, a supplemental pension, and a remuneration pension.

Basic pension: Age 53 (gradually rising to age 55 by 2020) with at least 15 years of contributions; age 49 (men and unmarried women with no children, gradually rising to age 55 by 2020) with at least 20 years of contributions; age 48 (married women and women with children, gradually rising to age 50 by 2020) with at least 15 years of contributions; at any age with at least 20 years of contributions for those in arduous work or at least 15 years for women who care for a husband or child with a disability; age 60 with at least 15 years of contributions or age 55 with 20 years of contributions for self-employed persons; age 50 with at least 15 years of contributions or age 45 with 20 years of contributions for military personnel, subject to other conditions.

The maximum basic old-age pension is paid with 30 years of contributions (27.5 years for military).

Deferred basic pension: The basic pension may be deferred if the insured continues to work beyond the normal retirement age. There is no age limit.

The basic old-age pension is not payable abroad.

Supplemental pension: The insured meets the qualifying conditions for the old-age basic pension.

Deferred supplemental pension: The supplemental pension may be deferred if the insured continues to work beyond the normal retirement age.

The supplemental old-age pension is not payable abroad.

Remuneration pension: Must qualify for a basic or supplemental old-age pension and have at least 24 months of contributions after 2014 (certain exceptions apply); self-employed persons must have at least one year of contributions but not qualify for a basic or supplemental old-age pension at the normal retirement age, or must have at least 30 years of contributions for the basic pension.

Disability pension: The pension consists of a basic pension and a supplemental pension.

Basic pension and supplemental pension: Must have an assessed loss of work capacity of at least 50%.

The general medical council assesses the loss of work capacity.

The basic and supplemental disability pensions are not payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age pension at the time of death.

Eligible survivors include widows; a dependent widower with a disability and incapable of working; sons up to age 26 (age 28 if a full-time student, no limit if disabled); unmarried daughters of any age; dependent parents, brothers, sisters, and grandchildren under certain conditions.

The survivor pension is suspended upon (re)marriage and resumes if the eligible survivor divorces or is widowed.

Marriage grant: Paid to the deceased's daughter or sister, or the daughter of the deceased's son, upon (re)marriage.

The survivor pension is not payable abroad.

Death grant: Paid when an insured person or a pensioner dies.

The death grant is not payable abroad.

Old-Age Benefits

Old-age pension: The pension consists of a basic pension, a supplemental pension, and a remuneration pension.

Basic pension: The monthly pension is 65% (75% for military personnel) of the insured's last monthly earnings (for employed persons) or average monthly earnings in the last three years (for self-employed persons) plus 2% for each year of contributions exceeding 15 years, up to 95% of earnings (100% for military personnel).

The minimum monthly earnings used to calculate benefits are 230 dinars; 200 dinars for self-employed persons.

The maximum monthly earnings used to calculate benefits are 1,500 dinars.

Deferred basic pension: In addition to the full basic pension, a lump sum of 10% of the insured's last annual earnings is paid for each of the first five years exceeding 30 years; 12% for each of the next five years; 15% for each of the subsequent five years; and 20% for each year thereafter.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Supplemental pension: The monthly pension is 25% to 30% (depending on the insured's age) of the insured's average monthly earnings during the total contribution period plus 5% for each year of contributions, divided by a fixed amount of 202 dinars to 120 dinars (depending on the insured's age).

Part of the supplemental pension may be paid before age 65 as a lump sum.

Deferred supplemental pension: The pension is increased by 5% for each year of deferral.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

The minimum monthly combined basic and supplemental pension ranges from 577 dinars (women and single men) to 990 dinars (men with five or more dependent children).

Remuneration pension: The pension is calculated based on the insured's earnings used to calculate the basic pension multiplied by the number of years of contributions, up to 18 years.

Permanent Disability Benefits

Disability pension: The pension consists of a basic pension and a supplemental pension.

Basic pension: The monthly pension is 65% (75% for military personnel) of the insured's last monthly earnings (for employed persons) or average monthly earnings in the last three years (for self-employed persons) plus 2% for each year of contributions exceeding 15 years, up to 95% of earnings (100% for military personnel). The insured is credited with years of contributions from the date the disability began up to age 59.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Supplemental pension: The monthly pension is 25% to 30% (depending on the insured's age) of the insured's average monthly earnings during the total contribution period plus 5% for each year of contributions, divided by a fixed amount ranging from 202 dinars to 120 dinars (depending on the insured's age).

The supplemental pension is calculated based on 15% to 25% (depending on the insured's age) of the insured's average monthly earnings during the total contribution period, plus 5% for each year of contributions.

The insured is credited with years of contributions from the date the disability began up to age 59.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Survivor Benefits

Survivor pension: 100% of the old-age pension (basic, supplemental, and remuneration pensions) the deceased received or was entitled to receive is paid, based on the number and category of eligible survivors. The survivor pension is split among eligible survivors in proportions determined by law.

The minimum monthly survivor pension is 250 dinars for a widow or a dependent widower; 196 dinars for each parent; 126 dinars for each of the other eligible survivors.

The survivor pension is suspended or ceases if the survivor (except the widow) starts working.

If a survivor's eligibility ceases, the pension is split among all remaining eligible survivors.

Marriage grant: A lump sum of six months of the eligible survivor's share of the survivor pension is paid. The grant is paid to each eligible survivor only once.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Death grant: The grant is twice the deceased's last monthly earnings or the old-age pension (basic and supplemental pensions) the deceased received or was entitled to receive.

The minimum death grant is 230 dinars.

Administrative Organization

Public Institution for Social Security (https://www.pifss.gov.kw/) managed by a board of directors that is chaired by the Minister of Finance, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1984 (health regions), 1998 (health administration), and 2010 (labor law).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Citizens of Kuwait.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons.

Special systems for public-sector employees.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness and maternity benefits (employer liability): Must be currently employed and provide a medical certificate.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for the first 15 days; 75% from the 16th to the 25th day; 50% from the 26th to the 35th day; and 25% from the 36th to the 45th day. Thereafter, the employee is entitled to an additional 30 days a year of unpaid leave.

Maternity benefit (employer liability): 100% of the employee's earnings is paid for 70 days. Thereafter, the employee is entitled to an additional four months of unpaid leave.

Workers' Medical Benefits

Government hospitals and health facilities provide free health care. Benefits include primary, pediatric, maternity, diabetes, preventive, dental, and nursing care; and medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision of the employer-liability cash benefits.

Ministry of Health provides general supervision of the universal medical benefits.

Government hospitals and health facilities deliver medical benefits.

Work Injury

Regulatory Framework

First and current laws: 1976 (social insurance), not yet implemented; and 2010 (labor law).

Type of program: Employer-liability system.

Note: There is no work injury program for permanent disability and survivor benefits. These benefits are available through the social insurance program under Old Age, Disability, and Survivors.

Coverage

Employer liability: Private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the employee's earnings is paid for up to six months; thereafter, 50% of the employee's earnings is paid until full recovery or certification of a permanent disability.

Permanent Disability Benefits

Disability pension: See Old Age, Disability, and Survivors.

Workers' Medical Benefits

The employer pays the cost of necessary medical treatment, including medicine and transport.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Death grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Unemployment

Regulatory Framework

First and current law: 2013 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Citizens of Kuwait working in the private and oil sectors, including in one of the Gulf Cooperation Council countries (Bahrain, Oman, Qatar, Saudi Arabia, or United Arab Emirates).

Exclusions: Self-employed persons and public-sector employees.

Source of Funds

Insured person: 0.5% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

Self-employed: Not applicable.

Employer: 0.5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

Government: None.

Qualifying Conditions

Must be aged 18 to 59 and ineligible for an old-age pension. Must have at least six consecutive months of contributions immediately before making the first claim; a total of 18 months of contributions, including at least six consecutive months immediately before making the second claim; or a total of 36 months of contributions, including at least six consecutive months immediately before making any subsequent claim.

Unemployment Benefits

60% of the insured's last monthly earnings plus the supplemental old-age pension the insured would be entitled to receive is paid for up to six months.

Administrative Organization

Public Institution for Social Security (https://www.pifss.gov.kw/), managed by a board of directors that is chaired by the Minister of Finance, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1968 (public assistance).

Current laws: 1978 (public assistance), 1993 (housing assistance), 2011 (assistance act), and 2013 (linkage of benefits).

Type of program: Social assistance system.

Coverage

Needy citizens of Kuwait.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (income tested): Paid to persons older than age 60, persons with disabilities, orphans, widows, and certain other vulnerable women and families.

Income test: Monthly family income must not exceed a certain limit.

Housing allowance: Paid to households receiving a family allowance to subsidize housing costs.

Family Allowance Benefits

Family allowance (income tested): The benefit amount varies depending on household circumstances.

The minimum monthly family allowance is 255 dinars.

The maximum monthly family allowance is 1,200 dinars.

Housing allowance: Up to 150 dinars a month is paid.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision and administers the program.

Kyrgyzstan

Exchange rate: US$1.00 = 68 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1997 (state pension), 2004 (contribution rates), 2008 (individual accounts), and 2017 (state benefits).

Type of program: Social insurance, notional defined contribution (NDC), mandatory individual account, and social assistance system.

Coverage

Social insurance, NDC, and mandatory individual account: Employed persons, self-employed persons, and members of cooperatives and state and collective farms.

Special system for military personnel.

Special provisions for workers in aviation and the performing arts, and for citizens recognized by the government for meritorious service to the nation.

Social assistance: Resident citizens of Kyrgyzstan and certain foreign citizens residing in Kyrgyzstan.

Source of Funds

Insured person: 8% of monthly earnings (social insurance and NDC) plus 2% of monthly earnings (mandatory individual account); 10% of monthly earnings (social insurance and NDC) if up to 15 years younger than the normal retirement age.

The insured person's contributions also finance sickness, maternity, work injury, and unemployment benefits.

Self-employed person: 10% of average monthly earnings for most categories of self-employed persons; 3% to 6% of average monthly earnings for certain merchants, depending on the insured's activity.

The self-employed person's contributions also finance medical benefits.

Employer: 15.25% of monthly payroll.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: The total cost of social assistance benefits and constant attendance supplements for persons with disabilities.

Qualifying Conditions

Old-age pension (social insurance, NDC, and mandatory individual account): Age 63 with at least 25 years of covered employment (men) or age 58 with at least 20 years of covered employment (women).

Covered employment includes periods of study, maternity leave, caring for persons with disabilities, registered unemployment, and other leave periods approved by special decree.

The qualifying conditions are reduced for periods of full-time underground work, full-time work in hazardous conditions, Chernobyl disaster-related work, for mothers with five or more children or at least one child with a disability, and for little people.

Partial pension: Meets the age requirement for the old-age pension but has less than 25 years (men) or 20 years (women) of covered employment.

Early pension: Age 60 with at least 40 years of covered employment (men) or age 55 with at least 35 years of covered employment (women).

Old-age pension supplement: Paid to persons aged 80 or older, World War II veterans, Chernobyl disaster workers, persons with a Group I (requires constant attendance) disability, caregivers of persons with a Group II (total disability with an 80% loss of mobility) disability, and single persons with a Group II disability.

The old-age pension is payable in the Russian Federation under bilateral agreement.

Old-age social pension (social assistance): Age 65 (men) or age 60 (women) and does not qualify for an earnings related old-age pension. There is no income test.

Disability pension (social insurance and NDC): Must be assessed with a Group I (total disability and requires constant attendance), Group II (total disability with an 80% loss of mobility), or Group III (partial disability with some loss in working capacity) disability, and meet a covered employment requirement that varies based on the insured's age when the disability began: at least one year of covered employment if younger than age 23; two years if aged 23 to 25; three years if aged 26 to 30; or at least five years if aged 31 or older.

Covered employment includes periods of study, maternity leave, caring for persons with disabilities, registered unemployment, and other leave periods approved by special decree.

An expert commission of the Ministry of Labor and Social Development assesses the degree of disability.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial pension: Paid with less than the required number of years of covered employment for a total disability pension.

Disability pension supplement: Paid to a person with a Group I disability, single persons with a Group II disability, and Chernobyl disaster workers.

The disability pension is payable in Russia under bilateral agreement.

Disability social pension (social assistance): Paid to persons with a disability that began in childhood, children with disabilities younger than age 18; and persons assessed with a Group I (total disability and requires constant attendance), Group II (total disability with an 80% loss of mobility), or Group III (partial disability with some loss in working capacity) disability who do not receive any other pension.

Survivor pension (social insurance and NDC): Must meet a covered employment requirement that varies based on the insured's age at the time of death: at least one year of covered employment if younger than age 23; two years if aged 23 to 25; three years if aged 26 to 30; or at least five years if aged 31 or older.

Covered employment includes periods of study, maternity leave, caring for disabled persons, registered unemployment, and other leave periods approved by special decree.

Eligible survivors include a dependent spouse older than age 58 (at any age if disabled); children younger than age 16 (age 23 if a full-time student); nonworking dependents with disabilities, including sisters, brothers, and grandchildren younger than age 16; and parents older than the normal retirement age (at any age if disabled).

The survivor pension is not payable abroad if the pensioner emigrates permanently.

Survivor social pension (social assistance): Paid to children younger than age 16 (age 23 if a full-time student) when the family breadwinner dies and he or she was not entitled to receive an earnings related old-age or disability pension. There is no income test.

Funeral grant (social insurance and NDC): Paid when an insured person or a pensioner dies.

Funeral allowance (social assistance): Paid when an employed person, an unemployed person, a self-employed person, or a social assistance beneficiary dies. The benefit is also paid when certain dependent persons die.

Old-Age Benefits

Old-age pension (social insurance, NDC, and mandatory individual account): The monthly benefit is the sum of several components: a basic flat-rate benefit, a social insurance component, an NDC component, and a benefit from the mandatory individual account.

The basic flat-rate benefit is 1,780 soms or 12% of the national average monthly wage in the last year, whichever is greater.

The national average monthly wage is 15,670 soms (2017).

The social insurance component is calculated as the insured's average monthly earnings for 60 consecutive working months multiplied by 1% for every complete year of insured employment before 1996.

The maximum average monthly earnings used to calculate the social insurance component are 50 times the basic rate.

The basic rate is 100 soms a month.

The NDC component is calculated as accumulated contributions (of at least one year) since 1996 divided by 12 months and multiplied by a coefficient based on life expectancy of the insured's cohort at retirement age.

The individual account benefit is based on the account balance at retirement.

Partial pension: A percentage of the full pension is paid based on the number of years of covered employment.

Early pension: Calculated in the same way as the old-age pension.

Old-age pension supplement: 50% to 475% of the basic rate is paid monthly.

There is no maximum monthly old-age pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Old-age social pension (social assistance): 1,000 soms a month is paid.

Permanent Disability Benefits

Disability pension (social insurance and NDC): If assessed with a Group I or Group II disability, the monthly pension is the sum of several components: a basic flat-rate benefit, a social insurance component, and an NDC component. If assessed with a Group III disability, 50% of the full disability pension is paid.

The flat-rate benefit is 1,780 soms or 12% of the national average monthly wage in the last year, whichever is greater.

The national average monthly wage is 15,670 soms (2017).

The social insurance component is calculated as the insured's average monthly earnings for 60 consecutive working months multiplied by 1% for every complete year of insured employment before 1996.

The maximum average monthly earnings used to calculate the social insurance component are 50 times the basic rate.

The basic rate is 100 soms a month.

The NDC component is calculated as accumulated contributions (of at least one year) since 1996 divided by 12 months and multiplied by a coefficient based on life expectancy of the insured's cohort at retirement age.

Constant-attendance supplement: 200% of the basic rate is paid monthly for blind persons and 100% of a specified rate for other categories of disabilities.

Partial pension: A percentage of the full pension is paid based on the number of years of covered employment.

Disability pension supplement: 50% to 475% of the basic rate is paid monthly.

There is no maximum monthly disability pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Disability social pension (social assistance): 2,000 soms a month (4,000 soms if disabled before age 18) is paid for a Group I disability; 1,500 soms (3,300 soms if disabled before age 18) for a Group II disability; or 1,000 soms (2,700 soms if disabled before age 18) for a Group III disability.

Survivor Benefits

Survivor pension (social insurance and NDC): 50% of the Group II disability pension is paid for one eligible survivor, 90% for two, 120% for three, and 150% for four or more.

Full orphan's pension (social insurance and NDC): The pension is the sum of all pensions that both parents received or were entitled to receive.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Survivor social pension (social assistance): 1,000 soms a month is paid for each orphan younger than age 16 (age 21 if a full-time student); 2,000 soms for full orphans. There is no income test.

The GM is 900 soms a month (October 2016).

Funeral grant (social insurance and NDC): A lump sum of 10 times the basic component is paid (three times the basic component for a dependent of a pensioner).

The basic component is 1,780 soms or 12% of the national average monthly wage in the last year, whichever is greater.

The national average monthly wage is 15,670 soms (2017).

Funeral allowance (social assistance): 100% of the national average wage in the previous year is paid; 50% if self-employed, unemployed, a beneficiary of social assistance, or a dependent of an employed person; 20% for a dependent of an unemployed or self-employed person.

Administrative Organization

Ministry of Labor and Social Development of the Kyrgyz Republic (http://mlsp.gov.kg/) provides general coordination and oversight.

Provincial and county offices of the Ministry of Labor and Social Development of the Kyrgyz Republic administer the programs.

Social Fund (http://socfond.kg/) collects contributions and pays social insurance benefits.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 1955, 1996 (social insurance), and 1997 (medical insurance).

Type of program: Universal (medical benefits), social insurance (cash benefits) and social assistance (maternity benefits) system.

Coverage

Universal (medical benefits): Residents of Kyrgyzstan.

Social insurance (cash sickness and maternity benefits): Employed persons; students; and members of cooperatives and state and collective farms.

Exclusions: Self-employed persons.

Social assistance (cash maternity benefits): Self-employed persons and unemployed persons registered with the employment service.

Source of Funds

Insured person

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social assistance (maternity benefits): None.

Self-employed person

Universal (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (cash benefits): Not applicable.

Social assistance (maternity benefits): None.

Employer

Universal (medical benefits): 2% of payroll.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social assistance (maternity benefits): None.

Government

Universal (medical benefits): Provides subsidies as needed.

Social insurance (cash benefits): The total cost of maternity benefits from the 11th to the 126th day.

Social assistance (maternity benefits): The total cost.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): There is no minimum qualifying period.

Cash maternity allowance (social assistance): There is no minimum qualifying period. Must provide a medical certificate.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's average daily earnings in the three months before the incapacity began is paid for the first 10 working days with less than five years of work; 80% with five to seven years; 100% with eight or more years. After 10 days, the monthly benefit is 50 times the basic rate.

The basic rate is 100 soms a month.

100% of the insured's average daily earnings in the three months before the incapacity began is paid regardless of years of work with at least three dependent children, if a disabled veteran, or if disabled as a result of the Chernobyl disaster.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Maternity benefit (social insurance): 100% of the insured's average daily earnings in the three months before the maternity leave began is paid for the first 10 working days; 10 times the basic rate from the 11th day up to 126 calendar days before and after the expected date of childbirth (may be extended to 140 days if there are complications during childbirth; 180 days for multiple births). The employer pays the first 10 days.

The basic rate is 100 soms a month.

Maternity allowance (social assistance): A lump sum of 10 times the basic rate is paid from the 11th day up to 126 calendar days before and after the expected date of childbirth (may be extended to 140 days if there are complications during childbirth; 180 days for multiple births).

The basic rate is 100 soms a month.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Workers' Medical Benefits

Medical services are provided directly to patients through government or enterprise-administered health providers. Benefits include general and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Providers may charge fees for services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Development of the Kyrgyz Republic (http://mlsp.gov.kg/) administers the social assistance program.

Ministry of Health (http://www.med.kg/) and local government health departments provide general supervision and coordination, and oversee medical services delivered through clinics, hospitals, maternity homes, and other facilities.

Mandatory Health Insurance Fund provides health care benefits.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 1955 (short-term benefits), 1997 (state pension), and 2003 (labor safety).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Cash benefits: Employed persons; students; and members of cooperatives and state and collective farms.

Exclusions: Self-employed persons.

Medical benefits: Residents of Kyrgyzstan.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors (disability and survivor benefits), and Sickness and Maternity (medical benefits).

Government: See source of funds under Old Age, Disability, and Survivors (disability and survivor benefits), and Sickness and Maternity (medical benefits).

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's average daily earnings is paid from the first day of incapacity until recovery or the award of a permanent disability pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Permanent Disability Benefits

Permanent disability pension: See Old Age, Disability, and Survivors.

Workers' Medical Benefits

All necessary medical care is provided.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Full orphan's pension: Paid at the same rates as the survivor pension, based on the Group II disability pensions for both parents.

The minimum full orphan's pension is 100% of the minimum wage.

The legal monthly minimum wage is 1,662 soms.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage and the consumer price index.

Administrative Organization

Social Fund (http://socfond.kg) provides general supervision of temporary disability benefits.

Employers pay temporary disability benefits directly to their employees.

Ministry of Labor and Social Development of the Kyrgyz Republic (http://mlsp.gov.kg/) provides general coordination and oversight of permanent disability and survivor pensions.

Provincial and county offices of the Ministry of Labor and Social Development of the Kyrgyz Republic (http://mlsp.gov.kg/) administer permanent disability and survivor pensions.

Ministry of Health (http://www.med.kg/) and local government health departments provide general supervision and coordination of medical benefits, and oversee medical services delivered through clinics, hospitals, maternity homes, and other facilities.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 2015 (promoting employment).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: None.

Government: Central and local governments provide subsidies as needed.

Qualifying Conditions

Must have at least 12 consecutive months of contributions in the last three years before unemployment began, be registered at an employment office, and be able and willing to work. The benefit may be reduced, suspended, or terminated if the worker is discharged for violating work discipline, leaving employment without good cause, violating conditions for a job placement or vocational training, or filing fraudulent claims.

Also paid to students who register as unemployed in the 12 months after graduation.

Unemployment Benefits

250 to 500 soms is paid monthly for up to six calendar months.

Dependent supplement: 10% of the unemployment benefit is paid for each dependent.

Administrative Organization

Ministry of Labor and Social Development of the Kyrgyz Republic (http://mlsp.gov.kg/) provides general coordination and oversight.

Employment Service and local employment centers administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current law: 2017 (state benefits).

Type of program: Universal and social assistance system.

Coverage

Citizens of Kyrgyzstan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child care allowance (social assistance): Paid to a mother caring for a child younger than age 3.

Family allowance (social assistance, income tested): Paid for each child younger than age 16 (age 18 if a full-time student).

Income test: Household per capita income, based on average monthly income during the three months before making the claim, must be lower than 100% of the guaranteed minimum standard of living (GM).

The GM is 900 soms a month (October 2016).

Birth grant (universal): Paid for each newborn child. The benefit must be claimed within six months of the birth.

Family Allowance Benefits

Child care allowance (social assistance): 700 soms a month is paid for each child.

Family allowance (social assistance, income tested): 810 soms a month is paid for each eligible child.

Birth grant (universal): A lump sum of 4,000 soms is paid for each newborn child.

Administrative Organization

Ministry of Labor and Social Development of the Kyrgyz Republic (http://mlsp.gov.kg/) and local offices administer the programs.

Laos

Exchange rate: US$1.00 = 8,400 kip.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1999 (employees in enterprises), implemented in 2001; and 2008 (public-sector employees).

Current law: 2013 (social security), implemented in 2014.

Type of program: Social insurance system.

Note: A funeral grant is paid under Sickness and Maternity.

Coverage

Employees of private-sector and state-owned enterprises, civil servants, and police and military personnel.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: 2.5% of gross monthly covered earnings; 8% for civil servants, and police and military personnel.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Self-employed person: 5% of monthly declared earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Employer: 2.5% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: 8.5% of monthly payroll as an employer for civil servants, and military and police personnel.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions (25 years for civil servants, and police and military personnel). Age 55 (men) or age 50 (women) for persons working in hazardous or arduous occupations.

Old-age grant: Age 60 (men) or age 55 (women) with less than 15 years of contributions (25 years for civil servants, and police and military personnel).

Disability pension: Must have an assessed loss of work capacity of at least 41% and at least 12 months of contributions in the last 24 months.

Earnings test: The pension is reduced if the insured continues to work.

Constant-attendance allowance: Must have an assessed loss of work capacity of at least 81% and be receiving care.

The National Social Security Fund's Medical Committee assesses the loss of work capacity.

Disability grant: Must have an assessed loss of work capacity of less than 41% and at least 12 months of contributions in the last 24 months.

The National Social Security Fund's Medical Committee assesses the loss of work capacity.

Survivor pension: The deceased had at least five years of contributions.

Eligible survivors include a widow (aged 55 or older) or a nonworking widower (aged 60 or older), orphans up to age 18 (no limit if disabled), or a dependent father (aged 60 or older) or mother (aged 55 or older) without any income.

The widow(er)'s pension ceases upon remarriage or employment.

Survivor grant: Paid if the deceased had at least three months of contributions.

Old-Age Benefits

Old-age pension: For private-sector employees and self-employed persons, the pension is the insured's total pension points multiplied by the estimated average monthly covered earnings of all insured persons in the calendar year before retirement multiplied by 2%.

The number of pension points earned each year equals the insured's average monthly earnings divided by the year's average covered monthly earnings of all insured persons. Pension points are credited for periods when other benefits are received.

For civil servants, and police and military personnel, a percentage of the last covered earnings is paid depending on the period during which the employee began working for the National Revolutionary Movement: from 80% to 100% for persons who began working before 1954, from 75% to 90% for persons who began working from 1955 to 1974, and from 70% to 80% for persons who began working after 1975.

Benefit adjustment: Benefits are adjusted at least once a year based on changes in the average covered earnings of all insured persons.

Old-age grant: A lump sum of 1.5 times the insured's average monthly covered earnings in the last six months multiplied by the number of years of contributions is paid.

Permanent Disability Benefits

Disability pension: 90% of the insured's average monthly covered earnings in the last six months multiplied by the assessed loss of work capacity is paid.

Earnings test: 25% of the full disability pension is paid if the insured is employed.

Constant-attendance allowance: 70% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted at least once a year based on changes in the average covered earnings of all insured persons.

Disability grant: 10 times the insured's average monthly covered earnings in the last six months multiplied by the assessed loss of work capacity is paid.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's last monthly covered earnings, or the old-age or disability pension the deceased received or was entitled to receive, is paid to an eligible widow(er).

Orphan's pension: 20% of the deceased's last monthly covered earnings, or the old-age or disability pension the deceased received or was entitled to receive, is paid to each eligible orphan.

The maximum combined orphan's pension is 60% of the deceased's last monthly covered earnings, or the old-age or disability pension the deceased received or was entitled to receive.

Dependent parent's pension: 30% of the deceased's last monthly covered earnings, or the old-age or disability pension the deceased received or was entitled to receive, is paid to each eligible parent.

The maximum combined dependent parent's pension is 50% of the deceased's last monthly covered earnings, or the old-age or disability pension the deceased received or was entitled to receive.

The maximum combined survivor pensions is 80% of the deceased's last monthly covered earnings, or the old-age or disability pension the deceased received or was entitled to receive.

Survivor grant: A lump sum is paid that varies depending on the length of the contribution period: from five times the deceased's average monthly covered earnings with three to 12 months of contributions, up to 30 times the deceased's average monthly earnings with at least 44 years of contributions.

Administrative Organization

Ministry of Labor and Social Welfare (http://www.molsw.gov.la/) supervises the program.

National Social Security Fund (http://www.nssf.gov.la/) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1999 (employees in enterprises), implemented in 2001; and 2008 (public-sector employees).

Current law: 2013 (social security), implemented in 2014.

Type of program: Social insurance system.

Coverage

Employees of private-sector and state-owned enterprises, civil servants, and police and military personnel.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: 1.25% of gross monthly covered earnings (cash benefits) plus 0.75% of gross monthly covered earnings (medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Self-employed person: 2.5% of gross monthly covered earnings (cash benefits) plus 1.5% of gross monthly covered earnings (medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Employer: 1.25% of gross monthly covered earnings (cash benefits) plus 0.75% of gross monthly covered earnings (medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: 2.5% of gross monthly covered earnings plus 1.5% of gross monthly earnings (medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Qualifying Conditions

Cash sickness benefit: Must have at least three months of contributions in the last six months, provide a hospital-issued medical certificate, and be registered with that hospital.

Cash maternity benefit: Paid to an employed woman who stops working because of pregnancy, childbirth, or a miscarriage. Must have at least six months of contributions in the last 12 months before the expected date of childbirth or the date of miscarriage.

Birth grant: Paid to an insured woman or the wife of an insured man for a pregnancy, childbirth, or miscarriage. The insured must have at least six months of contributions in the last 12 months before the expected date of childbirth or the date of miscarriage.

Funeral benefit: Must have at least three months of contributions.

Medical benefits: Must have at least three months of contributions.

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's average monthly covered earnings in the last six months is paid for up to six months; 60% if extended for six months.

Maternity benefit: 80% of the insured's average monthly covered earnings in the six months before employment ceased is paid for 105 days (120 days for twins).

Birth grant: A lump sum of 60% of the insured's average monthly covered earnings in the six months before childbirth is paid.

Funeral grant: A lump sum is paid based on the insured's average monthly covered earnings in the last six months: 12 times the average monthly covered earnings for the death of the insured; six times for the death of the insured's spouse; or three times for the death of the insured's child.

Workers' Medical Benefits

Benefits include medical, preventative, and maternity care and rehabilitation.

Hospitalization is limited to six months for each admission; for longer periods, the insured has a copayment.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Welfare (http://www.molsw.gov.la/) supervises the program.

National Social Security Fund (http://www.nssf.gov.la/) administers the program and collects contributions.

Work Injury

Regulatory Framework

First laws: 1999 (employees in enterprises), implemented in 2001; and 2008 (public-sector employees).

Current law: 2013 (social security), implemented in 2014.

Type of program: Social insurance system.

Coverage

Employees of private-sector and state-owned enterprises, civil servants, and police and military personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.5% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: 0.5% of gross monthly covered earnings as an employer for civil servants, and military and police personnel.

Qualifying Conditions

Must be assessed with a work injury or occupational disease and have at least one month of contributions. Accidents that occur while traveling to and from work are covered.

Medical benefits: Must have at least one month of contributions.

Temporary Disability Benefits

See the sickness benefit under Sickness and Maternity.

Permanent Disability Benefits

Permanent disability pension: For an assessed loss of work capacity of at least 41%, the pension is the insured's average monthly covered earnings in the last six months before the disability began multiplied by the percentage of assessed loss of work capacity.

Earnings test: 50% of the permanent disability pension is paid if the insured is employed.

Caregiver's benefit: 70% of the full permanent disability pension is paid for a person with an assessed loss of work capacity of at least 81%.

The National Social Security Fund's Medical Committee assesses the loss of work capacity.

Disability grant: For an assessed loss of work capacity of less than 41%, a lump sum of 12 times the insured's average monthly covered earnings in the last six months before the disability began multiplied by the insured's assessed loss of work capacity is paid.

The National Social Security Fund's Medical Committee assesses the loss of work capacity.

Benefit adjustment: Benefits are adjusted at least once a year based on changes in the average covered earnings of all insured persons.

Workers' Medical Benefits

See medical benefits under Sickness and Maternity.

Survivor Benefits

See survivor benefits under Old Age, Disability and Survivors and the funeral grant under Sickness and Maternity.

Administrative Organization

Ministry of Labor and Social Welfare (http://www.molsw.gov.la/) supervises the program.

National Social Security Fund (http://www.nssf.gov.la/) administers the program.

Unemployment

Regulatory Framework

First laws: 1999 (employees in enterprises), implemented in 2001; and 2008 (public-sector employees).

Current law: 2013 (social security), implemented in 2014.

Type of program: Social insurance system.

Coverage

Employees of private-sector and state-owned enterprises, civil servants, and police and military personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Self-employed person: Not applicable.

Employer: 1% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,100,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: None; contributes as an employer.

Qualifying Conditions

Must have at least 12 months of contributions in the last 24 months, be involuntarily unemployed, and be registered as unemployed for at least 30 days.

Unemployment Benefits

60% of the insured's average monthly covered earnings in the last six months before unemployment is paid for up to three months with less than three years of contributions, six months with three to five years of contributions, nine months with six to 11 years of contributions, or 12 months with at least 12 years of contributions.

The benefit is terminated if the unemployed person refuses to accept a job offer.

Administrative Organization

Ministry of Labor and Social Welfare (http://www.molsw.gov.la/) supervises the program.

National Social Security Fund (http://www.nssf.gov.la/) administers the program and collects contributions.

Lebanon

Exchange rate: US$1.00 = 1,500 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1963 (social security).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Self-employed person, temporary agricultural employees, citizens of countries without reciprocal agreements with Lebanon (except certain Palestinian employees); and persons with foreign employment contracts.

Special system for public-sector employees and teachers.

Source of Funds

Insured person: None; see source of funds under Sickness and Maternity for the funeral grant.

Self-employed person: Not applicable; see source of funds under Sickness and Maternity for the funeral grant.

Employer: 8.5% of monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

See source of funds under Sickness and Maternity for the funeral grant.

Government: None.

Qualifying Conditions

Old-age benefit (Indemnité de fin de service): Age 60; at any age with at least 20 years of employment or for a woman who marries and leaves employment during the first year of marriage.

Employment must cease.

Partial benefit: At any age with less than 20 years of employment if the insured leaves employment permanently.

Deferred benefit: The benefit may be deferred until age 64.

Disability benefit (Indemnité de fin de service): Must be assessed with at least a 50% loss of work capacity and unable to work in his or her usual occupation or any other similar occupation.

A medical commission assesses the loss of work capacity.

Survivor benefit (Indemnité de fin de service): The deceased must have had at least six years of covered employment and been in covered employment.

Eligible survivors include a widow(er), orphans (no age limit), parents (no age limit), brothers, and sisters.

Funeral grant (Allocation des frais de funérailles): Paid to the person who paid for the funeral.

Old-Age Benefits

Old-age benefit (Indemnité de fin de service): A lump sum is paid of the insured's last monthly earnings (or the insured's average monthly earnings in the last 12 months, if greater) multiplied by the number of years of employment, up to 20 years, plus half the insured's last monthly earnings multiplied by the number of years of employment exceeding 20 years.

Partial benefit: A lump sum of 50% of the old-age benefit is paid with one to five years of employment; 65% with more than five and up to 10 years; 75% with more than 10 and up to 15 years; or 85% with more than 15 but less than 20 years.

Permanent Disability Benefits

Disability benefit (Indemnité de fin de service): A lump sum of the insured's last monthly earnings multiplied by the number of years of employment is paid.

The minimum disability benefit is 20 months of the insured's last monthly earnings before the disability began.

Survivor Benefits

Survivor benefit (Indemnité de fin de service): A lump sum of 100% of the deceased's last monthly earnings multiplied by the number of years of employment is paid to a widow(er) and eligible orphans (25% to the widow(er) and 75% split equally among eligible orphans) if there are no surviving parents. If there are surviving parents, 10% of the deceased's last monthly earnings multiplied by the number of years of employment is paid to surviving parents; the remaining 90% is paid to the widow(er) and orphans (25% and 75%, respectively).

If there is no eligible widow(er) or orphan, 50% of the deceased's last monthly earnings multiplied by the number of years of employment is paid to surviving parents and 50% to brothers and sisters (100% is paid to surviving brothers and sisters if there are no surviving parents).

The minimum survivor benefit is six times the deceased's last monthly earnings.

Funeral grant (Allocation des frais de funérailles): A lump sum of 150% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (https://www.labor.gov.lb) provides general supervision.

National Social Security Fund (https://www.cnss.gov.lb/), managed by a tripartite board and a director general, administers the program through its district offices and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1963 (social security) and 1971 (medical benefits).

Type of program: Social insurance system. Medical benefits only.

Note: The programs for cash sickness and maternity benefits have not been implemented.

Coverage

Employees in industry and commerce, public-sector employees, certain categories of agricultural employees, university students, doctors, teachers, and dockworkers.

Voluntary coverage for self-employed persons, workers previously covered by the mandatory system, and persons aged 60 or older with at least 20 years of previous employment.

Exclusions: Temporary agricultural employees and citizens of countries without reciprocal agreements with Lebanon.

Source of Funds

Insured person: 3% of monthly covered earnings; 11% of monthly covered earnings (of the insured's earnings in the last month of work if retired) for voluntarily insured persons aged 60 or older.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 2,500,000 pounds.

The insured person's contributions also finance the funeral grant paid under Old Age, Disability, and Survivors.

Self-employed person: 9% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 1,000,000 pounds; 2,500,000 pounds for self-employed persons with employees.

The self-employed person's contributions also finance the funeral grant paid under Old Age, Disability, and Survivors.

Employer: 8% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 2,500,000 pounds.

The employer's contributions also finance the funeral grant paid under Old Age, Disability, and Survivors.

Government: 1% of monthly covered payroll plus 25% of the cost of benefits; contributes as an employer.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 2,500,000 pounds.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Must be currently insured and have at least three months of coverage in the last six months.

Sickness and Maternity Benefits

Sickness and maternity benefits: No statutory benefits are provided.

Workers' Medical Benefits

Medical benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The National Social Security Fund contracts with and pays hospitals for 90% of the cost of benefits (the insured person pays the remaining 10%). The fund normally reimburses insured persons for 80% of the cost of a doctor's treatment and 100% of the cost of maternity care, cholesterol monitoring and treatment, and kidney dialysis, according to a schedule in law.

Benefits are paid for up to 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor (https://www.labor.gov.lb/) provides general supervision.

National Social Security Fund (https://www.cnss.gov.lb/), managed by a tripartite board and a director general, administers the program through its district offices and collects contributions.

Work Injury

Regulatory Framework

First and current laws: 1943 (work injury) and 1963 (social security).

Type of program: Employer-liability system through a private carrier.

Coverage

Wage earners covered by an employment contract.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefit (Indemnité d'incapacité temporaire): 75% of the employee's daily wage is paid from the day after the accident or onset of the occupational disease until full recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit (Indemnité d'incapacité permanente): For a total assessed loss of earning capacity, a lump sum of 800 days of the employee's monthly earnings is paid if the insured is younger than age 35 or older than age 50; 700 days if aged 35 to 50.

The monthly earnings used to calculate benefits are 100% of the insured's monthly earnings up to the legal monthly minimum wage plus 25% of monthly earnings above the legal monthly minimum wage plus 12.5% of monthly earnings above twice the legal monthly minimum wage.

The legal monthly minimum wage is 675,000 pounds.

Partial disability: A percentage of the full permanent disability benefit is paid based on the assessed loss of earning capacity.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, a set amount is paid according to a schedule in law.

Workers' Medical Benefits

The National Social Security Fund contracts with and pays hospitals for the cost of medical services. Medical benefits include general and specialist care, hospitalization, medicine, laboratory services, and appliances.

There is no cost sharing for doctors' services.

Survivor Benefits

Survivor pension (Indemnité de décès): A lump sum of up to 500 days of the deceased's monthly earnings is paid.

The monthly earnings used to calculate benefits are 100% of the insured's monthly earnings up to the legal monthly minimum wage plus 25% of monthly earnings above the legal monthly minimum wage plus 12.5% of monthly earnings above twice the legal monthly minimum wage.

The legal monthly minimum wage is 675,000 pounds.

Eligible survivors include the widow, a widower aged 60 or older or with a disability, children younger than age 16 (age 25 if a student or disabled), parents aged 60 or older or with a disability, and dependent brothers and sisters.

Funeral grant (Allocation de frais funéraires): A lump sum of up to 200% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (https://www.labor.gov.lb/) provides general supervision.

National Social Security Fund (https://www.cnss.gov.lb/), managed by a tripartite board and a director general, administers the program.

Family Allowances

Regulatory Framework

First law: 1943.

Current laws: 1963 (social security) and 1965 (family allowances).

Type of program: Social insurance system.

Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 1,500,000 pounds.

Government: None.

Qualifying Conditions

Family allowances (Prestations familiales et scolaires): Paid to a wife who is not gainfully employed and for children younger than age 18 (age 25 if a full-time student or an unmarried, unemployed daughter; no limit if disabled).

Family Allowance Benefits

Family allowances (Prestations familiales et scolaires): A lump sum of 60,000 pounds is paid to a wife; 33,000 pounds for each child, up to five children.

Administrative Organization

Ministry of Labor (https://www.labor.gov.lb/) provides general supervision.

National Social Security Fund (https://www.cnss.gov.lb/), managed by a tripartite board and a director general, administers the program and collects contributions.

Malaysia

Exchange rate: US$1.00 = 4.04 ringgits.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951 (provident fund).

Current laws: 1969 (social security); 1979 (noncontributory pension), implemented in 1982; 1980 (pension adjustment); 1991 (provident fund); and 2012 (minimum retirement age).

Type of program: Social insurance, provident fund, and social assistance system.

Note: The Employees Provident Fund (EPF) provides two types of individual accounts for members younger than age 55: Account 1 that funds retirement and Account 2 that may be accessed before retirement for education, designated critical illnesses, a home purchase, and other approved expenses. Fund members with sufficient savings may choose to invest a portion of their Account 1 balance with an external fund manager. Once an EPF member reaches age 55, Accounts 1 and 2 are consolidated into a single account (Akaun 55), and a separate account (Akaun Emas) is created for contributions after age 55.

Coverage

Social insurance: Private-sector employees and certain public-sector employees not covered by a separate public-sector system.

Exclusions: Self-employed persons, household workers, spouses of business owners, and foreign workers.

Special systems for certain public-sector employees and military personnel.

Provident fund: Private-sector employees, including apprentices, and certain public-sector employees not covered by a separate public-sector system.

Voluntary coverage for self-employed persons, household workers, foreign workers, and certain other persons.

Special systems for certain public-sector employees and military personnel.

Social assistance: Needy resident citizens of Malaysia.

Source of Funds

Insured person

Social insurance: 0.5% of monthly covered earnings, based on 45 wage classes.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 4,000 ringgits.

Provident fund: 11% of monthly earnings for fund members younger than age 60; 5.5% (0% as of January 1, 2019) of monthly earnings for fund members aged 60 to 75. (If younger than age 55, 70% and 30% of monthly contributions are allocated to Accounts 1 and 2, respectively. If aged 55 or older, 100% of monthly contributions are allocated to the Akaun Emas account.) The voluntarily insured choose their level of contributions.

Additional voluntary contributions to Account 1 are possible.

The minimum monthly earnings used to calculate contributions for persons with mandatory coverage are 10 ringgits; there are no minimum earnings used to calculate contributions for the voluntarily insured.

There are no maximum earnings used to calculate contributions for persons with mandatory coverage.

The maximum annual contribution for the voluntarily insured is 60,000 ringgits.

Up to 6,000 ringgits a year of the insured person's contributions to the EPF are tax deductible.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Provident fund: Voluntary contributions.

The maximum annual contribution is 60,000 ringgits.

Contributions may be made at any frequency.

Up to 6,000 ringgits a year of the self-employed person's contributions to the EPF are tax deductible.

Social assistance: None.

Employer

Social insurance: 0.5% of monthly covered payroll, based on 45 wage classes.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 4,000 ringgits.

Provident fund: 13% of monthly earnings for fund members younger than age 60 with monthly earnings up to 5,000 ringgits; 12% for fund members younger than age 60 with monthly earnings of at least 5,001 ringgits; and 6% (4% as of January 1, 2019) for fund members aged 60 to 75. (If younger than age 55, 70% and 30% of monthly contributions are allocated to Accounts 1 and 2, respectively. If aged 55 or older, 100% of monthly contributions are allocated to the Akaun Emas account.)

Additional voluntary contributions are possible.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Provident fund: Matches 15% of contributions, up to 250 ringgits a year, for self-employed persons and household workers younger than age 55 (Account 1 only).

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund): Age 55 to withdraw all funds from Accounts 1 and 2; age 60 to withdraw funds from Akaun Emas (for fund members who continue to work past age 55).

Fund members are not required to retire at age 55 and may withdraw all or part of their funds (Accounts 1 and 2) and continue working up to age 100. Fund members who are still working and do not withdraw their funds at age 55 must continue to make contributions to the EPF (Akaun Emas account). Those fund members who withdraw all of their funds at age 55 can choose to rejoin and contribute to the EPF if still employed or working in a new job.

Other withdrawals can be made under specified conditions:

Leaving the country withdrawal (Account 1 and 2): Funds may be withdrawn at any age if the fund member permanently emigrates from Malaysia or is a foreign worker who returns home after a job contract expires.

Investment withdrawal (Account 1): Funds may be withdrawn before age 55 to make investments with approved institutions. Fund members must have at least 5,000 ringgits more than the required basic savings level based on their age.

The basic savings level ranges from 2,000 ringgits (age 18) to 240,000 ringgits (age 55).

Housing withdrawal (Account 2): Funds may be withdrawn to purchase or build a house or to reduce a housing loan or monthly mortgage payments, subject to certain conditions.

Health withdrawal (Account 2): Funds may be withdrawn to pay for the treatment of a critical illness for the fund member or his or her eligible dependents, including a spouse, children, parents, and brothers and sisters under certain conditions, if the fund member's employer does not provide full coverage for such treatment. The EPF Board provides a list of 55 designated critical illnesses.

Education withdrawal (Account 2): Funds may be withdrawn to pay for the education of the member or the member's children at any approved institution of higher education.

Age 50 withdrawal (Account 2): A one-time withdrawal from Account 2 may be made at age 50.

Hajj withdrawal (Account 2): Funds may be withdrawn up to age 55 to cover expenses related to a member's first Hajj pilgrimage if there are insufficient savings in the fund member's Lembaga Tabung Haji (LTH) account. (The purpose of the account is to save for a pilgrimage. LTH invests based on Islamic principles.) The fund member must provide a letter from LTH indicating "Selected" status and evidence of insufficient savings.

All provident fund benefits are payable abroad.

Noncontributory old-age pension (social assistance, means tested): Age 60 with no financial support from other family members.

Means test: Individual and family income and assets must not exceed certain limits.

Disability pension (Invalidity Pension, social insurance): Must be younger than age 60 with at least a 66.7% assessed loss of earning capacity and at least 24 months of contributions in the 40 months immediately before the claim is made; or have contributions in at least 66.7% of the months since first becoming insured, with a total of at least 24 months of contributions.

Partial pension: Must have paid contributions for at least 33.3% of the months since first becoming insured, with a total of at least 24 months of contributions.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

A medical board appointed by the Social Security Organization in consultation with the Ministry of Health assesses the degree of disability.

Disability settlement (Invalidity Grant, social insurance): Must have an assessed loss of earning capacity of at least 66.7% and a total of at least 12 months of contributions but not meet the contribution requirement for a disability pension.

A medical board appointed by the Social Security Organization in consultation with the Ministry of Health assesses the degree of disability.

Disability benefit (Incapacitation Benefit, provident fund): Must be younger than age 60 and be assessed as mentally or physically unable to work.

Employment must cease.

Additional benefit: Paid to fund members younger than age 55 who have lost employment due to health reasons. Must have at least six consecutive months of previous employment.

A medical doctor assesses the loss of work capacity. Fund members may be referred to an EPF medical board to confirm the disability assessed by the medical doctor.

All provident fund benefits are payable abroad.

Survivor pension (social insurance): The deceased had at least 24 months of contributions in the 40 months immediately before death; or had contributions in at least 66.7% of the months since first becoming insured, with a total of at least 24 months of contributions.

Partial pension: The deceased paid contributions for at least 33% of the months since first becoming insured, with a total of at least 24 months of contributions.

Eligible survivors include a widow(er), unmarried children younger than age 21 (or until the completion of an undergraduate degree, no limit if disabled), parents, grandparents, and unmarried dependent brothers and sisters younger than age 21.

The widow(er)'s pension continues upon remarriage.

Survivor benefit (provident fund): Paid to the named beneficiary (non-Muslims) or administrator (Muslims). If there are no named beneficiaries, the benefit is paid (in order of priority) to the spouse, children, parents, and siblings.

Additional benefit: Paid to the deceased's dependents or next of kin. The fund member must have been younger than age 60 at the time of death.

All provident fund benefits are payable abroad.

Funeral grant (social insurance): Paid to the insured's dependents, next of kin, or the individual who paid for the funeral.

Old-Age Benefits

Old-age benefit (provident fund): The fund member can make a total or partial withdrawal through: a lump-sum payment (employee and employer contributions plus compound interest minus previous withdrawals); a monthly payment of at least 250 ringgits for at least one year, up to age 75; a payment at any time of at least 2,000 ringgits a month; a combination of the last two options; or a payment of only the annual dividend by keeping the principal in Account 1.

The guaranteed minimum interest rate is 2.5% a year. If funds remain in the accounts after age 55, fund members can continue to earn compound interest until age 100.

Leaving the country withdrawal (Accounts 1 and 2): A lump sum of total employee and employer contributions plus compound interest minus previous withdrawals is paid.

Investment withdrawal (Account 1): Up to 30% of the amount above the required basic savings level may be invested with an approved institution. The minimum amount that can be invested is 1,000 ringgits.

The basic savings level ranges from 2,000 ringgits (age 18) to 240,000 ringgits (age 55).

Housing withdrawal (Account 2): Up to the account balance is paid.

Health withdrawal (Account 2): Up to the total cost of medical care or the account balance, whichever is less, is paid.

Education withdrawal (Account 2): Up to the total education fees or the account balance, whichever is less, is paid to the fund member or institution of higher learning.

Age 50 withdrawal (Account 2): Up to the account balance is paid.

Hajj withdrawal (Account 2): The difference between the cost of Hajj and the amount in the Hajj savings account (LTH) is paid, up to 3,000 ringgits.

Noncontributory old-age pension (social assistance, means tested): 350 ringgits a month is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension, social insurance): 50% to 65% of the insured's average monthly covered earnings in the 24 months before the disability began is paid, depending on the number of contributions.

The maximum monthly earnings used to calculate benefits are 3,950 ringgits.

The maximum monthly disability pension is 65% of the insured's average monthly covered earnings in the 24 months before the disability began, up to 2,567.50 ringgits.

Partial pension: 50% of the insured's average monthly covered earnings in the 24 months before the disability began is paid.

The minimum monthly disability pension is 475 ringgits.

Constant-attendance allowance: 500 ringgits a month is paid.

Benefit adjustment: Social insurance benefits are adjusted based on changes in the cost of living and the system's finances.

Disability settlement (Invalidity Grant, social insurance): A lump sum of total employee and employer contributions plus accrued interest is paid.

Disability benefit (Incapacitation Benefit, provident fund): A lump sum of total employee and employer contributions plus compound interest minus previous withdrawals is paid.

The guaranteed minimum interest rate is 2.5% a year.

Additional benefit: A lump sum of 5,000 ringgits is paid.

Survivor Benefits

Survivor pension (social insurance): If the deceased received a social insurance disability pension, 100% of the disability pension is paid; if the deceased was employed at the time of death, 50% to 65% of the insured's average monthly earnings in the 24 months before death is paid, depending on the number of contributions.

The survivor pension is split as follows: 60% of the benefit is paid to an eligible widow(er) and 40% to eligible children.

If there are no other eligible survivors, 40% of the benefit is paid to parents or grandparents and 30% to eligible single siblings up to age 21.

Partial pension: 50% of the deceased's average monthly earnings in the 24 months before death is paid.

The minimum monthly survivor pension is 475 ringgits.

Benefit adjustment: Social insurance benefits are adjusted based on changes in the cost of living and the system's finances.

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus compound interest minus previous withdrawals is paid.

The guaranteed minimum interest rate is 2.5% a year.

Additional benefit: A lump sum of 2,500 ringgits is paid.

Funeral grant (Funeral Benefit, social insurance): The cost of the funeral is paid, up to 2,000 ringgits.

Benefit adjustment: Social insurance benefits are adjusted based on changes in the cost of living and the system's finances.

Administrative Organization

Ministry of Finance (http://www.treasury.gov.my/) provides general supervision of the provident fund program.

Employees Provident Fund (http://www.kwsp.gov.my/), managed by a tripartite governing board, administers contributions and benefits and is responsible for investing members' funds.

Ministry of Human Resources (http://www.mohr.gov.my/) provides general supervision of the social insurance program.

Social Security Organization (SOCSO) (https://www.perkeso.gov.my/), managed by a tripartite governing board, administers the social insurance program and collects contributions.

Ministry of Women, Family, and Community Development (KPWKM) (https://www.kpwkm.gov.my/) provides general supervision for the social assistance program.

Department of Social Welfare (JKMM) administers the social assistance program through local branches.

Sickness and Maternity

Regulatory Framework

First laws: 1951 (provident fund) and 1955 (public health).

Current laws: 1955 (sickness and maternity) and 1991 (provident fund).

Type of program: Provident fund (medical benefits only) and employer-liability (cash benefits) system.

Note: Primary, secondary, and tertiary health care services are provided in government health centers and public hospitals.

Coverage

Provident fund (medical benefits): Private-sector employees, including apprentices; and certain public-sector employees not covered by a separate public-sector system.

Voluntary coverage for self-employed persons, household workers, foreign workers, and certain other persons.

Special systems for certain public-sector employees and military personnel.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants.

Source of Funds

Insured person

Provident fund (medical benefits): See source of funds (provident fund) under Old Age, Disability, and Survivors.

Employer liability (cash benefits): None.

Self-employed person

Provident fund (medical benefits): See source of funds (provident fund) under Old Age, Disability, and Survivors.

Employer liability (cash benefits): Not applicable.

Employer

Provident fund (medical benefits): See source of funds (provident fund) under Old Age, Disability, and Survivors.

Employer liability (cash benefits): The total cost.

Government

Provident fund (medical benefits): See source of funds (provident fund) under Old Age, Disability, and Survivors. Subsidizes public health care services from general revenues.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period. A medical certificate must be obtained from a registered medical practitioner or dentist.

Cash maternity benefit (employer liability): Must have been employed in the last four months and have worked for the same employer for at least 90 days in the last nine months before the expected date of childbirth.

Medical benefits (provident fund): See qualifying conditions (health withdrawal, provident fund) under Old Age, Disability, and Survivors.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for up to 22 days with at least five years of service; up to 18 days with two to five years; and up to 14 days with less than two years of service. May be paid for up to 60 days if the illness requires hospitalization, regardless of the length of service.

Maternity benefit (employer liability): The employee's normal wage or the rate set by the Minister of Labour, whichever is greater, is paid for at least 60 consecutive days.

Workers' Medical Benefits

Medical benefits (provident fund): Fund members may withdraw a portion of their account balance to cover the cost of medical care. See old-age benefits (health withdrawal, provident fund) under Old Age, Disability, and Survivors.

The Ministry of Health provides subsidized public health care services.

Dependents' Medical Benefits

The Ministry of Health provides subsidized public health care services.

Administrative Organization

Ministry of Human Resources (http://www.mohr.gov.my/) provides general supervision of cash benefits.

Ministry of Health (http://www.moh.gov.my/) provides general supervision of medical benefits.

Employees Provident Fund (http://www.kwsp.gov.my/), managed by a tripartite governing board, administers contributions and benefits and is responsible for investing members' funds.

Work Injury

Regulatory Framework

First and current laws: 1969 (social security) and 2017 (self-employed persons).

Type of program: Social insurance system.

Coverage

Private-sector employees; public-sector employees not covered by a separate public-sector system; and self-employed taxi drivers and commercial drivers.

Exclusions: Household workers, spouses of business owners, certain self-employed persons, and foreign workers.

Special systems for certain public-sector employees, foreign workers, and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 13.10 ringgits to 49.40 ringgits a month, based on 30 wage classes.

The self-employed person may choose to pay his or her contributions annually.

Employer: 1.25% of monthly payroll, based on 45 wage classes.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 4,000 ringgits.

Government: None.

Qualifying Conditions

Work injury benefits: Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary disability benefit (Disablement Benefit): There is no minimum qualifying period. Must be certified by a medical doctor to be unfit for work for at least four days.

Temporary Disability Benefits

Temporary disability benefit (Disablement Benefit): 80% of the insured's average daily covered earnings in the six months before the disability began is paid during the employee's medical leave.

The minimum daily temporary disability benefit is 30 ringgits.

The maximum daily temporary disability benefit is 105.33 ringgits.

Permanent Disability Benefits

Permanent disability pension (Permanent Disablement Benefit): For a total (100%) disability, 90% of the insured's average daily covered earnings in the six months before the disability began is paid.

The minimum daily permanent disability benefit is 30 ringgits.

The maximum daily permanent disability benefit is 118.50 ringgits.

Constant-attendance allowance (total permanent disability): 500 ringgits a month is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full permanent disability pension is paid depending on the assessed degree of disability.

If the assessed degree of disability is less than 20%, the insured can request that the pension be paid as a lump sum. If the assessed degree of disability is at least 20%, the pension is paid monthly, though the insured may request to receive up to 20% of the pension as a lump sum.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and the social insurance system's finances.

Workers' Medical Benefits

Benefits include necessary medical treatment, hospitalization, medicine, artificial limbs and other prosthetic appliances, and physical and vocational rehabilitation.

Government hospitals and physicians under contract with the Social Security Organization provide care.

Survivor Benefits

Survivor pension (Dependants' Benefit)

Spouse's pension: 60% of the permanent disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally.

The spouse's pension continues upon remarriage.

Orphan's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to unmarried children (60% to full orphans) younger than age 21 (until the completion of a graduate degree, no limit if disabled).

Other eligible survivors: If there are no other eligible survivors, 40% of the permanent disability pension the deceased received or was entitled to receive is paid to parents (grandparents if the parents are deceased) and 30% to unmarried dependent siblings younger than age 21.

The minimum combined daily survivor benefit is 30 ringgits.

The maximum combined daily survivor benefit is 118.50 ringgits or 100% of the permanent disability pension the deceased received or was entitled to receive, whichever is less.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and the social insurance system's finances.

Funeral grant: See Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and the social insurance system's finances.

Administrative Organization

Ministry of Human Resources (http://www.mohr.gov.my/) provides general supervision.

Social Security Organization (SOCSO) (https://www.perkeso.gov.my/), managed by a tripartite governing board, administers contributions and benefits and contracts with health care providers for medical services.

Unemployment

Regulatory Framework

First and current law: 2017 (Employment Insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees aged 18 to 60.

Exclusions: Self-employed persons, casual workers, household workers, foreign workers, civil servants, farmers, spouses of business owners, and private-sector employees aged 57 or older on January 1, 2018 without previous social insurance coverage.

Source of Funds

Insured person: 0.2% of monthly covered earnings, based on 45 wage classes.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 4,000 ringgits.

Self-employed person: Not applicable.

Employer: 0.2% of monthly covered payroll, based on 45 wage classes.

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 4,000 ringgits.

Government: None.

Qualifying Conditions

Unemployment benefit (Job Search Allowance): Must be younger than age 60 and have at least 12 months of contributions in the 24 months before the first claim, at least 18 months in the 36 months before the second claim, or at least 24 months in the 48 months before the third claim.

Must be registered as a job seeker at the employment service, be capable of and available for work, have no other sources of income, and accept suitable employment. Unemployment must not be due to voluntary leaving, misconduct, or expiration of a fixed-term contract.

Early reemployment allowance: Paid to persons receiving the unemployment benefit who start a new job before the awarded benefit period ends.

Partial unemployment benefit (Reduced Income Allowance): Must meet the contribution requirements for, but not receive, the unemployment benefit, and have had multiple jobs but ceased working for at least one employer.

The partial unemployment benefit cannot be combined with the early reemployment allowance or the training allowance.

Training allowance and training fees: Paid to persons receiving certain unemployment benefits who comply with the attendance requirements of vocational or occupational training programs.

Unemployment Benefits

Unemployment benefit (Job Search Allowance): The benefit is paid for three to six months, depending on the number of contributions before unemployment. 80% of the insured's average monthly earnings is paid for the first month of unemployment, 50% for the second month, 40% for the third month, and 30% for the fifth and sixth months (if applicable). The benefit is paid after a waiting period of seven calendar days.

Average monthly earnings are the insured's covered earnings in the last six consecutive months before unemployment began divided by the total number of months of contributions.

Early reemployment allowance: A lump sum of 25% of the remaining unemployment benefit may be paid.

Partial unemployment benefit (Reduced Income Allowance): A lump sum of 80% of the insured's average monthly earnings is paid for the first month of unemployment; 50% for the second month; and 40% for the third month.

Average monthly earnings are the insured's covered earnings in the last six consecutive months before unemployment began divided by the total number of months of contributions.

Training allowance and training fees: 10 to 20 ringgits a day, depending on the insured's previous earnings, is paid for up to six months.

Under certain conditions, the cost of additional training may be paid directly to the organization providing vocational or occupational training, up to a maximum of 4,000 ringgits.

Schedule of payments: The allowance is paid monthly.

Administrative Organization

Ministry of Human Resources (http://www.mohr.gov.my/) provides general supervision.

Social Security Organization (SOCSO) (https://www.perkeso.gov.my/), managed by a tripartite governing board, administers contributions and benefits.

Marshall Islands

Exchange rate: Currency is the US dollar (US$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Gainfully employed persons and self-employed persons.

Exclusions: Certain casual workers.

Source of Funds

Insured person: 8% of gross covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum quarterly earnings used to calculate contributions are US$10,000.

Self-employed person: 16% of 75% of gross covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum quarterly earnings used to calculate contributions are US$10,000.

Employer: 8% of covered payroll; small business employers contribute 16% of twice the salary of the highest-paid employee.

There are no minimum earnings used to calculate contributions.

The maximum quarterly earnings used to calculate contributions are US$10,000.

Government: Provides subsidies as needed; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 61 (gradually rising to age 65 by January 2025) with one quarter of coverage for each year since June 30, 1968, or age 21, whichever was later.

A minimum old-age pension is paid with at least 12 quarters of coverage.

Early pension: Age 55 with at least 80 quarters of coverage. The early pension is being phased out and is only paid to those with at least 80 quarters of coverage before March 9, 2017.

Deferred pension: The deferred pension is being phased out and is only paid to those who retired before March 9, 2017.

Employment may continue.

Earnings test: A reduced pension is paid if employment continues up to age 62 (if the pension was claimed before March 9, 2017) or age 65 (if the pension is claimed on or after March 9, 2017); there is no penalty for employment after these respective ages.

The old-age pension is payable abroad to noncitizens for up to six months; may be paid for longer under reciprocal agreement.

Old age grant: Age 61 and does not meet the minimum coverage requirement for the old-age pension.

Disability pension: Must have an incapacity for usual work and at least one quarter of coverage for each year since June 30, 1968, or age 21, whichever was later, with at least 12 quarters of coverage including at least six quarters of coverage in the last 40 quarters before the disability began.

One or more doctors appointed by the Social Security Administration assesses the degree of disability at least once every three years.

The disability pension is suspended if the pensioner recovers or fails to report for a required medical examination.

The disability pension is payable abroad to noncitizens for up to six months; may be paid for longer under reciprocal agreement.

Disability grant: Must be assessed with an incapacity for usual work and not meet the minimum coverage requirements for the disability pension.

Survivor pension: The deceased had at least one quarter of coverage for each year since June 30, 1968 or age 21, whichever was later, or at least six quarters of coverage in the 40 quarters before death.

Eligible survivors include a widow(er) of any age, parents, and unmarried orphans younger than age 18 (age 22 if a full-time student; no limit if disabled before age 22).

The widow(er)'s pension ceases upon remarriage.

Earnings test: A reduced survivor pension is paid if employment continues up to age 62 (if the pension was claimed before March 6, 2017) or age 65 (if the pension is claimed on or after March 9, 2017); there is no penalty for employment after these respective ages.

The survivor pension is payable abroad to noncitizens for up to six months; may be paid for longer under reciprocal agreement.

Survivor grant: Paid when all eligible survivors no longer qualify for a survivor pension as a result of death, remarriage, or age.

Old-Age Benefits

Old-age pension: The monthly pension is 8.3% of the sum of 2% of the insured's indexed covered earnings plus 14.5% of the first US$11,000 of cumulative covered earnings plus 0.7% of cumulative covered earnings from US$11,001 to US$44,000.

The minimum monthly old-age pension is US$128.99.

The maximum monthly old-age pension is US$1,600 for insured persons who retired before March 9, 2017; US$1,200 for insured persons who retired on or after March 9, 2017 (as of October 1, 2018).

Early pension: The pension is reduced by 0.5% for each month it is claimed before the normal retirement age.

Deferred pension: The pension is increased by 0.5% for each month it is deferred after the normal retirement age.

Earnings test: The pension is reduced by US$1 for every US$3 of earnings above US$1,500 a quarter until the quarter in which the insured reaches age 62 (if the pension was claimed before March 9, 2017), or age 65 (if the pension is claimed on or after March 9, 2017).

Benefit adjustment: Benefits may be adjusted once every two years. The increase must not exceed the increase in the consumer price index in the last two years.

Old-age grant: A lump sum of 4% of the insured's cumulative covered earnings is paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 8.3% of the sum of 2% of the insured's indexed covered earnings plus 14.5% of the first US$11,000 of cumulative covered earnings plus 0.7% of cumulative covered earnings from US$11,001 to US$44,000.

The minimum monthly disability pension is US$128.99.

Benefit adjustment: Benefits may be adjusted every two years. The increase must not exceed the increase in the consumer price index in the last two years.

Disability grant: A lump sum of 4% of the insured's cumulative covered earnings is paid.

Survivor Benefits

Survivor pension

Spouse's pension: 100% of the old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum monthly spouse's pension is US$128.99.

Earnings test: The pension is reduced by US$1 for every US$3 of earnings above US$1,500 a quarter until the quarter in which the survivor reaches age 62 (if the pension was claimed before March 9, 2017), or age 65 (if the pension is claimed on or after March 9, 2017).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan.

The minimum monthly orphan's pension is US$128.99.

The maximum combined survivor pensions is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits may be adjusted every two years. The increase must not exceed the increase in the consumer price index in the last two years.

Survivor grant: A lump sum is paid of 4% of the deceased's cumulative covered earnings minus the sum of all survivor benefits already paid.

Administrative Organization

Marshall Islands Social Security Administration (http://www.rmimissa.org/) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1991 (health fund).

Current law: 2002 (health fund administration).

Type of program: Social insurance (medical benefits only) system.

Coverage

Gainfully employed persons and self-employed persons.

Exclusions: Certain casual workers.

Source of Funds

Insured person: 3.5% of covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum quarterly earnings used to calculate contributions are US$5,000.

Self-employed person: 7% of 75% of gross covered income.

There are no minimum earnings used to calculate contributions.

The maximum quarterly earnings used to calculate contributions are US$5,000.

Employer: 3.5% of covered payroll; small business employers contribute 7% of twice the salary of the highest-paid employee.

There are no minimum earnings used to calculate contributions.

The maximum quarterly earnings used to calculate contributions are US$5,000.

Government: Provides subsidies as needed; contributes as an employer.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory cash benefits are provided.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness and maternity benefits: No statutory cash benefits are provided.

Workers' Medical Benefits

General medical services are delivered through public hospitals in Majuro and Ebeye. Referrals to the Philippines and Hawaii are covered for patients with life-threatening conditions.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health Services administers the Social Security Health Fund.

Marshall Islands Social Security Administration (http://www.rmimissa.org/) is responsible for the collection of contributions for the Social Security Health Fund.

Micronesia

Exchange rate: Currency is the US dollar (US$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 1982 (social security), implemented in 1983.

Type of program: Social insurance system.

Coverage

Gainfully employed persons, and self-employed persons with annual earnings of at least US$10,000 or with at least one employee (small businesses).

Voluntary coverage for self-employed persons with annual earnings of less than US$10,000 and for citizens working abroad.

Exclusions: Casual employees who work less than one week in any calendar month and family labor.

Special systems (individual retirement plans) for some types of government employees.

Source of Funds

Insured person: 7.5% of quarterly covered earnings.

The minimum quarterly earnings used to calculate contributions are US$300.

The maximum quarterly earnings used to calculate contributions are US$8,000 (rising by US$1,000 every five years until reaching US$10,000 in 2028).

Self-employed person: 5% of gross annual business revenue for the previous calendar year or 5% of twice the quarterly salary of the highest paid employee (small businesses). Voluntary contributions of 15% of annual gross revenue for the previous calendar year for self-employed persons with annual earnings of less than US$10,000.

The maximum quarterly earnings used to calculate contributions are US$8,000 (rising by US$1,000 every five years until reaching US$10,000 in 2028).

Employer: 7.5% of quarterly payroll.

The maximum quarterly earnings used to calculate contributions are US$8,000 (rising by US$1,000 every five years until reaching US$10,000 in 2028).

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (earnings tested): Age 65, fully insured, and has at least 50 quarters of coverage and at least US$2,500 in contributions.

A person is fully insured when his or her total quarters of coverage is at least the number of years after June 1968 or since age 21 (whichever is later) up to age 60.

Employment may continue.

Early pension (not earnings tested): Age 60 and meets the contribution requirements for an old-age pension.

Employment may continue.

The old-age pension is payable abroad to citizens of Palau, the Marshall Islands, and the United States, under reciprocal agreement. For citizens of other nations who are fully insured and older than age 60, benefits are paid over a six-month period.

Old-age settlement: Age 65, a citizen of the Federated States of Micronesia, and does not meet the contribution requirements for the old-age pension.

The old-age settlement is payable abroad to citizens of Palau, the Marshall Islands, and the United States under reciprocal agreement.

Disability pension: Must be fully insured; have an assessed incapacity for substantial gainful activity due to a disability that has lasted for at least three months and is expected to last for at least one year or result in death; have at least 45 quarters of coverage, including in 20 of the last 25 quarters; and at least US$1,500 in contributions.

A person is fully insured when the total quarters of coverage is at least the number of years after June 1968 or since age 21 (whoever is later) up to the date the disability began.

Eligibility for the disability pension may cease if the insured's condition improves.

Certified disability examiners from the Federated States of Micronesia Social Security Administration periodically assess the degree of disability.

The disability pension is payable abroad to citizens of Palau, the Marshall Islands, and the United States under reciprocal agreement. For citizens of other nations who are fully insured and older than age 60, benefits are paid over a six-month period.

Dependent disabled child benefit: Paid to a dependent child disabled before age 22 when an insured person receiving or entitled to receive a disability pension dies. The benefit is paid for as long as the child's disability exists.

The dependent disabled child benefit is payable abroad to citizens of Palau, the Marshall Islands, and the United States under reciprocal agreement. For citizens of other nations who are fully insured and older than age 60, benefits are paid over a six-month period.

Survivor pension (earnings tested): The deceased was fully insured and had at least 50 quarters of coverage and US$2,500 in contributions.

A person is fully insured when his or her total quarters of coverage is at least the number of years after June 1968 or since age 21 (whichever is later) until death.

Eligible survivors include a widow(er) and dependent, unmarried children younger than age 18 (age 22 if a student; no limit if disabled before age 22).

The widow(er)'s pension ceases upon remarriage, and the orphan's pension ceases upon adoption.

The survivor pension is payable abroad to citizens of Palau, the Marshall Islands, and the United States under reciprocal agreement. For citizens of other nations (if the deceased was fully insured and older than age 60), benefits are paid over a six-month period.

Survivor settlement: If the survivor pension is less than 4% of the deceased's cumulative covered earnings, a lump sum is paid to eligible survivors.

The survivor settlement is payable abroad to citizens of Palau and the Marshall Islands under reciprocal agreement.

Old-Age Benefits

Old-age pension (earnings tested): The monthly pension is 16.5% of the first US$10,000 of the insured's cumulative covered earnings plus 3% of earnings from US$10,001 to US$40,000 plus 2% of earnings from US$40,001 to US$302,500 plus 1% of earnings above US$302,500.

The minimum monthly old-age pension is US$100.

Earnings test: The old-age pension is reduced by US$1 for every US$2 of quarterly earnings above US$300.

Early pension (not earnings tested): 50% of the full monthly old-age pension is paid.

Benefit adjustment: Benefits are adjusted based on changes in the earnings test.

Old-age settlement: 4% of the insured's cumulative covered earnings is paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 16.5% of the first US$10,000 of the insured's cumulative covered earnings plus 3% of earnings from US$10,001 to US$40,000 plus 2% of earnings from US$40,001 to US$302,500 plus 1% of earnings above US$302,500.

The minimum monthly disability pension is US$100.

Dependent disabled child benefit: 15% of the monthly disability pension the deceased received or was entitled to receive is paid.

Survivor Benefits

Survivor pension (earnings tested):

Spouse's pension: 60% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

Earnings test: The spouse's pension is reduced by US$1 for every US$2 of quarterly earnings exceeding above US$300.

The minimum monthly spouse's pension is US$100.

The maximum monthly spouse's pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Orphan's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child.

Earnings test: The orphan's pension is reduced by US$1 for every US$2 of quarterly earnings above US$300.

The minimum monthly orphan's pension is US$100.

The maximum combined half orphan's pension is 40% of the old-age or disability pension the deceased received or was entitled to receive (if there are three or more children and if a spouse's pension is paid).

The maximum combined full orphan's pension is 100% of the old-age or disability pension the deceased received or was entitled to receive (if there are seven or more children and if no spouse's pension was ever paid).

Benefit adjustment: Benefits are adjusted based on changes in the earnings test.

Survivor settlement: 4% of the deceased's total cumulative covered earnings minus the amount of any benefits previously paid to the deceased and his or her eligible dependents is paid.

Administrative Organization

Federated States of Micronesia Social Security Administration (http://www.fsmssa.fm/) administers the program and collects contributions.

Nepal

Exchange rate: US$1.00 = 110.05 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1962 (provident fund), 1994 (old-age allowance), 2011 (social security fund), and 2017 (labor code).

Type of program: Provident fund and social assistance system.

Note: Additional cash benefits are provided to citizens of Nepal based on ethnicity and geographic location.

The 2011 law established a Social Security Fund Secretariat to administer a social insurance program covering old-age, disability, unemployment, and other social risks. Public- and private-sector employees already contribute 1% of earnings to the social insurance fund, but no benefits have been paid.

The 2017 law established a mandatory social insurance program for private-sector employees, including daily workers. The program will be gradually implemented starting in May 2019. Insured persons will contribute 11% of monthly earnings and employers will contribute 20% of monthly payroll. Of the combined insured person and employer contributions, 28.33% will finance old-age benefits, 1.40% will finance disability and work injury benefits, 0.27% will finance survivor benefits, and 1% will finance sickness and maternity benefits.

Coverage

Provident fund: Public-sector employees, including civil servants, military and police personnel; and private-sector employees with permanent contracts, including apprentices and vocational training students.

Voluntary coverage for foreign workers.

Exclusions: Self-employed persons.

Social assistance: Citizens of Nepal.

Source of Funds

Insured person

Provident fund: 10% of monthly earnings.

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Social assistance: None.

Employer

Provident fund: 10% of monthly payroll. Additional voluntary contributions are possible.

Social assistance: None.

Government

Provident fund: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund): Age 58 or upon termination of employment.

Deferred benefit: The benefit may be deferred for up to six years after the normal retirement age.

Loan option: Loans may be taken from the fund member's account to help finance the cost of housing, education, and other needs. The qualifying conditions vary depending on the nature of the loan.

Old-age allowance (Senior Citizen's Allowance, social assistance): Age 65 (age 60 for Dalits, single and divorced women, and residents of Karnali Zone).

Disability grant (Accident Indemnity, provident fund): Paid for the partial or permanent disability of the fund member.

Disability social pension (Disability Allowance, social assistance): Must be aged 16 or older and assessed with a total or severe disability.

Survivor benefit (provident fund): Paid to the named survivors or legal heirs if the fund member dies before withdrawing his or her full account balance.

Additional benefit: The deceased was a civil servant or a member of the police or military.

Survivor grant (Accident Indemnity, provident fund): Paid for the accidental death of the fund member.

Survivor social pension (Single Women's Allowance, social assistance, means tested): Paid to widows aged 60 or older who satisfy a means test (no personal income, no family support, and no survivor pension as a widow).

Funeral grant (provident fund): Paid when a fund member dies.

Old-Age Benefits

Old-age benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is 8% a year (2017).

An annual bonus based on the fund's operating profit is credited to each member's account.

Deferred benefit: Calculated in the same way as the old-age benefit.

Loan option: The maximum amount that may be borrowed and the maximum borrowing period vary depending on the nature of the loan.

Interest rate adjustment: The Board of Directors of the Provident Fund sets the interest rate based on the fund's annual income.

Old-age allowance (Senior Citizen's Allowance, social assistance): 2,000 rupees a month is paid; 1,000 rupees a month for members of the Rautes, Chepang, and certain other ethnic groups.

Schedule of payments: The pension is paid every four months.

Permanent Disability Benefits

Disability grant (Accident Indemnity, provident fund): A lump sum of 200,000 rupees is paid for a total disability.

Partial disability: A lump sum of 10,000 rupees to 25,000 rupees is paid, depending on the assessed degree of disability.

Disability social pension (Disability Allowance, social assistance): 2,000 rupees a month is paid for a total disability; 600 rupees a month for a partial disability.

Schedule of payments: The pension is paid every four months.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid to a named survivor or legal heir. If there is more than one named survivor, the amount is split equally.

The interest rate is 8% a year (2017).

Additional benefit: A lump sum of 150,000 rupees (civil servants) or 40,000 rupees to 75,000 rupees (military and police personnel) is paid.

Interest rate adjustment: The Board of Directors of the Provident Fund sets the interest rate based on the fund's annual income.

Survivor grant (Accident Indemnity, provident fund): A lump sum of 200,000 rupees is paid.

Survivor social pension (Single Women's Allowance, social assistance, means tested): 2,000 rupees a month is paid to widows aged 60 or older.

Schedule of payments: The pension is paid every four months.

Funeral grant (provident fund): A lump sum of 40,000 rupees is paid.

Administrative Organization

Employees' Provident Fund (http://web.epfnepal.com.np/), an autonomous body under the general supervision of the Ministry of Finance (https://www.mof.gov.np/) and managed by a board of directors, administers the provident fund program and collects contributions.

Ministry of Federal Affairs and General Administration (http://www.mofaga.gov.np/) administers the social assistance program.

Local governments pay social assistance benefits.

Sickness and Maternity

Regulatory Framework

First law: 1992 (labor code).

Current laws: 1962 (provident fund), 1974 (employer-provided medical benefits), 1993 (labor regulations), and 2017 (labor code).

Type of program: Universal (medical benefits), provident fund (birth grant and medical benefits), and employer-liability (cash and medical benefits system.

Note: The 2017 law established a mandatory social insurance program for private-sector employees, including daily workers. The program, which includes paid paternity leave of up to 15 days, will be gradually implemented starting in May 2019. Insured persons will contribute 11% of monthly earnings and employers will contribute 20% of monthly payroll. Of the combined insured person and employer contributions, 28.33% will finance old-age benefits, 1.40% will finance disability and work injury benefits, 0.27% will finance survivor benefits, and 1% will finance sickness and maternity benefits.

Coverage

Universal (medical benefits): Citizens of Nepal.

Provident fund (birth grant and medical benefits): Public-sector employees, including civil servants and military and police personnel; and private-sector employees with permanent contracts, including apprentices and vocational training students.

Voluntary coverage for foreign workers.

Exclusions: Self-employed persons.

Employer liability (cash and medical benefits): Private-sector employees.

Exclusions: Self-employed persons and certain journalists.

Special system for civil servants, military and police personnel, and miners.

Source of Funds

Insured person

Universal (medical benefits): None.

Provident fund (birth grant and medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash and medical benefits): None.

Self-employed person

Universal (medical benefits): None.

Provident fund (birth grant and medical benefits): Not applicable.

Employer liability (cash and medical benefits): Not applicable.

Employer

Universal (medical benefits): None.

Provident fund (birth grant and medical benefits): See source of funds for Old Age, Disability, and Survivors.

Employer liability (cash and medical benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Provident fund (birth grant and medical benefits): See source of funds for Old Age, Disability, and Survivors.

Employer liability (cash and medical benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): There is no minimum qualifying period.

Birth grant and medical benefits (provident fund): Must be currently contributing.

Medical benefits (universal and employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's wages is paid for up to 12 days a year.

The benefit is proportionally reduced for employees with less than one year of continuous employment.

Maternity benefit (employer liability): 100% of the employee's wages is paid for 60 days, including at least two weeks before childbirth.

Birth grant (provident fund): A lump sum of 7,500 rupees is paid for up to two births.

Workers' Medical Benefits

Medical benefits (universal): Government health centers provide essential health care services free of charge.

Additional free health care services are provided to persons aged 75 or older and persons assessed as disadvantaged, destitute, underserved, with a physical or psychological disability, or living in certain remote, mountainous regions, or designated low human development districts.

Medical benefits (provident fund): Up to 100,000 rupees or 50% of medical expenses, whichever is lower, is reimbursed for standard treatment; up to 1,000,000 rupees or 50% of medical expenses, whichever is lower, for critical care.

Government employees also receive subsidized medical care and medicine at government hospitals.

Medical benefits (employer liability): Basic medical services are provided.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour, Employment, and Social Security (http://moless.gov.np/) provides general supervision of cash benefits.

Employees' Provident Fund (http://web.epfnepal.com.np/), an autonomous body under the general supervision of the Ministry of Finance (https://www.mof.gov.np/) and managed by a board of directors, administers the provident fund program.

Ministry of Health and Population (http://www.mohp.gov.np/) provides general supervision and administers medical benefits.

Work Injury

Regulatory Framework

First laws: 1959 and 1992 (labor code).

Current law: 2017 (labor code).

Type of program: Employer-liability system through a private carrier.

Note: The 2017 law established a mandatory social insurance program for private-sector employees, including daily workers. The program will be gradually implemented starting in May 2019. Insured persons will contribute 11% of monthly earnings and employers will contribute 20% of monthly payroll. Of the combined insured person and employer contributions, 28.33% will finance old-age benefits, 1.40% will finance disability and work injury benefits,

0.27% will finance survivor benefits, and 1% will finance sickness and maternity benefits.

Coverage

Private-sector employees.

Exclusions: Self-employed persons and certain journalists.

Special system for civil servants, military and police personnel, and miners.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or provides benefits directly to employees).

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

No information is available.

Permanent Disability Benefits

For a total (100%) assessed degree of disability, a benefit is paid.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

An authorized doctor assesses the degree of disability, according to a schedule in law.

Workers' Medical Benefits

The total cost of necessary treatment is paid.

Survivor Benefits

A lump sum of at least 700,000 rupees is paid to a dependent survivor.

Administrative Organization

Department of Labour and Occupational Safety (http://www.dol.gov.np/), under the Ministry of Labour, Employment, and Social Security, provides general supervision of cash benefits and enforcement of labor laws.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2017 Labor Act requires employers to provide severance pay to dismissed employees. The benefit amount is one month of the employee's wages for each year of employment in all establishments employing 10 or more workers.

The 2017 Labor Act requires employers in the private sector to contribute 8.33% of the employee's monthly wage to the Social Security Fund to finance gratuity benefits.

Family Allowances

Regulatory Framework

First and current laws: 1994 (old-age allowance).

Type of program: Social assistance system.

Coverage

Citizens of Nepal.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child benefit (Child Protection Grant): Paid to Dalit children or children younger than age 5 residing in the Karnali province.

Family Allowance Benefits

Child benefit (Child Protection Grant): 400 rupees a month is paid for each eligible child (up to two children if residing in the Karnali province).

Administrative Organization

Ministry of Federal Affairs and General Administration (http://www.mofaga.gov.np/) administers the program.

New Zealand

Exchange rate: US$1.00 = 1.48 New Zealand dollars (NZ$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1898 (old-age pension), 1911 (widow's pension), 1924 (blind person's pension), 1936 (disability pension), and 1954 (war pensions).

Current laws: 1964 (social security), implemented in 1965; and 2014 (veterans' support).

Type of program: Universal and social assistance system.

Note: Net amounts are reported for benefits that can be considered a primary source of income and are taxable at the applied primary tax rate.

Coverage

Legal residents of New Zealand.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Old-age pension (New Zealand Superannuation, universal): Age 65 with at least 10 years of continuous residence and physical presence in New Zealand since age 20, including at least five years after age 50, and a resident on the date of application. There is no income or asset test (except for pensioners who choose to include an unqualified partner in their pension).

The pension is payable abroad for up to 26 weeks if the beneficiary is not abroad for more than 30 weeks; may be payable abroad for longer than 26 weeks, depending on the beneficiary's length of residence in New Zealand and the applicable reciprocal agreements and domestic legislation.

Old-age assistance benefits (social assistance, means tested): An accommodation supplement, a disability allowance, a special needs grant, and other benefits may be paid to old-age pensioners who meet certain conditions.

Disability pension (Supported Living Payment, social assistance, income tested): Paid to citizens or permanent residents aged 16 or older with at least two years of residence who are assessed with a limited capacity for work (less than 15 hours a week for more than two years) due to a serious disability or mental health condition or are caring for a person who would otherwise need full-time professional care.

The disability pension is payable abroad temporarily under certain conditions.

Caregiver allowance (Supported Living Payment, social assistance, income tested): Paid to citizens or permanent residents aged 18 or older (aged 16 to 17 under exceptional circumstances) with at least two years of residence who provide full-time care for persons with a serious disability or mental health condition. The person receiving care must not be the caregiver's spouse or partner.

Disability assistance benefits (social assistance, means tested): An accommodation supplement, a family tax credit, an advance payment of benefit, a training incentive allowance, transition-to-work assistance, a disability allowance, a temporary additional benefit, a special needs grant, and other benefits may be paid to disability pensioners who meet certain conditions.

Spouse's pension (Job Seeker Support, social assistance, income tested): Paid to a widow with no children or a widow(er) whose youngest child is aged 14 or older (see Unemployment).

Survivor pension (Sole Parent Support, social assistance, income tested): Paid to a widow(er) whose youngest child is younger than age 14 (see Family Allowances).

Orphan's benefit (social assistance, income tested): Paid to the primary caregiver of an orphan younger than age 18 whose biological or adoptive parents are deceased, cannot be found, or are incapable of caring for the child due to a serious long-term disability. The caregiver must be aged 18 or older and expect to care for the child for at least 12 months. The child must be a resident and physically present in New Zealand; or the caregiver must be a resident and continuously physically present in New Zealand for at least 12 months.

Funeral grant (social assistance, means tested): Paid to the deceased's partner, spouse, child, parent, guardian, or, in the absence of the above, to the person who paid for the funeral. There are income and asset tests based on the deceased's circumstances before death and the survivor's age, number of children, and relationship with the deceased.

Survivor assistance benefits (social assistance, means tested): An accommodation supplement, an advance payment of benefit, a training incentive allowance, transition-to-work assistance, a disability allowance, a special needs grant, and other benefits may be paid to survivor pensioners who meet certain conditions.

Old-Age Benefits

Old-age pension (New Zealand Superannuation, universal): NZ$400.87 (if single and living alone), NZ$370.03 (if single and sharing accommodation), or NZ$308.36 (if in a married, civil-union, or de facto couple) (net) a week is paid.

If the beneficiary chooses to include a spouse or partner who would otherwise not qualify for an old-age pension, up to NZ$586.18 (net) a week is paid, subject to an income test (the pension is reduced by NZ$0.70 for every NZ$1 of gross annual joint income above NZ$5,200).

The pension may be reduced by NZ$1 for every NZ$1 in pension benefits the beneficiary receives from foreign governments.

Benefit adjustment: Benefits are adjusted annually on April 1 based on changes in the consumer price index for the previous year, with a further adjustment based on the net average ordinary time weekly wage. The net average ordinary time weekly wage is determined by the quarterly employment survey published by Statistics New Zealand.

Old-age assistance benefits (social assistance, means tested): The amount of additional assistance varies depending on the beneficiary's earnings, family situation, living conditions, and other factors.

Permanent Disability Benefits

Disability pension and caregiver allowance (Supported Living Payment, social assistance, income tested): Up to NZ$217.80 (if single, aged 16 or 17, and without children), NZ$269.15 (if single, aged 18 or older, and without children), NZ$379.19 (if single with children), NZ$237.09 (if in a married, civil-union, or de facto couple with children), or NZ$224.28 (if in a married, civil-union, or de facto couple without children) (net) a week is paid.

Income test: The benefit is reduced by NZ$0.30 for every NZ$1 of gross annual earnings above NZ$5,200 and by NZ$0.70 for every NZ$1 of gross annual earnings above NZ$10,400. The personal earnings of totally blind persons are exempt.

Benefit adjustment: Benefits are adjusted annually on April 1 based on changes in the consumer price index for the previous calendar year.

Disability assistance benefits (social assistance, means tested): The amount of additional assistance varies depending on the beneficiary's earnings, family situation, living conditions, and other factors.

Survivor Benefits

Spouse's pension (Job Seeker Support, social assistance, income tested): Up to NZ$215.34 (with no dependent children), NZ$334.05 (with dependent children), or NZ$224.28 (if benefits began before July 15, 2013) (net) a week is paid.

Income test: The pension is reduced by NZ$0.30 for every NZ$1 of gross annual earnings above NZ$5,200 and by NZ$0.70 for every NZ$1 of gross annual earnings above NZ$10,400.

Survivor pension (Sole Parent Support, social assistance, income tested): NZ$334.05 (net) a week is paid.

Income test: The pension is reduced by NZ$0.30 for every NZ$1 of gross annual earnings above NZ$5,200 and by NZ$0.70 for every NZ$1 of gross annual earnings above NZ$10,400.

Orphan's benefit (social assistance, income tested): Up to NZ$229.83 (gross) a week is paid, depending on age, for each eligible orphan.

Income test: The benefit is reduced by NZ$1 for every NZ$1 of unearned income the child receives above 50% of the basic annual orphan's benefit rate. (The caregiver's income is not taken into account.)

The basic annual orphan's benefit rate is NZ$209.52 (net) a week.

Funeral grant (social assistance, means tested): Up to NZ$2,516.19 (gross) is paid to the surviving spouse, partner, or dependent child for funeral costs.

Means test: There is an income and asset test based on the deceased's circumstances before death and the survivor's age, number of children, and relationship with the deceased.

Benefit adjustment: Benefits are adjusted annually on April 1 based on changes in the consumer price index for the previous calendar year.

Survivor assistance benefits (social assistance, means tested): The amount of additional assistance depends on earnings, family situation, living conditions, and other factors.

Administrative Organization

Service Line Work and Income (https://www.workandincome.govt.nz/), under the Ministry of Social Development (https://www.msd.govt.nz/), administers pensions and benefits through its local offices.

Sickness and Maternity

Regulatory Framework

First law: 1938.

Current law: 1964 (social security), implemented in 1965.

Type of program: Universal and social assistance system.

Coverage

Universal (paid parental leave): Employed and self-employed persons legally residing in New Zealand.

Universal (medical benefits): Legal residents of New Zealand and certain other persons.

Social assistance (cash benefits): Citizens or permanent residents of New Zealand.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Cash sickness and maternity benefits (Job Seeker Support, social assistance, income tested): Must be aged 18 or older (aged 19 or older with a dependent child); have at least two years of continuous residence; and have stopped working, have reduced hours and income, or be unemployed or working part-time and be unable to perform full-time work due to sickness, injury, pregnancy, or disability.

For persons with less than two years of residency, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.

Paid parental leave (universal): Must have worked an average of at least 10 hours a week for at least 26 of the 52 weeks before the expected date of childbirth or the date the adopted child came into the parent's care. Partial or full entitlement is transferable to a qualifying spouse or partner.

Medical benefits (universal): Must have legally resided or have a stated intent to remain in New Zealand for at least two years. No residency requirement for subsidized treatment for accidents under the Accident Compensation Corporation.

Sickness and Maternity Benefits

Sickness benefit (Job Seeker Support, social assistance, income tested): Up to NZ$215.34 (net) a week is paid if aged 25 or older, single, and with no children; NZ$179.44 (net) a week if aged 20 to 24, or if aged 18 or 19 and living away from home; NZ$143.55 (net) a week if aged 18 or 19 and living with a parent.

Up to NZ$334.05 (net) a week is paid for a single beneficiary with children; up to NZ$192.25 (net) a week for each member of a married or civil-union couple with children or NZ$179.44 (net) a week without children.

The benefit is paid after a waiting period of up to two weeks, depending on the beneficiary's previous income.

There is no limit on the period of eligibility, but the beneficiary must reapply every 52 weeks. A medical professional must periodically assess the illness.

Income test: The benefit is reduced by NZ$0.70 for every NZ$1 of gross weekly earnings above NZ$80 for single persons without children and for couples; by NZ$0.30 for every NZ$1 of gross weekly earnings from NZ$100 to NZ$200 and by NZ$0.70 for every NZ$1 of gross weekly earnings above NZ$200 for single persons with children.

Benefit adjustment: Benefits are adjusted annually on April 1 based on changes in the consumer price index for the previous calendar year.

Maternity benefit (Job Seeker Support, social assistance, income tested): May be paid to a single pregnant woman at the sickness benefit rate (see above) after the 26th week of pregnancy (or earlier if the woman is unable to work due to pregnancy complications, an illness, or disability). Payment may continue for up to 13 weeks after childbirth.

Income test: The benefit is reduced by NZ$0.70 for every NZ$1 of gross earnings above NZ$80 a week.

Benefit adjustment: Benefits are adjusted annually on April 1 based on changes in the consumer price index for the previous calendar year.

Paid parental leave (universal): 100% of the employee's average gross weekly earnings in the best 26 of the 52 weeks of earnings before childbirth or adoption is paid for up to 18 weeks. The benefit is paid to one parent or shared between both parents if they are both eligible.

Self-employed persons who earn less than the equivalent of 10 hours a week at the highest adult minimum wage receive the minimum gross weekly benefit.

The minimum gross weekly paid parental leave benefit for self-employed persons is NZ$165.

The maximum gross weekly paid parental leave benefit is NZ$564.38.

Benefit adjustment: The maximum benefit is adjusted annually on July 1 based on the increase in net average ordinary time weekly earnings. Net average ordinary time weekly earnings are determined by the quarterly employment survey published by Statistics New Zealand. The minimum benefit for self-employed persons is adjusted annually on July 1 based on the increase in the highest minimum wage.

Workers' Medical Benefits

Free services include inpatient care in public hospitals, maternity care, and most laboratory services. Partial subsidies are provided for general practice visits. Costs for care in a private hospital are not subsidized.

Cost sharing: Partial subsidy for approved prescribed medicines, depending on a patient's number of copayments, income, and frequency of use.

Subsequent items are fully subsidized after a patient or family makes 20 copayments of NZ$5 for each item a year.

Low-income families have access to a Community Services Card (CSC) for reduced prescription charges, after hours doctor visits, specialist visits, children's eyeglasses (up to age 15), emergency dental care, travel and lodging support for certain hospitalizations, and home help.

Persons who do not qualify for a CSC can obtain a High Use Health Card (HUHC) if they have made 12 or more doctor's visits in the last 12 months. The HUHC is for individual use only and is not income tested. For HUHC cardholders, visits are subsidized at NZ$15 a visit for adults aged 18 or older, and NZ$20 a visit for children aged 6 to 17.

No reimbursement is provided for dental treatment, physical therapy, or work-related injuries.

The Accident Compensation Corporation (ACC) subsidizes treatment for accident-related injuries.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for workers. Free general practitioner care is provided for children up to age 13; free dental care for children up to age 18.

Special subsidies are provided for low-income families or those who need intensive medical care.

Administrative Organization

Ministry of Social Development (Work and Income) (https://www.msd.govt.nz/) administers cash benefits through its service centers.

Ministry of Social Development (Community Services Card Service Center) (https://www.msd.govt.nz/) administers Community Services Cards.

Ministry of Health (Sector Services) (https://www.health.govt.nz/) administers medical benefits.

The Inland Revenue Department (https://www.ird.govt.nz/) administers statutory paid parental leave benefits.

Work Injury

Regulatory Framework

First laws: 1900 (worker's compensation) and 1974 (accident compensation).

Current law: 2001 (accident compensation), implemented in 2002.

Type of program: Universal and employer-liability (through a public carrier) system.

Coverage

Work injury: Citizens and residents of New Zealand.

Nonwork injury: Citizens and residents of, and temporary visitors to, New Zealand.

Source of Funds

Insured person

Work injury: None.

Nonwork injury: Contribution rates are set each year based on the actual lifetime cost of injuries, according to a schedule in law.

Self-employed person

Work injury: Contribution rates are set each year based on the actual lifetime cost of injuries, according to a schedule in law.

Nonwork injury: Contribution rates are set each year based on the actual lifetime cost of injuries, according to a schedule in law.

Employer

Work injury: Contribution rates are set each year based on experience ratings and injury risk groups, which take into account both the industry and the employer's performances in injury prevention and returning employees to work.

Nonwork injury: None.

Government

Work injury: Contributes as an employer.

Nonwork injury: The cost of the program for nonearners is financed from general revenues.

Qualifying Conditions

Work injury benefits: Must be assessed with a work injury or occupational disease, and be substantially unable to perform usual work as a result of the work injury or occupational disease. A medical practitioner must provide a medical certificate. For noise-induced hearing loss, must be assessed with at least a 6% injury-related loss.

Nonwork-related injury benefits: There is a one-week waiting period.

Temporary Disability Benefits

Temporary disability benefit (Weekly Compensation, earnings tested): 80% of the worker's average gross weekly earnings in the period before the incapacity began is paid until he or she is able to return to work.

The benefit is paid after a one-week waiting period for as long as a certified incapacity lasts, or up to the normal retirement age or 12 months after the incapacity began (whichever is later). (For work-related injuries, the employer pays benefits for the first week)

The minimum gross weekly temporary disability benefit for incapacitated full-time workers is NZ$528.

The maximum gross weekly temporary disability benefit is NZ$1,976.46.

Earnings test: The benefit is reduced by NZ$1 for every NZ$1 of earnings above 20% of the worker's weekly earnings used to calculate benefits.

Employers may make an additional weekly payment to increase the employee's income during incapacity to the level of his or her normal wage. The additional payment is exempt from the benefit reduction.

Benefit adjustment: Benefits are increased annually based on changes in the labor cost index.

Permanent Disability Benefits

Permanent disability pension

Lump-sum payment: A lump sum is paid based on the assessed degree of incapacity: from NZ$3,345.06 (gross) for an assessed incapacity of 10% to NZ$133,802.28 (gross) for an assessed incapacity of at least 80%. Assessment for entitlement begins two years after the injury occurred or occupational disease began, or once the condition stabilizes, whichever is earlier.

Independence allowance: The allowance varies depending on the assessed degree of incapacity: from NZ$191.36 (gross) for an assessed incapacity of 10% to NZ$1,148.81 (gross) for an assessed incapacity of at least 80%. The allowance is paid quarterly in addition to other cash assistance for any long-term incapacity resulting from an injury suffered before April 1, 2002. There is no limit to duration.

Medical practitioners assess the degree of incapacity.

Benefit adjustment: Benefits may increase if the initial assessed level of incapacity increases.

Workers' Medical Benefits

Medical care: A copayment may be required for medical care and physical rehabilitation, according to a schedule in law. The worker pays for the full cost of benefits that are not specified. The full cost of elective surgery performed by a contracted provider is fully funded; partially funded if performed by a non-contracted provider.

Social rehabilitation: Attendant care, household help, childcare, assistive devices and appliances, modification of motor vehicles and residence, and travel-related costs are provided if there is an assessed need.

Vocational rehabilitation: Provided for up to three years (may be extended) to those entitled to compensation for loss of earnings and potential earnings.

Survivor Benefits

Survivor pension

Spouse's pension: 60% of the temporary disability benefit the deceased would have received for a total incapacity is paid. The benefit is paid for up to five years, until the date the deceased's youngest child reaches age 18, or until the date that the spouse no longer cares for the deceased's children younger than age 18 or any other eligible dependent, whichever is later. (The spouse can choose between survivor benefits under superannuation or work injury.)

Orphan's pension: 20% of the temporary disability benefit the deceased would have received for a total incapacity is paid for an orphan up to age 18 (age 21 if a full-time student; no limit if disabled, dependent on the deceased, and with earnings lower than a set amount); 40% for a full orphan.

Other dependents' pension: 20% of the temporary disability benefit the deceased would have received for a total incapacity is paid to other dependents with average weekly earnings over a 12 month-period less than the minimum full-time earner rate.

The maximum combined survivor benefit is 80% of the deceased's weekly earnings, up to a maximum.

Survivor's grant: A lump sum of NZ$6,668.03 (gross) is paid to a spouse; NZ$3,334.04 (gross) to each child younger than age 18 or other dependent.

Child care: NZ$141.79 (gross) a week is paid for one child; NZ$85.07 (gross) each a week for two children; NZ$198.51 (gross) a week for three or more children.

Funeral grant: A lump sum of up to NZ$6,219.44 (gross) is paid to a named survivor.

Administrative Organization

Ministry of Business, Innovation, and Employment (https://www.mbie.govt.nz/) oversees the program and legislation.

New Zealand Treasury (https://treasury.govt.nz/) monitors the performance of the Accident Compensation Corporation.

Accident Compensation Corporation (https://www.acc.co.nz/) administers the benefits.

Employers may self-manage claims.

Unemployment

Regulatory Framework

First law: 1930.

Current law: 1964 (social security), implemented in 1965.

Type of program: Social assistance system.

Coverage

Citizens or permanent residents of New Zealand.

Exclusions: Pensioners, full-time students, and striking workers.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Unemployment benefit (Job Seeker Support, income tested): Must be aged 18 or older (aged 20 or older with a dependent child); have at least two years of continuous residence; be available for and actively seeking full-time work and must comply with the work test, which includes acceptance of any offer of suitable employment. The unemployed person is ineligible for benefits for the first 13 weeks in cases of voluntary unemployment or dismissal for serious misconduct (during which time a provisional benefit may be paid if specified tasks are performed for six weeks).

For citizens or permanent residents with less than two years of residency in New Zealand, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.

Unemployment Benefits

Unemployment benefit (Job Seeker Support, income tested): Up to NZ$215.34 (net) a week is paid if aged 25 or older, single, and with no children; NZ$179.44 (net) a week if aged 20 to 24 or if aged 18 or 19 and living away from home; NZ$143.55 (net) a week if aged 18 or 19 and living with a parent.

Up to NZ$334.05 (net) a week is paid if single with children; up to NZ$192.25 (net) a week for each member of a married, civil-union or de-facto couple with children or NZ$179.44 (net) a week without children.

The benefit is paid after a waiting period of up to two weeks, depending on the beneficiary's previous income and family circumstances.

Income test: The benefit is reduced by NZ$0.70 for every NZ$1 of gross weekly earnings above NZ$80 for beneficiaries who are not single parents. For single parents, the benefit is reduced by NZ$0.70 for every NZ$1 of gross weekly earnings above NZ$100; by NZ$0.30 for every NZ$1 of weekly income from NZ$100 to NZ$200; and by NZ$0.70 for every NZ$1 of weekly income above NZ$200.

There is no limit on the period of eligibility for the unemployment benefit but the beneficiary must reapply every 52 weeks.

Benefit adjustment: Benefits are adjusted annually on April 1 based on changes in the consumer price index for the previous calendar year.

Administrative Organization

Ministry of Social Development (Work and Income) (https://www.msd.govt.nz/) administers benefits through its service centers and provides a one entry point for financial assistance and employment services via its Work and Income' service line (https://www.workandincome.govt.nz/).

Family Allowances

Regulatory Framework

First and current laws: 1964 (social security), implemented in 1965; 2004 (taxation), implemented in 2005; and 2007 (income tax and tax credits), implemented in 2008.

Type of program: Universal and social assistance system.

Note: It is possible to be eligible for more than one tax credit and allowance.

Coverage

Citizens and legal permanent residents of New Zealand.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Sole parent support (social assistance, income tested): Paid to a single parent aged 20 or older with a dependent child younger than age 14. Must be available for part-time work or participate in employment training or job placement seminars, depending on the age of the parent's youngest dependent child. Must have at least two years of continuous residence.

Young parent payment (social assistance, income tested): Paid to parents aged 16 to 18 with dependent children. Single parents aged 16 to 17 must be in exceptional circumstances (neither living with nor supported by parents or guardians), divorced or separated, or living at home or financially supported by parents or guardians with earnings below a certain threshold. Parents aged 16 to 18 who are married or in a civil union do not have to be in exceptional circumstances but neither partner must receive certain other benefits in his or her own right. Must be undertaking or available to undertake full-time secondary or tertiary studies, approved training, or approved work-based learning; or must be exempt from this condition due to personal circumstances. Must have at least two years of continuous residence.

For persons with less than two years of residence, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.

Job seeker support for sole parents (social assistance, income tested): See Unemployment.

Emergency maintenance allowance (social assistance, income tested): Paid to single parents who are ineligible for the sole parent support, job seeker support, supported living payment, youth payment, or young parent payment, and who would experience hardship without the benefit.

Child disability allowance (universal): Paid to the principal caregiver of a dependent child with a serious disability.

Unsupported child's benefit (universal): Paid for a child younger than age 18 who is financially dependent on the caregiver, and the child's parents (biological, adoptive, or step) are unable to care for him or her. The primary caregiver must be aged 18 or older and expect to care for the child for at least 12 months.

Youth payment (social assistance, income tested): Must be aged 16 to 17 with no dependent children. Must be single and in exceptional circumstances (neither living with nor supported by parents or another guardian) or divorced or separated, or must be married or in a recognized union with a person who is not receiving certain benefits in his or her own right. Must be undertaking or available to undertake full-time secondary or tertiary studies, approved training, or approved work-based learning; or must be exempt from this condition due to personal circumstances. Must have at least two years of continuous residence.

For persons with less than two years of residence, a benefit may be paid in cases of hardship. For nonpermanent residents, an income- and asset-tested emergency benefit may be paid in cases of hardship.

Family tax credit (social assistance, income tested): Paid to families with dependent children up to age 17 (age 18 if a student). The principal caregiver or the child must meet a family income test and a residence test.

In-work tax credit (social assistance, income tested): Paid to families with dependent children up to age 17 (age 18 if a student). A two-parent family must work jointly more than 30 hours a week; 20 hours a week for single parents. Parents receiving paid parental leave or accident compensation for an injury suffered after January 1, 2006, can meet the work hours test. No eligible parent may receive an income-tested benefit, a student allowance, or a parental allowance under the War Pensions Act 1954. The principal caregiver or the child must meet a family income test and a residence test.

Minimum family tax credit (social assistance, income tested): Paid to working families with dependent children up to age 17 (age 18 if a student) with annual income less than NZ$26,156 (net). A two-parent family must be working jointly more than 30 hours a week; 20 hours a week for single parents. Parents receiving paid parental leave or accident compensation for an injury suffered after January 1, 2006, can meet the work hours test. No eligible parent may receive an income-tested benefit or a student allowance. The principal caregiver or the child must meet a residence test.

Best Start tax credit (social assistance, income tested): Paid to families after the end of paid parental leave until the child reaches age 3 (from birth for families who are not entitled to paid parental leave).

Income test: An income test is applied once the child reaches age 1. For children younger than age 1, there is no income test.

Family Allowance Benefits

Sole parent support (social assistance, income tested): NZ$334.05 (net) a week is paid for single parents after a waiting period of up to two weeks, depending on previous income and family circumstances. Other rates depend on age, relationship status, number of dependents, and income.

Income test: The benefits are reduced by NZ$0.30 for every NZ$1 of gross annual earnings above NZ$5,200 and by NZ$0.70 for every NZ$1 of gross annual earnings above NZ$10,400.

Young parent payment (social assistance, income tested): Up to NZ$334.05 (net) a week is paid to a single person aged 18 or aged 16 to 17 and receiving no support from his or her parents. Accommodation, utilities, and other related expenses may be paid directly from the benefit payment; a food allowance is credited to a payment card; and a cash allowance is paid.

Income test: The benefit is reduced by NZ$1 for every NZ$1 of additional income above NZ$211.96 a week.

Job seeker support for sole parents (social assistance, income tested): See Unemployment.

Emergency maintenance allowance (social assistance, income tested): NZ$334.05 (net) a week is paid after a waiting period of up to two weeks, depending on previous income and family circumstances.

Income test: The benefit is reduced by NZ$0.30 for every NZ$1 of gross annual earnings above NZ$5,200 and by NZ$0.70 for every NZ$1 of gross annual earnings above NZ$10,400.

Child disability allowance (universal): NZ$47.64 (gross) a week is paid.

Unsupported child's benefit (universal): Up to NZ$209.52 (gross) a week is paid for each eligible unsupported child, depending on age.

Youth payment (social assistance, income tested): NZ$179.44 (net) a week is paid.

Income test: The benefit is reduced by NZ$1 for every NZ$1 of additional income above NZ$211.96 a week.

Benefit adjustment: The sole parent support, the job seeker support for sole parents, the emergency maintenance allowance, the child disability allowance, the young parent payment, and the youth payment are adjusted on April 1 based on changes in the consumer price index for the previous year.

Family tax credit (social assistance, income tested): NZ$113.04 (gross) a week is paid for the first child and NZ$91.25 (gross) a week for each additional child.

Income test: The total benefit is reduced by NZ$0.25 for every NZ$1 of gross annual earnings above NZ$42,700.

In-work tax credit (social assistance, income tested): Up to NZ$72.50 (gross) a week is paid for up to three eligible children; NZ$15 (gross) a week for each additional child.

Income test: The total benefit is reduced by NZ$0.2225 for every NZ$1 of gross annual earnings above NZ$36,350.

Minimum family tax credit (social assistance, income tested): A guaranteed gross income for working families of NZ$26,156 a year is paid.

Best Start tax credit (social assistance, income tested): Up to NZ$60 a week is paid for each eligible child.

Income test: For a child aged 1 or older, the benefit is reduced by NZ$0.21 for every NZ$1 of gross annual earnings above NZ$79,000; for a child younger than age 1, there is no income test.

Benefit adjustment: The family tax credit and the best start tax credit are automatically adjusted when the cumulative increase in the consumer price index reaches 5%. The in-work tax credit is subject to periodic review; the minimum family tax credit is reviewed annually; and both are adjusted at the discretion of the government.

Administrative Organization

Ministry of Social Development (Work and Income) (https://www.msd.govt.nz/) administers allowances through its service centers.

Inland Revenue Department (http://www.ird.govt.nz/) administers the in-work tax credit, minimum family tax credit, best start tax credit, and family tax credit for working families who do not receive a benefit.

Oman

Exchange rate: US$1.00 = 0.39 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1991 (social insurance), implemented in 1992.

Type of program: Social insurance system.

Note: An income-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

Coverage

Citizens of Oman employed in the private sector or working in one of the Gulf Cooperation Council countries (Bahrain, Kuwait, Qatar, Saudi Arabia, or United Arab Emirates).

Voluntary coverage for citizens of Oman working abroad and self-employed persons working in Oman.

Exclusions: Foreign nationals and household workers.

Special system for certain public-sector employees.

Source of Funds

Insured person: 7% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 325 rials if working in Oman; 200 rials if working abroad.

The maximum monthly earnings used to calculate contributions are 3,000 rials if working in Oman; 1,000 rials if working abroad.

Self-employed person: The contribution rate varies depending on income: 6.5% of monthly declared income from 225 rials to 249 rials; 8.5% of income from 250 rials to 399 rials; 11% of income from 400 rials to 599 rials; 12% of income from 600 rials to 799 rials; 13% of income from 800 rials to 999 rials; 14% of income from 1,000 rials to 1,199 rials; 15% of income from 1,200 rials to 1,499 rials; and 16% of income from 1,500 rials to 3,000 rials.

The minimum monthly earnings used to calculate contributions are 225 rials.

The maximum monthly earnings used to calculate contributions are 3,000 rials.

Employer: 10.5% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 325 rials if working in Oman; 200 rials if working abroad.

The maximum monthly earnings used to calculate contributions are 3,000 rials if working in Oman; 1,000 rials if working abroad.

Government: 5.5% of gross monthly covered earnings for employed persons. For self-employed persons, 13.5% of the self-employed person's monthly declared income from 225 rials to 249 rials; 11.5% of income from 250 rials to 399 rials; 9% of income from 400 rials to 599 rials; 8% of income from 600 rials to 799 rials; 7% of income from 800 rials to 999 rials; 6% of income from 1,000 rials to 1,199 rials; 5% of income from 1,200 rials to 1,499 rials; and 4% of income from 1,500 to 3,000 rials.

The minimum monthly earnings used to calculate contributions are 225 rials.

The maximum monthly earnings used to calculate contributions are 3,000 rials.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions (men) or age 55 with at least 120 months of contributions (women).

Early pension: Aged 45 to 59 with at least 240 months (men) or 180 months (women) of contributions.

Pension supplement (end-of-service grant): Paid to supplement an old-age pension claimed at the normal retirement age.

Old-age settlement (end-of-service benefit): Paid at the normal retirement age if the insured has at least 12 months of contributions but does not meet the contribution requirement for an old-age pension.

Benefit supplement (end-of-service grant): Paid to supplement the old-age settlement.

Disability pension: Must be younger than the normal retirement age, be assessed with a disability, and have at least six consecutive months of contributions before the disability began, or at least 12 nonconsecutive months of contributions, including at least three months immediately before the disability began.

Pension supplement (end-of-service grant): Paid to supplement the disability pension.

Disability settlement (end-of-service benefit): Must be assessed with a disability, have at least one year of contributions, and not meet the contribution requirement for a disability pension.

Benefit supplement (end-of-service grant): Paid to supplement the disability settlement.

Survivor pension: The deceased was in covered employment at the time of death or had ceased work within the last 12 months, and had at least six consecutive months of contributions immediately before death or 12 nonconsecutive months of contributions, including at least three months immediately before death.

Eligible survivors include widow(er)s, sons up to age 22 (age 26 if a full-time student, no limit if disabled), unmarried daughters of any age, and dependent parents, brothers, and sisters.

The widow(er)'s pension ceases upon remarriage and resumes if the widow(er) divorces or is widowed.

Marriage grant: Paid to an orphaned daughter upon marriage.

Pension supplement (end-of-service grant): Paid to supplement the survivor pension.

Survivor settlement (end-of-service benefit): The deceased had at least one year of contributions but did not meet the contribution requirement for a survivor pension.

Benefit supplement (end-of-service grant): Paid to supplement the survivor settlement.

Funeral grant: Paid when an insured person or an old-age or disability pensioner dies.

Eligible survivors include a widow(er), an adult child, or the person who paid for the funeral.

Death grant: Paid when an insured person or an old-age or disability pensioner dies.

Old-Age Benefits

Old-age pension: 3% of the insured's pensionable salary multiplied by the number of full years of contributions is paid.

The pensionable salary is the insured's average gross monthly earnings in the last five years of employment.

The minimum monthly old-age pension is 202.50 rials.

The maximum monthly old-age pension is 80% of the insured's pensionable salary.

Early pension: A reduced pension is paid depending on the insured's age and gender. For men, the reduction is from 6% (age 59) to 30% (age 45); for women, from 7% (age 54) to 25% (age 45).

Pension supplement (end-of-service grant): A lump sum of the insured's last monthly salary for each year of contributions, up to 10 years, is paid.

Old-age settlement (end-of-service benefit): A lump sum of the insured's last monthly salary for each of the first three years of contributions plus two times the last monthly salary for each additional year of contributions is paid.

Benefit supplement (end-of-service grant): A lump sum of the insured's last monthly salary for each year of contributions, up to 10 years, is paid.

Permanent Disability Benefits

Disability pension: 50% of the insured's earnings when the disability began or the old-age pension the insured is entitled to receive, whichever is greater, is paid.

Pension supplement (end-of-service grant): A lump sum of the insured's last monthly salary for each year of contributions, up to 10 years, is paid.

Disability settlement (end-of-service benefit): A lump sum of the insured's last monthly salary for each of the first three years of contributions plus two times the last monthly salary for each additional year of contributions is paid.

Benefit supplement (end-of-service grant): A lump sum of the insured's last monthly salary for each year of contributions, up to 10 years, is paid.

Survivor Benefits

Survivor pension

Spouse's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to eligible sons and daughters.

Marriage grant: A lump sum of 15 times the orphan's pension is paid.

Other eligible survivors: 25% of the old-age or disability pension the deceased received or was entitled to receive is split equally among other eligible survivors.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Pension supplement (end-of-service grant): A lump sum of the insured's last monthly salary for each year of contributions, up to 10 years, is paid.

Survivor settlement (end-of-service benefit): A lump sum of the insured's last monthly salary for each of the first three years of contributions plus two times the last monthly salary for each additional year of contributions is paid.

Benefit supplement (end-of-service grant): A lump sum of the insured's last monthly salary for each year of contributions, up to 10 years, is paid.

Funeral grant: If the deceased was employed at the time of death, a lump sum of the last three months of his or her covered earnings is paid; if the deceased was a pensioner, a lump sum of three months of the old-age or disability pension is paid.

The maximum funeral grant is 1,000 rials.

Death grant: If the deceased was employed at the time of death, a lump sum of the last three months of his or her covered earnings is paid; if the deceased was a pensioner, three months of the old-age or disability pension is paid.

Administrative Organization

Minister of Manpower (https://www.manpower.gov.om/) provides general supervision.

Public Authority for Social Insurance (https://www.pasi.gov.om/), managed by a 13-member board of directors chaired by the Minister of Manpower, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1973 (labor law).

Current laws: 1996 (constitution) and 2003 (labor law).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Citizens of Oman.

Employer liability (cash benefits): Employees covered by the labor code.

Exclusions: Self-employed persons, family labor, and household workers.

Special system for certain public-sector employees.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least 12 months of continuous employment with the same employer.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last gross earnings is paid for the first 15 days of sick leave; 75% from the 16th to the 25th day; 50% from the 26th to the 35th day; and 25% from the 36th to the 45th day.

Maternity benefit (employer liability): 100% of the employee's last gross earnings is paid for seven weeks.

Workers' Medical Benefits

Public hospitals and health facilities provide free primary, secondary, and tertiary medical services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for workers.

Administrative Organization

Cash benefits: Ministry of Manpower (https://www.manpower.gov.om/) provides general supervision.

Medical benefits: Ministry of Health (https://www.moh.gov.om/) provides general supervision and coordinates medical care.

Government hospitals, local hospital, and health centers provide medical services.

Work Injury

Regulatory Framework

First law: 1977.

Current law: 1991 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Citizens of Oman employed in the private sector.

Exclusions: Foreign nationals, household workers, self-employed persons, and citizens of Oman working abroad.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 325 rials if working in Oman; 200 rials if working abroad.

The maximum monthly earnings used to calculate contributions are 3,000 rials if working in Oman; 1,000 rials if working abroad.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's last monthly earnings divided by 30 is paid daily for the first six months; 75% for the next six months; thereafter, a medical committee assesses the capacity for work to determine whether the temporary disability benefit is extended or a permanent disability pension is awarded.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 75% of the insured's average monthly earnings or the old-age pension the insured is entitled to receive, whichever is greater, is paid.

The minimum monthly permanent disability pension is 202.50 rials.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, the full permanent disability pension multiplied by the assessed degree of disability is paid; for an assessed degree of disability of less than 30%, a lump sum of 36 months of the full permanent disability pension multiplied by the assessed degree of disability is paid.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Administrative Organization

Minister of Manpower (https://www.manpower.gov.om/) provides general supervision.

Public Authority for Social Insurance (https://www.pasi.gov.om/), managed by a 13-member board of directors chaired by the Minister of Manpower, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First and current law: 2014 (social assistance).

Type of program: Social assistance system.

Coverage

Needy citizens of Oman.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Paid to assist with care, mobility, and additional medical costs for persons with certain chronic diseases.

Income test: Individual or family income must not exceed a certain limit.

Cash assistance (income tested): Paid to orphans, widows, abandoned women, older persons, persons with disabilities, and certain other families not receiving income from work.

Income test: Family income and assets must not exceed certain limits.

Immediate cash assistance: Paid to vulnerable persons in crisis and emergency situations, or victims of a natural or man-made disaster in dire need of temporary assistance. The claim must be made within 15 days after the event.

Housing assistance: Paid to individuals or families whose house is damaged or destroyed by a catastrophe.

Death grant: Paid if the deceased died as a result of a natural or man-made disaster.

Family Allowance Benefits

Income support (income tested): 20 rials to 100 rials a month is paid depending on the level of care needed.

Cash assistance (income tested): 80 rials to 264 rials a month is paid depending on household circumstances and the number of eligible beneficiaries.

Immediate cash assistance: 100 rials to 300 rials is paid depending on family composition.

Housing assistance: 400 rials to 600 rials is paid depending on family composition.

Benefits may be paid as a lump sum or in periodic payments.

An additional lump-sum benefit of up to 2000 rials may be paid under certain conditions to purchase property.

Death grant: 1,500 rials is paid to an eligible survivor; 1,000 for a dependent child.

Administrative Organization

Ministry of Social Development (http://www.mosd.gov.om/) provides general supervision and administers the program.

Pakistan

Exchange rate: US$1.00 = 121.47 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1972, never implemented.

Current laws: 1976 (old-age benefits) and 2014 (old-age benefits in Sindh).

Type of program: Social insurance system.

Note: Pakistan's constitution was amended in 2010 to devolve social and labour legislation to the provinces. Some provinces have passed legislation but maintain key features of existing federal programs, and federal legislation is still in effect for provinces that have not yet passed legislation. The federal program is detailed here, noting provincial variation where information is available.

Coverage

Employees of firms with five or more workers.

Voluntary coverage for employees of firms with up to five workers.

Exclusions: Self-employed persons and family labor.

Special systems for public-sector employees, military and police personnel, and railway employees.

Source of Funds

Insured person: 1% of the monthly minimum wage (none for residents of Sindh province).

The monthly minimum wage is 15,000 rupees in the provinces of Punjab, Islamabad, Capital Territory, Khyber Pakhtunkwha, and Balochistan; 16,200 in the province of Sindh (July 2018).

Self-employed person: Not applicable.

Employer: 5% of the monthly minimum wage.

The monthly minimum wage is 15,000 rupees in the provinces of Punjab, Islamabad, Capital Territory, Khyber Pakhtunkwha, and Balochistan; 16,200 in the province of Sindh (July 2018).

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions; miners can claim the pension earlier under certain conditions.

Covered employment may continue.

Early pension (except in Sindh province): Age 55 (men) or age 50 (women) with at least 15 years of contributions.

Old-age settlement (Old-age Grant): Age 60 (men) or age 55 (women) with at least two years but less than 15 years of contributions; miners can claim the benefit earlier under certain conditions.

Disability pension (Invalidity Pension): Must be younger than the normal retirement age, have at least a 67% assessed loss of earning capacity, and have at least 15 years of contributions or at least five years of contributions, including at least three years in the last five years before the disability began.

A medical board assesses the degree of disability.

Survivor pension: The deceased was in covered employment at the time of death and had at least 36 months of contributions; or received or was entitled to receive an old-age or disability pension.

Eligible survivors (in order of priority) include a spouse, a son younger than age 18 (no limit if disabled) or an unmarried daughter younger than age 18, and the deceased's parents. The surviving spouse must have been married to the deceased before the deceased reached the minimum retirement age for the old-age pension.

Old-Age Benefits

Old-age pension: 2% of the insured's average monthly earnings in the last 12 months multiplied by the number of years of contributions is paid.

The minimum monthly old-age pension is 5,250 rupees.

Early pension (except in Sindh province): The pension is reduced by 0.5% for each month it is claimed before the normal retirement age.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis.

Old-age settlement (Old-age Grant): A lump sum of one month of the insured's average monthly earnings for each year of contributions is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension): 2% of the insured's average monthly earnings in the last 12 months multiplied by the number of years of contributions is paid from the month after the month in which the disability began.

The minimum monthly disability pension is 5,250 rupees.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis.

Survivor Benefits

Survivor pension: 100% of the minimum monthly pension is paid to, or split equally among, the surviving spouse or

spouses. If there is no surviving spouse, the pension is split equally among eligible orphans. If there is no surviving spouse (or if the surviving spouse dies within five years of first receiving the survivor pension) or eligible orphan, the survivor pension is paid to the deceased's surviving parents for up to five years after the death (or up to five years after the death of the deceased's spouse).

The minimum monthly survivor pension is 5,250 rupees.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Ministry of Overseas Pakistanis and Human Resource Development provides general supervision.

Employees' Old-Age Benefits Institution (http://www.eobi.gov.pk/) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1958 (maternity).

Current laws: 1958 (maternity) and 1965 (provincial social security).

Type of program: Social insurance system.

Note: Pakistan's constitution was amended in 2010 to devolve social and labour legislation to the provinces. Some provinces have passed legislation but maintain key features of existing federal programs, and federal legislation is still in effect for provinces that have not yet passed legislation. The federal program is detailed here, noting provincial variation where information is available.

Coverage

Private-sector employees and household workers with monthly earnings up to 18,000 rupees (22,000 rupees in Punjab province).

Eligibility for benefits does not cease upon leaving covered employment.

Exclusions: Self-employed persons and family labor.

Special systems for public-sector employees, military and police personnel, and employees of local authorities and railways.

Source of Funds

Insured person: A monthly flat-rate contribution of 40 rupees.

The insured person's contributions also finance work injury benefits.

Self-employed person: Not applicable.

Employer: 6% of monthly payroll; 7% of monthly payroll up to 5,000 rupees in Balochistan province.

The employer's contributions also finance work injury benefits.

Government: None.

Qualifying Conditions

Cash sickness benefit: Must have at least 90 days of contributions in the six months before the incapacity began.

Cash maternity benefit: Must have at least 180 days of contributions in the 12 calendar months immediately before the expected date of childbirth.

Medical benefits: There is no minimum qualifying period.

Maternity medical benefits: Must have at least 90 days of contributions in the last six months.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's earnings (50% in Khyber Pakhtunkhwa and Balochistan provinces) is paid; 100% for tuberculosis and cancer (50% in Khyber Pakhtunkhwa and Balochistan provinces). The benefit is paid after a two-day waiting period for up to 121 days (365 days for tuberculosis and cancer) in a one-year period.

Maternity benefit: 100% of the insured's earnings is paid for six weeks before and six weeks after the expected date of childbirth.

Workers' Medical Benefits

Medical benefits: Primary health care facilities and hospitals provide medical services. Benefits include general medical care, specialist care, medicine, hospitalization, and transportation.

Benefits are provided for as long as considered necessary or for six months after the patient has exhausted entitlement to sickness benefits, whichever period is shorter.

Maternity medical benefits: Prenatal and postnatal care is provided for up to 12 weeks.

Dependents' Medical Benefits

Primary health care facilities and hospitals provide medical services. Benefits include general medical care, specialist care, medicine, hospitalization (for maternity, surgery, and cancer only), maternity care, and transportation.

Eligible dependents include the insured's wives or a dependent, disabled husband; dependent, unmarried children up to age 21; and dependent parents.

Administrative Organization

Provincial Labour Department provides general supervision.

Provincial Employees' Social Security Institutions, managed by a tripartite governing body and a commissioner, administer the program and collect contributions in each province. Each institution may establish its own dispensary hospital or contract with a public or private agency for medical services.

Work Injury

Regulatory Framework

First and current laws: 1923 (workmen's compensation), implemented in 1924; and 1965 (provincial social security).

Type of program: Social insurance and employer-liability system.

Note: The 1923 workmen's compensation law remains in force for employees not covered by the 1965 social security law.

Pakistan's constitution was amended in 2010 to devolve social and labour legislation to the provinces. Some provinces have passed legislation but maintain key features of existing federal programs, and federal legislation is still in effect for provinces that have not yet passed legislation. The federal program is detailed here, noting provincial variation where information is available.

Coverage

Social insurance: Employees and household workers with monthly earnings up to 18,000 rupees (22,000 rupees in Punjab province).

Exclusions: Self-employed persons and family labor.

Special systems for public-sector employees, military and police personnel, and employees of local governments and railways.

Employer liability: Employees of firms with at least 10 workers.

Exclusions: Self-employed persons.

Special systems for public-sector employees, military and police personnel, and employees of local authorities and railways.

Source of Funds

Insured person

Social insurance: See source of funds under Sickness and Maternity.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Sickness and Maternity.

Employer liability: The total cost.

Government

Social insurance: None.

Employer liability: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefit (Injury Benefits, social insurance): 60% of the insured's earnings (100% in Punjab and Sindh) is paid for up to 180 days.

Temporary disability benefit (employer liability): 50% of the employee's monthly earnings is paid for up to one year; for lung disease, 33% of monthly earnings for up to five years.

Permanent Disability Benefits

Permanent disability pension (Disablement Pension, social insurance): For a total disability (loss of earning capacity of at least 67%), 75% of the insured's last monthly earnings (100% in Punjab) is paid.

Partial disability: For an assessed loss of earning capacity of at least 21% but less than 67%, a percentage of the full permanent disability pension is paid, according to a schedule in law. For an assessed degree of disability of less than 21%, a lump sum is paid.

Permanent disability benefit (employer liability): For a total disability, a lump sum of 200,000 rupees (300,000 rupees in Khyber Pakhtunkhwa, 400,000 rupees in Punjab, and 500,000 rupees in Sindh) is paid.

Workers' Medical Benefits

Primary health care facilities and hospitals provide medical services. Benefits include general medical care, specialist care, medicine, hospitalization, maternity care, and transportation.

There is no limit to the duration of benefits.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 60% of the full permanent disability pension the deceased received or was entitled to receive is paid to a widow or a needy widower with a disability. If there is more than one widow, the pension is split equally.

Orphan's pension: 20% of the full permanent disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 16 (age 21 in Sindh, no limit for unmarried daughters); 40% for a full orphan.

Dependent parent's pension: If there is no eligible widow(er) or orphan, 20% of the full permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent.

The maximum combined survivor pension is 100% of the full permanent disability pension the deceased received or was entitled to receive.

Iddat grant (social insurance): A widow in covered employment may receive a lump sum of up to 130 times her daily earnings on the date of her husband's death.

Death grant (social insurance): A lump sum of 30 days of the sickness benefit is paid to an eligible widow(er) or the person who paid for the funeral (see Sickness and Maternity).

The minimum death grant is 1,500 rupees.

Survivor grant (employer liability): A lump sum of 200,000 rupees (300,000 rupees in Khyber Pakhtunkhwa, 400,000 rupees in Punjab, or 500,000 rupees in Sindh) is paid.

Administrative Organization

Provincial Labour Department provides general supervision of the social insurance program.

Provincial Employees' Social Security Institutions in each province collect contributions and administer social insurance benefits.

Workmen's compensation commissioners in each province provide general supervision of the employer-liability program.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The labor code requires employers with at least 20 employees to provide a severance payment of the employee's last 30 days of wages for each year of employment.

Family Allowances

Regulatory Framework

First and current laws: 1991 (family allowances) and 2010 (family allowances).

Type of program: Social assistance system.

Note: Additional financial assistance and medical treatment is also provided through the Bait-ul-Mal Program to needy persons who do not receive benefits from other social welfare agencies.

Coverage

Needy citizens of Pakistan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (Benazir Income Support Programme [BISP], means tested): Paid to needy families.

Child education benefit (Waseela-e-Taleem [WeT], means tested): Paid to families with children aged 4 to 12 to assist with primary education costs. Each child must pass an admission verification test in the first quarter and maintain a school attendance rate of at least 70%.

Child education benefit (Child Support Programme [CSP], means tested): Paid to families with children aged 5 to 16 to assist with primary education costs. Families must meet certain other conditions.

Family Allowance Benefits

Family allowance (Benazir Income Support Programme [BISP], means tested): 4,700 rupees a quarter is paid (2017).

Child education benefit (Waseela-e-Taleem [WeT], means tested): 750 rupees a quarter is paid for each eligible child.

Child education benefit (Child Support Programme [CSP], means tested): 300 rupees a month is paid to families with one child; 600 rupees a month to families with two or more children.

Administrative Organization

The Benazir Income Support Programme (http://bisp.gov.pk/) and the Pakistan Bait-ul-Mal (http://www.pbm.gov.pk/) pay benefits.

Palau

Exchange rate: Currency is the US dollar (US$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967.

Current law: 1987 (social security), implemented in 1991.

Type of program: Social insurance system.

Coverage

Gainfully employed persons and certain categories of self-employed persons.

Voluntary coverage for self-employed persons, including farmers, fishermen, and taxi drivers, with no employees and gross earnings of at least US$300 a quarter but less than US$10,000 a year.

Exclusions: Casual labor and self-employed persons with no employees and gross quarterly earnings of less than US$300.

Source of Funds

Insured person: 7% of earnings.

There are no maximum earnings used to calculate contributions.

Self-employed person: 14% of twice the salary of his or her highest paid employee; 14% of one quarter of gross annual earnings with no employees; none for persons who have reached the normal retirement age.

There are no maximum earnings used to calculate contributions.

Employer: 7% of payroll.

There are no maximum earnings used to calculate contributions.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 38 quarters of coverage.

Deferred pension: The pension may be deferred.

Earnings test: From the normal retirement age up to age 64, employment may continue and a reduced pension is paid. From age 65, there is no penalty for continuing to work.

The old-age pension is payable abroad under reciprocal agreement.

Disability pension: Must be assessed as incapable of substantial gainful activity due to a physical or mental disability that is expected to last for at least a year or result in death. Must have one quarter of coverage for each year after June 1968 or since age 21 (whichever is later) with at least 12 quarters of coverage, including at least eight quarters of coverage in the 13 quarters before the disability began; or at least 120 quarters of coverage at the time the disability began.

Earnings test: If the insured is younger than age 65, employment may continue and a reduced pension is paid. From age 65, there is no penalty for continuing to work.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension: The deceased had at least one quarter of coverage for each year after June 1968 or since age 21 (whichever is later) or had at least eight quarters of coverage in the 13 quarters before death. Survivors may only receive one survivor pension.

Eligible survivors include a widow(er) and unmarried children younger than age 18 (age 22 if a student; no limit if disabled before age 22) who were dependent on or living with the deceased.

Earnings test: For a widow(er) younger than age 60, employment may continue and a reduced pension is paid. From age 60, there is no penalty for continuing to work.

The widow(er)'s pension ceases upon remarriage if the widow(er) is younger than age 60.

The survivor pension is payable abroad under reciprocal agreement.

Survivor settlement: The deceased did not meet the coverage requirements for an old-age or disability pension at the time of death.

Eligible survivors include (in order of priority) a widow(er), children, parents, a legal representative, or persons who lived with the deceased.

Old-Age Benefits

Old-age pension: The monthly pension is 8.3% of the sum of the following: 27% of the first US$11,000 of the insured's cumulative covered earnings, 2.9% of earnings greater than US$11,000 up to US$44,000, 1.5% of earnings greater than US$44,000 up to US$499,999, and 0.75% of earnings above US$499,999.

The minimum monthly old-age pension is US$148.

Earnings test: The pension is reduced by US$1 for every US$3 of earnings above US$3,000 a quarter until the insured reaches age 65.

Deferred pension: A pension is paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 8.3% of the sum of the following: 27% of the first US$11,000 of the insured's cumulative covered earnings, 2.9% of earnings greater than US$11,000 up to US$44,000, 1.5% of earnings greater than US$44,000 up to US$499,999, and 0.75% of earnings above US$499,999.

The minimum monthly disability pension is US$148.

Earnings test: The pension is reduced by US$1 for every US$3 of earnings above US$3,000 a quarter until the insured reaches age 65.

Survivor Benefits

Survivor pension

Spouse's pension: 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 60 or older; 60% if younger than age 60 or aged 60 or older and remarried.

The minimum monthly spouse's pension is US$148.

Earnings test: The pension is reduced by US$1 for every US$3 of earnings above US$3,000 a quarter until the widow(er) reaches age 60.

Orphan's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible child.

The minimum monthly orphan's pension is US$148.

The maximum combined monthly spouse's and orphan's pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor settlement: A lump sum is paid and split equally among eligible survivors.

Administrative Organization

Palau Social Security System Administration (http://www.ropssa.org/) administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current law: 2010 (health care financing).

Type of program: Social insurance and mandatory individual account system (medical benefits only).

Coverage

Employed persons.

Voluntary coverage for unemployed persons younger than age 60; self-employed persons with no employees and with quarterly earnings of up of US$1,300; and dependents of beneficiaries of government-subsidized National Health Insurance.

Source of Funds

Insured person

Social insurance (national health insurance): None.

Mandatory individual account (medical savings account): 2.5% of gross monthly earnings.

The insured's contributions are paid quarterly.

Self-employed person

Social insurance (national health insurance): US$40.95 with quarterly earnings up to US$1,300; 2.25% of earnings with quarterly earnings greater than US$1,300 but less than US$10,000; and 5% of earnings with quarterly earnings of at least US$10,000.

The self-employed person's contributions are paid quarterly.

Mandatory individual account (medical savings account): A minimum deposit of US$10.

Employer

Social insurance (national health insurance): 2.5% of gross monthly payroll.

The employer's contributions may be paid every two weeks or quarterly.

Mandatory individual account (medical savings account): None.

Government

Social insurance (national health insurance): The total cost of health insurance for persons older than age 60, unemployed, or disabled.

Mandatory individual account (medical savings account): None.

Qualifying Conditions

Persons older than age 60, unemployed, or disabled must have at least two quarters of coverage. Currently employed persons must have at least two quarters of contributions.

Sickness and Maternity Benefits

No statutory benefits are provided.

Workers' Medical Benefits

National health insurance (social insurance): 80% of the cost of necessary medical treatment, including off-island referrals to the Philippines and Taiwan (up to US$35,000 for each case).

Copayment: The maximum copayment ranges from US$200 to US$400 for treatment in Palau (US$1,000 to US$4,000 for treatment abroad), depending on annual household income.

Medical savings account (mandatory individual account): The medical savings account may be used to cover copayments of up to 20% of the cost of treatment at public hospitals and clinics and participating private clinics (up to the cost of equivalent treatment, if available, at public hospitals) and private insurance premiums.

Other withdrawals are not possible. If the account holder dies or permanently leaves the country (noncitizens only), the individual account balance is paid to (in order of priority) the surviving spouse, children (split equally), parents (split equally), or other designated beneficiaries.

Dependents' Medical Benefits

National health insurance (social insurance) and medical savings account (mandatory individual account): Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a spouse, a cohabiting partner under certain conditions, and children younger than age 18 (age 21 if a student). Other family members are not covered by the National health insurance program but may receive benefits through the insured's medical savings accounts.

Administrative Organization

National Healthcare Governing Committee provides general supervision.

Palau Social Security System Administration (http://www.ropssa.org/) administers the programs and collects contributions.

Papua New Guinea

Exchange rate: US$1.00 = 3.21 kina.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1980 (provident fund).

Current law: 2000 (superannuation), implemented in 2002.

Type of program: Mandatory occupational retirement system.

Coverage

Employed persons in firms with at least 15 employees.

Voluntary coverage for self-employed persons, employed persons in firms with less than 15 employees (if their employer agrees to join the fund), and noncitizens.

Exclusions: Casual workers with employment contracts of less than three months and household workers.

Source of Funds

Insured person: At least 6% of gross monthly earnings. Additional voluntary contributions of up to 9% of gross monthly earnings are possible.

Self-employed person: At least 20 kina a month.

Employer: At least 8.4% of gross monthly payroll. Additional voluntary contributions of up to 6.6% of gross monthly payroll are possible.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age benefit: Age 55; at any age if permanently emigrating or if unemployed with no contributions in the last 12 months.

Partial withdrawal: At any age if unemployed with no contributions in the last three to 11 months.

Employment must cease.

Housing withdrawal: Must be younger than age 55 with at least five consecutive years of contributions.

Disability benefit: Must be assessed with a total permanent incapacity.

Survivor benefit: Paid to a named survivor when the insured dies before retirement.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid. If permanently emigrating, the amount is paid after 12 months. (If an unemployed insured person has less than 1,000 kina in the account, the total amount can be withdrawn after three months.)

Partial withdrawal: A lump sum of 200 kinas or 50% of the insured's last monthly earnings, whichever is greater, is paid.

Housing withdrawal: Up to 100% of the member's paid contributions may be withdrawn to purchase or build a house or to pay for repairs, maintenance, or extensions to an existing house. Members must make an additional monthly contribution of 2% of gross earnings to repay the loan.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

Administrative Organization

Bank of Papua New Guinea (https://www.bankpng.gov.pg/) regulates the superannuation funds.

Superannuation funds are responsible for the administration of contributions and benefits and the investment of funds.

Trustees of authorized superannuation funds appoint licensed investment managers and administrators.

Directors, investment managers, and fund administrators oversee the management, investment, and administration of superannuation funds.

Sickness and Maternity

Regulatory Framework

First and current law: 1978 (labor law).

Type of program: Employer-liability system. Cash sickness benefits only.

Note: Limited medical services are provided in government health centers and public hospitals.

Coverage

Private-sector employees.

Exclusions: Self-employed persons, casual workers, and piece workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: Must have been employed for at least six months with the same employer and provide a medical certificate.

Cash maternity benefit: No statutory benefits are provided.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's usual earnings is paid for up to 18 days.

Maternity benefit: No paid statutory benefits are provided. Labor law requires employers to provide six months of unpaid maternity leave.

Workers' Medical Benefits

Government clinics and hospitals provide free primary health care to the population.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Department of Labor and Industrial Relations provides general supervision of cash benefits.

Employers pay benefits to employees.

National Department of Health (http://www.health.gov.pg/) provides general supervision of medical benefits.

Provincial and local governments administer medical benefits.

Work Injury

Regulatory Framework

First law: 1958.

Current law: 1978 (workers' compensation).

Type of program: Employer-liability system through private carriers.

Coverage

Employed persons, including household workers.

Exclusions: Self-employed persons and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or provides benefits directly to employees).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while traveling to and from work are covered.

Temporary Disability Benefits

Information is not available.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 80% of the employee's average weekly earnings is paid.

The minimum annual earnings used to calculate benefits are 625 kina.

The maximum annual earnings used to calculate benefits are 1,875 kina.

The minimum weekly permanent disability pension is 18 kina.

The maximum permanent disability pension is 100% of the employee's earnings or 75 kina plus 10 kina for each dependent child if the employee has a fully or partially dependent spouse (65 kina for a single person), whichever is less.

The maximum employer liability for a total disability is 25,000 kina.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability pension is paid based on the degree of disability.

Workers' Medical Benefits

Medical benefits include the reasonable cost of treatment, medicine, hospitalization, surgery, transportation, appliances, and specialist treatment, up to a maximum.

Survivor Benefits

Survivor grant: A lump sum of eight times the deceased's annual earnings when the injury occurred or the occupational disease began plus 10 kina a week for each dependent child is paid.

The minimum survivor grant is 8,750 kina plus 10 kina a week for each dependent child.

The maximum survivor grant is 25,000 kina plus 10 kina a week for each dependent child.

The deceased's spouse and children must receive at least 50% of the survivor grant. A court may decide eligibility and the amount paid to each other survivor.

Funeral grant: Up to 750 kina is paid for the cost of the funeral.

Administrative Organization

Department of Labor and Industrial Relations provides general supervision.

Employers insure work injury liability through private carriers.

Unemployment

Regulatory Framework

Superannuation fund members may withdraw a portion of their account balances during periods of unemployment. See Old Age, Disability, and Survivors.

Philippines

Exchange rate: US$1.00 = 53.32 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1954 (old age, disability, and survivors) and 2010 (social pension).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector employees, self-employed persons, and household workers.

Voluntary coverage for citizens of the Philippines working abroad, persons who previously had mandatory coverage, and nonworking spouses of insured persons.

Special systems for government employees and military personnel.

Social assistance: Needy citizens of the Philippines.

Source of Funds

Insured person

Social insurance: 36.30 pesos to 581.30 pesos a month based on 31 income classes.

Voluntarily insured persons pay the combined insured person and employer contributions; voluntarily insured nonworking spouses pay a reduced contribution of 110 pesos to 880 pesos a month, based on the working spouses' last monthly income.

The insured person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: 110 pesos to 1,760 pesos a month based on 31 income classes.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 73.70 pesos to 1,178.70 pesos a month based on 31 income classes.

The employer's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Government

Social insurance: Finances any deficit.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 120 months of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the pension is first paid; certain workers, such as miners, can retire earlier under certain conditions.

For pensioners up to age 65, employment or self-employment must cease; the pension is suspended if the pensioner resumes employment or self-employment.

Dependent's supplement: Paid for each of the insured's five youngest unmarried, unemployed children younger than age 21 (no limit if disabled) conceived or adopted on or before the insured's date of retirement.

Old-age grant (social insurance): Age 60 with less than 120 months of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the grant is paid.

Old-age social pension (Social Pension Program for Indigent Senior Citizens, social assistance, means tested): Age 60 and assessed as poor by the National Household Targeting System for Poverty Reduction (NHTS-PR).

Disability pension (social insurance): Must be assessed with a permanent total or partial disability and have at least 36 months of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the disability began.

Dependent's supplement: Paid to a disability pensioner with a total disability for each of his or her five youngest unmarried, unemployed children younger than age 21 (no age limit if disabled) conceived on or before the date the disability began.

Partial disability: Must be assessed with a permanent total loss of certain body parts or their functions, and have at least one month of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the disability began.

The pension is suspended if the pensioner recovers, resumes employment (in the case of a total disability), or fails to report for the annual physical examination.

Supplemental allowance: Paid to disability pensioners.

A Social Security System doctor assesses the degree of disability annually.

Disability grant (social insurance): Must be assessed with a permanent total or partial disability and have less than 36 months of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the grant is paid.

Survivor pension (social insurance): The deceased had at least 36 months of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the death occurred.

Eligible survivors include a widow(er) and up to five dependent, unmarried, unemployed children younger than age 21 (no age limit if disabled).

The widow(er)'s pension ceases upon remarriage.

Dependent's supplement: Paid for each of the deceased's five youngest unmarried, unemployed children younger than age 21 (no limit if disabled) conceived on or before the date of death.

Survivor grant (social insurance): The deceased had less than 36 months of contributions before the six-month period (January-June, April-September, July-December, or October-March) in which the death occurred.

Eligible survivors include a widow(er) and up to five dependent, unmarried, unemployed children younger than age 21 (no age limit if disabled). If there is no spouse or dependent child, the benefit is paid to dependent parents or to the person named by the deceased.

Funeral grant (social insurance): Paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension (social insurance): The pension is the highest of: 300 pesos plus 20% of the insured's average monthly covered earnings and 2% of average monthly covered earnings for each credited year of service exceeding 10 years; 40% of the insured's average monthly covered earnings; 1,200 pesos with at least 10 but less than 20 credited years of service; or 2,400 pesos with at least 20 credited years of service.

Average monthly covered earnings are the sum of the insured's last 60 months of covered earnings immediately before the six-month period (January-June, April-September, July-December, or October-March) in which the pension is first paid divided by 60, or the sum of all monthly covered earnings paid before the six-month period (January-June, April-September, July-December, or October-March) in which the pension is first paid divided by the number of monthly contributions paid in the same period, whichever is greater.

The insured's credited years of service are the insured's total months of contributions divided by 12 for contributions since 2002; every year in which the insured has at least six months of contributions for contributions from 1985 to 2001; 1985 minus the year the insured began making contributions for contributions before 1985.

The minimum monthly earnings used to calculate benefits are 1,000 pesos; 5,000 pesos for voluntarily insured overseas workers.

The maximum monthly earnings used to calculate benefits are 16,000 pesos.

There is no maximum monthly old-age pension.

Partial lump sum: The insured may choose to receive the first 18 months of pension payments (not including dependent supplements and the 13th pension payment in the first year) as a lump sum.

Dependent's supplement: 10% of the old-age pension or 250 pesos, whichever is greater, is paid for each eligible child.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis based on changes in prices and wages and the financial health of the system, subject to approval by the Social Security Commission.

Old-age grant (social insurance): A lump sum of total employee and employer contributions plus accrued interest is paid.

Old-age social pension (Social Pension Program for Indigent Senior Citizens, social assistance, means tested): 500 pesos a month is paid.

Permanent Disability Benefits

Disability pension (social insurance): The pension is the highest of: 300 pesos plus 20% of the insured's average monthly covered earnings and 2% of average monthly covered earnings for each credited year of service exceeding 10 years; 40% of the insured's average monthly covered earnings; 1,000 pesos with less than 10 credited years of service; 1,200 pesos with at least 10 but less than 20 credited years of service; or 2,400 pesos with at least 20 credited years of service.

Average monthly covered earnings are the sum of the insured's last 60 months of covered earnings immediately before the six-month period (January-June, April-September, July-December, or October-March) in which the disability began divided by 60, or the sum of all monthly covered earnings paid before the six-month period (January-June, April-September, July-December, or October-March) in which the disability began divided by the number of monthly contributions paid in the same period, whichever is greater.

The insured's credited years of service are the insured's total months of contributions divided by 12 for contributions since 2002; every year in which the insured has at least six months of contributions for contributions from 1985 to 2001; 1985 minus the year the insured began making contributions for contributions before 1985.

The minimum monthly earnings used to calculate benefits are 1,000 pesos; 5,000 pesos for voluntarily insured overseas workers.

The maximum monthly earnings used to calculate benefits are 16,000 pesos.

There is no maximum disability pension.

Dependent's supplement: 10% of the disability pension or 250 pesos, whichever is greater, is paid for each eligible child.

Partial disability: A percentage of the full disability pension is paid based on the assessed degree of disability. A lump sum is paid if the insured had less than 12 months of contributions.

Supplemental allowance: 500 pesos a month is paid.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis based on changes in prices and wages and the financial health of the system, subject to approval by the Social Security Commission.

Disability grant (social insurance): For a permanent total disability, a lump sum of the full disability pension multiplied by the number of months of contributions or 12 (whichever is greater) is paid.

For a permanent partial disability, a lump sum of the full disability pension multiplied by the number of months of contributions or 12 (whichever is greater) multiplied by the assessed degree of disability is paid.

Survivor Benefits

Survivor pension (social insurance): 100% of the old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors (illegitimate children receive 50% of the share allocated to legitimate children).

The spouse's pension ceases upon remarriage and the amount is split among the eligible surviving children.

The minimum monthly survivor pension is 1,000 pesos if the deceased had less than 10 credited years of service; 1,200 pesos with at least 10 but less than 20 credited years; 2,400 pesos with at least 20 credited years.

The deceased's credited years of service are the deceased's total months of contributions divided by 12 for contributions since 2002; every year in which the deceased had at least six months of contributions for contributions from 1985 to 2001; 1985 minus the year the deceased began making contributions for contributions before 1985.

There is no maximum survivor pension.

Dependent's supplement: 10% of the monthly old-age or disability pension the deceased received or was entitled to receive or 250 pesos, whichever is greater, is paid for up to five eligible children.

If there is no surviving spouse or dependent child and if the deceased died within 60 months of first receiving a pension, a lump sum of the remaining balance of 60 months of the pension is paid to dependent parents, or if there are no dependent parents, to the person named by the deceased.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis based on changes in prices and wages and the financial health of the system, subject to approval by the Social Security Commission.

Survivor grant (social insurance): A lump sum of the old-age pension the deceased would have been entitled to receive multiplied by the number of months of contributions or 12 (whichever is greater) is paid.

Funeral grant: A lump sum of 20,000 pesos is paid.

Administrative Organization

Social Security Commission, composed of a tripartite board of representatives from the government, employers, and workers, provides general supervision, management, and regulation.

Social Security System (https://www.sss.gov.ph/) collects contributions and pays benefits for the social insurance program.

Department of Social Welfare and Development (https://www.dswd.gov.ph) administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1954 (sickness), 1969 (medical benefits), and 1977 (maternity).

Type of program: Social insurance system.

Coverage

Cash benefits: Private-sector employees, self-employed persons, and household workers.

Voluntary coverage for citizens of the Philippines working abroad, persons who previously had mandatory coverage, and nonworking spouses of insured persons.

Special system for government employees (cash sickness benefits only).

Medical benefits: Citizens of the Philippines.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.375% of the monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 10,000 pesos.

The maximum monthly earnings used to calculate contributions are 40,000 pesos.

Employed persons pay contributions monthly; overseas workers pay annually; other voluntarily insured persons may pay contributions monthly, quarterly, semi-annually, or annually.

Self-employed person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 2,400 pesos a year with gross monthly earnings up to 25,000 pesos; 3,600 pesos a year with gross monthly earnings above 25,000 pesos.

Overseas workers pay annually; other self-employed persons and voluntarily insured persons may pay contributions monthly, quarterly, semi-annually, or annually.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.375% of the lower limit of the employee's salary bracket, based on 25 salary brackets.

The minimum monthly earnings used to calculate contributions are 10,000 pesos.

The maximum monthly earnings used to calculate contributions are 40,000 pesos.

Government

Cash benefits: Finances any deficit.

Medical benefits: 2,400 pesos a year for certain categories of people with low or no income.

Qualifying Conditions

Cash sickness benefit: Must have at least three months of contributions in the 12 months immediately before the six-month period (January-June, April-September, July-December, or October-March) in which the incapacity began. The insured must be hospitalized or incapacitated at home for at least four days and provide medical certification.

Cash maternity benefit: Must have at least three months of contributions in the 12 months immediately before the six-month period (January-June, April-September, July-December, or October-March) in which the birth or miscarriage occurred. Benefits are paid for up to four pregnancies, including miscarriages. Must provide medical certification of the pregnancy and a birth certificate.

Medical benefits: Employed persons must have at least three months of contributions in the six months before hospitalization. Self-employed persons and voluntarily insured persons must have at least three months of contributions in the six months before hospitalization if no surgical procedure is involved; nine months in the 12 months before hospitalization if a surgical procedure is involved. Contribution requirements are waived for registered retirees and pensioners, certain categories of people with low or no income, and overseas workers.

Sickness and Maternity Benefits

Sickness benefit: 90% of the insured's average daily covered earnings is paid after a three-day waiting period (except for an injury or an acute disease) for up to 120 days in a calendar year. The benefit payment period may not exceed 240 days for the same illness.

Daily covered earnings are the sum of the insured's six highest months of covered earnings in the 12 months before the six-month period (January-June, April-September, July-December, or October-March) in which the incapacity began divided by 180.

Maternity benefit: 100% of the insured's average daily covered earnings is paid for 60 days each for up to four births or miscarriages (78 days for a caesarean birth or an ectopic pregnancy that requires surgery).

Daily covered earnings are the sum of the insured's six highest months of covered earnings in the 12 months before the six-month period (January-June, April-September, July-December, or October-March) in which the birth or miscarriage occurred divided by 180.

Workers' Medical Benefits

Accredited health care providers offer comprehensive health care services, including basic primary care, inpatient and outpatient services, and emergency care, which are paid directly by the health fund according to a fixed schedule (fee for service and case rates for select medical and surgical procedures).

Cost sharing: There is some cost sharing for general and specialist care, hospital care, laboratory and X-ray fees, surgery, and medicine.

There is no cost sharing for citizens of the Philippines aged 60 or older, household workers, and certain categories of people with low or no income and their dependents, who are treated at government hospitals and facilities.

Inpatient treatment is limited to 45 days a year for insured persons and each of their covered dependents.

Inpatient treatment abroad is reimbursed based on an established fee schedule for claims submitted within 180 days of discharge.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

No additional premium is required for a spouse, unmarried and unemployed children (including foster children) younger than age 21 (no limit if disabled), and parents

aged 60 or older who are not independently enrolled or who are assessed with a disability.

Administrative Organization

Social Security Commission, composed of a tripartite board of representatives from the government, employers, and workers, provides general supervision, management, and regulation of the cash benefits.

Employers pay sickness and maternity benefits directly to employees and are reimbursed by the Social Security System. The Social Security System pays benefits to self-employed and voluntary members.

Social Security System (https://www.sss.gov.ph/) collects contributions and administers the cash benefits.

Department of Health (https://www.doh.gov.ph/) provides policy coordination and guidance for the medical benefits.

Philippine Health Insurance Corporation (https://www.philhealth.gov.ph/) collects contributions for the medical care program and overseas the provision of medical benefits. Medical care is provided by accredited providers.

Work Injury

Regulatory Framework

First and current laws: 1928 (workmen's compensation); and 1974 (work injury), implemented in 1975.

Type of program: Social insurance system.

Coverage

Private-sector employees, household workers, and public-sector employees, including government employees, firefighters, military, police, coast guard, and correctional personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10 pesos a month for each private-sector employee with monthly earnings below 14,750 pesos; 30 pesos a month with monthly earnings of at least 14,750 pesos.

The Employees' Compensation Commission periodically adjusts the maximum monthly earnings used to calculate contributions.

Government: 100 pesos a month for each public-sector employee; finances any deficit.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

90% of the insured's average daily covered earnings is paid from the first day of disability for up to 120 days; may be extended up to 240 days if further treatment is required.

Daily covered earnings are the sum of the insured's six highest months of covered earnings in the last 12 months before the six-month period (January-June, April-September, July-December, or October-March) in which the incapacity began divided by 180.

The minimum daily temporary disability benefit is 110 pesos for private-sector employees.

The maximum daily temporary disability benefit is 480 pesos for private-sector employees.

The benefit is suspended if the insured does not undergo at least one medical exam a year.

Permanent Disability Benefits

The monthly pension is 115% of the permanent disability pension under Old Age, Disability, and Survivors.

The minimum monthly permanent disability pension is 2,000 pesos.

Dependent's supplement (permanent total disability): 10% of the insured's disability pension or 250 pesos, whichever is greater, is paid for each of the insured's five youngest unmarried, unemployed children younger than age 21 (no limit if disabled).

Partial disability: The pension is the same as the permanent total disability pension but is paid for a limited period according to a schedule in law for each specified disability. If the awarded duration of the pension is less than a year, the pension is paid as a lump sum.

Caregiver's allowance (permanent total and partial disability): 1,000 pesos a month is paid.

The degree of disability is assessed annually by a Government Service Insurance System doctor. The pension is suspended if the beneficiary is gainfully employed (in the case of a total disability), fails to undergo an annual physical examination, does not provide a doctor's quarterly medical report, or is fully rehabilitated.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital services; rehabilitation, physical and occupational therapy; medical appliances and prosthesis; skills and entrepreneurial training; and meals and transportation allowances.

Survivor Benefits

Survivor pension: 100% of the permanent total disability pension the deceased received or was entitled to receive is paid.

Dependent's supplement: 10% of the permanent total disability pension the deceased received or was entitled

to receive is paid for each of the insured's five youngest unmarried, unemployed children younger than age 21 (no limit if disabled).

The pension is shared between the spouse and dependent, unmarried children younger than age 21 (no limit if disabled) with monthly earnings less than 300 pesos.

If there is no eligible spouse or dependent child, the insured's monthly pension (excluding dependent supplements) is paid to dependent parents for up to 60 months, minus the number of months the pension was paid to the deceased before his or her death.

Funeral grant: A lump sum of 30,000 pesos is paid to the person who paid for the funeral.

Administrative Organization

Employees' Compensation Commission (http://ecc.gov.ph/), a government corporation attached to the Department of Labor and Employment (https://www.dole.gov.ph/), oversees and administers the program.

Employers pay temporary disability benefits directly to employees and are reimbursed by the Social Security System.

Social Security System (https://www.sss.gov.ph/) collects contributions and pays permanent disability benefits.

Unemployment

Regulatory Framework

Labor law (1974) requires employers to provide severance pay to employees who are dismissed due to illness, downsizing, or redundancy. The benefit amount is half a month of the employee's pay for each year of service if the dismissal is due to illness or downsizing; one month of pay for each year of service if the dismissal is due to redundancy.

The Public Employment Service Office provides free employment promotion services to unemployed workers.

Family Allowances

Regulatory Framework

First and current law: 2008 (cash transfer).

Type of program: Social assistance system.

Coverage

Needy residents of the Philippines.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family cash transfer (Pantawid Pamilyang Pilipino Program, [4P's], means tested): Paid to households that meet a series of requirements related to health, education, and family development: children up to age five must undergo regular medical check-ups and receive prescribed vaccines, children aged six to 14 must receive deworming pills twice a year, and children aged 3 to 18 must be enrolled in school and register at least an 85% attendance rate; pregnant women must receive pre- and post-natal care, and be attended by a trained professional during childbirth; and parents and guardians must attend monthly training activities.

Health grant: Paid to children younger than age 19 and pregnant women.

Education grant: Paid to children aged 19 or younger.

Rice subsidy: Paid to households that are beneficiaries of the 4P's program.

Means test: Must be assessed as poor based on the National Household Targeting System for Poverty Reduction (NHTS-PR).

Family Allowance Benefits

Family cash transfer (Pantawid Pamilyang Pilipino Program, [4P's], means tested):

Health grant: 500 pesos a month is paid for each eligible child and pregnant woman.

Education grant: 300 pesos a month is paid for each eligible child in elementary school; 500 a month for each child in high school for up to 10 months a year. The education grant is paid for up to three children per household.

Rice subsidy: 600 pesos a month is paid to each participating household.

Administrative Organization

Department of Social Welfare and Development, in collaboration with the Department of Health, the Department of Education, and the National Economic and Development Authority, administers the program.

Qatar

Exchange rate: US$1.00 = 3.64 riyals.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 2002 (retirement and pensions), implemented in 2003.

Current laws: 2002 (retirement and pensions), implemented in 2003; and 2007 (extension of protection to Gulf Cooperation Council citizens working abroad).

Type of program: Social insurance system.

Note: An income-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

Coverage

Citizens of Qatar working in the public sector, some categories of the private sector, or in one of the Gulf Cooperation Countries (Bahrain, Kuwait, Oman, Saudi Arabia, or United Arab Emirates).

Exclusions: Self-employed persons; and household, family, and foreign workers.

Special system for military personnel.

Source of Funds

Insured person: 5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 10% of gross monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: Finances any deficit and covers administrative costs; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 15 years of contributions (including purchased contributions).

The insured may purchase up to five years of contributions to qualify for or receive an increased old-age pension.

Early pension: Age 40 with at least 15 years of contributions.

Old-age settlement: Age 60 with less than 15 years of contributions.

Disability pension: Must be younger than age 60 and assessed with a total loss of work capacity.

Survivor pension: The deceased was in covered employment or was a pensioner at the time of death.

Eligible survivors include widow(er)s; unmarried nonworking daughters and granddaughters regardless of age; sons and grandsons up to age 21 (age 26 if a full-time student; no limit if disabled); parents; and, in the absence of eligible sons or daughters, brothers and unmarried nonworking sisters.

The survivor pension for a female survivor ceases upon (re) marriage but may be reinstated if she is later divorced or widowed.

Survivor settlement: The deceased did not qualify for a survivor pension.

Eligible survivors include widow(er)s; unmarried nonworking daughters and granddaughters regardless of age; sons and grandsons up to age 21 (age 26 if a full-time student; no limit if disabled); parents; and, in the absence of eligible sons or daughters, brothers and unmarried nonworking sisters.

Old-Age Benefits

Old-age pension: The pension is 5% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector employees) multiplied by the number of years of contributions.

The minimum monthly old-age pension is 75% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector employees).

The maximum monthly old-age pension is 100% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector employees).

Early pension: The pension is reduced by 2% (if the insured resigns) to 2.5% (if the insured is dismissed for disciplinary reasons) for each year it is claimed before the normal retirement age.

Old-age settlement: A lump sum of the insured's contributions is paid.

Permanent Disability Benefits

Disability pension: The pension is 5% of the insured's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector employees) multiplied by the number of years of contributions or 15 years (20 years for a work-related disability), whichever is greater.

The minimum monthly disability pension is 75% of the insured's average gross monthly earnings in the last five

years before the disability began (last gross monthly salary for public-sector employees).

The maximum monthly disability pension is 100% of the insured's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector employees).

Survivor Benefits

Survivor pension

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) with no children (100% is split equally if there is more than one widow); 33.3% with children (50% is split equally if there is more than one widow).

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 66.7% is split equally for more than one orphan; 75% for a full orphan (100% is split equally for more than one full orphan).

Other eligible survivors' pension: 16.7% to 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to other eligible survivors.

The maximum combined survivor pension is 100% of the deceased's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector workers).

Survivor settlement: A lump sum of the deceased's contributions is paid.

Administrative Organization

Ministry of Finance (https://www.mof.gov.qa/en/Pages/default.aspx) provides general supervision.

General Retirement Social Insurance Authority (https://www.grsia.gov.qa/) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1996 (health) and 2004 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Qatar.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have been employed for at least three months and provide a medical certificate.

Cash maternity benefit (employer liability): Must have been employed with the same employer for at least one year.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for up to two weeks; 50% thereafter, up to four additional weeks. Employees may take up to six additional weeks of unpaid leave.

Maternity benefit (employer liability): 100% of the employee's earnings is paid for 50 days, including at least 35 days after childbirth.

Workers' Medical Benefits

Public hospitals provide inpatient, outpatient, and long-term care. Benefits include preventive care, emergency treatment, specialist care (such as maternity care, gynecology, and ophthalmology), physical therapy, occupational therapy, speech therapy, radiology, laboratory services, and medicine.

Cost sharing: There is no cost sharing.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Administrative Development, Labor, and Social Affairs (http://www.adlsa.gov.qa/) provides general supervision and oversight for cash benefits.

Employers provide cash benefits directly to their employees.

Ministry of Health (https://www.moph.gov.qa/) provides general supervision for medical benefits.

Work Injury

Regulatory Framework

First and current law: 2004 (labor code).

Type of program: Employer-liability system.

Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while travelling to and from work are covered under certain conditions. The claim must be made within 12 months after the disability began.

Temporary Disability Benefits

100% of the employee's earnings is paid for up to six months; 50% of earnings thereafter until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: For a total (100%) disability, a benefit is paid according to Islamic law. See also Old-age, Disability, and Survivors.

Partial disability: For an assessed degree of disability less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

Workers' Medical Benefits

Necessary medical treatment is provided.

Survivor Benefits

100% of the permanent disability benefit the deceased received or was entitled to receive is paid to eligible survivors.

Eligible survivors are determined according to Islamic law.

Administrative Organization

Ministry of Administrative Development, Labor, and Social Affairs (http://www.adlsa.gov.qa/) provides general supervision.

Family Allowances

Regulatory Framework

First laws: 1963 (social assistance) and 2012 (educational voucher).

Current law: 1995 (social assistance), implemented in 1996; and 2014 (benefit amounts).

Type of program: Social assistance system.

Coverage

Citizens of Qatar.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Guaranteed minimum income (income tested): Paid to persons older than age 60, children with disabilities, persons with severe disabilities who are unable to work, widows, divorced women, and certain orphans and vulnerable families.

Income test: Family income must not exceed certain limits.

Dependent's supplement: Paid for a dependent female spouse and children.

Orphan's allowance (income tested): Paid to orphans of unknown fathers.

Income test: Family income must not exceed a certain limit.

Education voucher: Paid to certain students to cover the cost of school. The students must be enrolled in a public or private school designated by the Supreme Education Council.

Family Allowance Benefits

Guaranteed minimum income (income tested): 4,000 riyals a month is paid to a child with a disability; 6,000 riyals a month to a person older than age 60, a person with a severe disability, a widow, a vulnerable woman, and certain orphans.

Dependent's supplement: 2,000 riyals a month is paid for a dependent wife; 1,000 riyals a month for each eligible child.

Orphan's allowance (income tested): 3000 riyals a month is paid to an orphan aged 16 or younger; 6,000 riyals a month if aged 17 to 18.

Education voucher: Up to 28,000 riyals is paid for each academic year.

Administrative Organization

Ministry of Administrative Development, Labor, and Social Affairs (http://www.adlsa.gov.qa/) provides general supervision and administers the program.

Ministry of Education and Higher Education (http://www.edu.gov.qa/) administers the education voucher program.

Samoa

Exchange rate: US$1.00 = 2.50 tala.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1972 (national provident fund).

Type of program: Universal and provident fund system.

Coverage

Universal: Citizens and lifelong residents of Samoa.

Provident fund: Employed persons, including household workers.

Voluntary coverage for self-employed and unemployed persons.

Source of Funds

Insured person

Universal: None.

Provident fund: 7% of gross monthly earnings. Additional voluntary contributions of up to 2,000 a month are possible.

Self-employed person

Universal: None.

Provident fund: Pays 100 to 2,000 tala a month.

Employer

Universal: None.

Provident fund: 7% of gross monthly payroll.

Government

Universal: The total cost.

Provident fund: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Senior Citizens Benefit Scheme, universal): Age 65 with at least 90 days of continuous residence immediately before the date of application.

Old-age pension (provident fund): Age 55; age 50 if unemployed for at least five years; at any age if emigrating permanently, medically incapacitated, or entering theological seminary or the clergy.

If covered employment continues after age 55, the fund member must continue to make contributions to the fund. If employment continues or new employment begins after funds are withdrawn at age 55, the fund member must contribute for at least 12 months before withdrawing funds again.

Partial withdrawal: Must be younger than age 55.

Loan program: Loans are provided from the fund member's account to help finance the cost of housing, land, vehicles, or other short-term expenditures. Must have a minimum balance of 500 tala.

Disability pension (provident fund): Must be assessed with a total incapacity for work in covered employment.

A general medical practitioner assesses the loss of work capacity.

Survivor pension (provident fund): Paid when a fund member dies.

Eligible survivors include persons named by the deceased, or if there are no named survivors, the deceased's spouse, children, or other dependents.

Death benefit (provident fund): Paid when a fund member with at least one month of contributions dies. If the deceased previously withdrew funds, he or she must have contributed for at least 24 months since the last withdrawal.

Old-Age Benefits

Old-age pension (Senior Citizens Benefit Scheme, universal): 135 tala a month is paid.

Additional benefits: Old-age pensioners also receive free health care in public hospitals and free inter-island travel on public seagoing vessels.

Benefit adjustment: Benefits are adjusted periodically.

Old-age pension (provident fund): The fund member has three options: purchase an annuity with the total employee and employer contributions plus accrued interest minus partial withdrawals; purchase an annuity with 75% of the total employee and employer contributions plus accrued interest minus partial withdrawals, with the remaining 25% paid as a lump sum; or receive a lump sum of the total employee and employer contributions plus accrued interest minus partial withdrawals taken at age 55.

Annuities are paid every two weeks.

The minimum interest rate is 4% a year.

Partial withdrawal: Up to 20% of the total employee and employer contributions may be withdrawn for necessary medical expenses. Partial withdrawal of an unspecified amount to meet relocation costs is also possible for temporary employment abroad that is expected to last at least three years.

Loan program: Up to 60% of the total employee and employer contributions may be withdrawn and repaid at an annual interest rate that varies depending on the type of loan.

Benefit adjustment: Benefits are adjusted every three years based on an actuarial review.

Permanent Disability Benefits

Disability pension (provident fund): The fund member has three options: purchase an annuity with the total employee and employer contributions plus accrued interest minus partial withdrawals; purchase an annuity with 75% of the total employee and employer contributions plus accrued interest minus partial withdrawals, with the remaining 25% paid as a lump sum; or receive a lump sum of the balance of the total employee and employer contributions plus accrued interest minus partial withdrawals taken at age 55.

The minimum interest rate is 4% a year.

Annuities are paid every two weeks.

Benefit adjustment: Benefits are adjusted every three years based on an actuarial review.

Survivor Benefits

Survivor pension (provident fund): The total employee and employer contributions plus accrued interest minus partial withdrawals is split among named survivors based on proportions stated by the deceased. If the deceased was receiving an annuity, 50% of the deceased's annuity is paid for up to 10 years.

The minimum interest rate is 4% a year.

Benefit adjustment: Benefits are adjusted every three years based on an actuarial review.

Death benefit (provident fund): A lump sum of 5,000 tala is paid.

Benefit adjustment: Benefits are adjusted based on the financial health of the fund.

Administrative Organization

Senior Citizens Benefit Scheme Department of the Samoa National Provident Fund administers the universal program.

Samoa National Provident Fund managed by a tripartite board, administers the provident fund program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current law: 2013 (labor code).

Type of program: Employer-liability (cash benefits only) system.

Note: Additional cash benefits for temporary and permanent disability are provided for nonwork-related injuries under Work Injury. Some medical services are provided free of charge to the population through government health centers. Other hospital and medical services are provided under the senior citizen benefit scheme and the work injury program.

Coverage

Employed persons.

Exclusions: Self-employed persons, police personnel, and certain agricultural workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (provides benefits directly to employees).

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: For full-time employees, must have at least 12 months of continuous employment with the same employer; for part-time employees, the qualifying conditions are applied on a pro-rata basis. A medical certificate is required for an illness that lasts for at least three days.

Cash maternity benefit: For full-time employees, must have at least 12 months of continuous employment with the same employer; for part-time employees, the qualifying conditions are applied on a pro-rata basis. The employee must notify the employer in writing of the expected dates of departure and return from maternity leave.

Cash paternity benefit: For full-time employees, must have at least 12 months of continuous employment with the same employer; for part-time employees, the qualifying conditions are applied on a pro-rata basis. The employee must notify the employer in writing of the expected date of childbirth and present a written request from the employee's wife or partner.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's normal earnings is paid.

Workers are entitled to at least 10 days of sick leave each year.

Maternity benefit: The employee has two payment options: receive 100% of normal earnings for four weeks plus two weeks of unpaid leave; or 66.67% of normal earnings for six weeks.

Paternity benefit: 100% of the employee's normal earnings is paid for five days.

Workers' Medical Benefits

Some medical services are provided free of charge through government health centers.

Other hospital and medical services are provided under the senior citizen benefit scheme and the work injury program.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Commerce, Industry, and Labour (https://www.mcil.gov.ws/) administers the program.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 and 1989 (accident compensation).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

The program also covers all residents of Samoa for injuries and deaths resulting from motor vehicle and boat accidents.

Source of Funds

Insured person

Work injuries and occupational disease: None.

Motor vehicle and boat accidents: 1% of earnings.

Self-employed person

Work injuries and occupational disease: Not applicable.

Motor vehicle and boat accidents: No information available.

Employer

Work injuries and occupational disease: None.

Motor vehicle and boat accidents: 1% of payroll.

Government

Work injuries and occupational disease: None.

Motor vehicle and boat accidents: An earmarked tax of 0.05 tala per gallon of motor fuel finances benefits for victims of motor vehicle and boat accidents.

Qualifying Conditions

Must be assessed with a work injury or occupational disease, or an injury resulting from a motor vehicle or boat accident.

Temporary Disability Benefits

Up to 70% of the insured's earnings is paid after a five-day waiting period for up to five years (may be extended).

The maximum weekly temporary disability benefit is 1,000 tala.

Permanent Disability Benefits

If the assessed degree of disability is at least 80%, the weekly benefit is 70% of the insured's last earnings multiplied by the assessed degree of disability. The benefit is paid until rehabilitation or death.

The maximum weekly permanent disability benefit is 1,000 tala.

A mobility allowance and a living allowance, both 60% of the minimum wage, are paid.

Partial disability: If the assessed degree of disability is less than 80% and the insured returns to work before the period of entitlement to temporary disability benefits ceases, a lump sum is paid based on the assessed degree of disability.

The maximum partial disability benefit is 8,000 tala.

Workers' Medical Benefits

Benefits include reasonable medical expenses; up to 150,000 tala is paid for artificial limbs or aids and for treatment abroad.

Survivor Benefits

Survivor grant: A lump sum of 16,000 to 20,000 tala, plus up to 1,000 tala a week for up to five years, is paid to eligible dependents.

Funeral grant: A lump sum of 4,000 tala is paid for a death.

Administrative Organization

Ministry of Commerce, Industry, and Labour (https://www.mcil.gov.ws/) provides general supervision.

Accident Compensation Corporation (https://www.acc.gov.ws/) administers the program.

Saudi Arabia

Exchange rate: US$1.00 = 3.75 riyals.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (social insurance), implemented in 1973.

Current law: 2000 (social insurance), implemented in 2001.

Type of program: Social insurance system.

Coverage

Private-sector employees, certain categories of public-sector employees, and citizens working abroad for Saudi employers.

Voluntary coverage for self-employed persons; nonconvered persons who previously had mandatory coverage or who work for diplomatic missions or international organizations in Saudi Arabia; and citizens working abroad for non-Saudi employers.

Exclusions: Agricultural workers, fishermen, household workers, family labor, certain foreign nationals, and foreign diplomats and employees of international organizations or military missions. Excluded workers may be covered under certain conditions.

Special system for civil servants and military personnel. Under certain conditions, former contributors under the civil and military program may request to have contribution periods credited toward the public social insurance program and vice versa.

Source of Funds

Insured person: 9% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 1,500 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Self-employed person: 18% of monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are 1,200 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Employer: 9% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,500 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Government: Finances any actuarial deficit; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 58 (men, age 60 in the Hijri calendar) or age 53 (women, age 55 in the Hijri calendar) with at least 120 months of contributions (up to 60 months may be retroactively purchased); age 53 (men, age 55 in the Hijri calendar) with at least 120 months of contributions if engaged in arduous or unhealthy work.

Early pension: At any age (men and women) with at least 300 months of contributions.

Employment must cease.

Old-age settlement: Age 58 (age 60 in the Hijri calendar) and does not qualify for an old-age pension.

Disability pension: Must be younger than age 58 (age 60 in the Hijri calendar) and assessed with an incapacity for work that is expected to last for at least six months. If the disability began while the insured was in covered employment, the insured must have at least 12 consecutive months of contributions or 18 nonconsecutive months of contributions (24 consecutive months of contributions or 36 nonconsecutive months of contributions for voluntarily insured persons who joined the program at age 48 (age 50 in the Hijri calendar) or older).

If the insured was no longer in covered employment when the disability began, he or she must meet the contribution requirements for the old-age pension.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The General Organization for Social Insurance's medical board assesses the need for constant attendance.

Disability settlement: Must be younger than age 58 (age 60 in the Hijri calendar), be assessed with an incapacity for work that is expected to last for at least six months, and not qualify for a disability pension.

Survivor pension: The deceased was in covered employment at the time of death and had at least three consecutive months of contributions or six nonconsecutive months of contributions (12 consecutive months of contributions or 18 nonconsecutive months of contributions for voluntarily insured persons who first joined the program at age 48 (age 50 in the Hijri calendar) or older); or was an old-age or disability pensioner.

If the deceased was no longer in covered employment at the time of death and was not a pensioner, he or she must have met the contribution requirements for the old-age pension.

Eligible survivors include a widow; a nonworking widower aged 60 or older (no limit if disabled); a son younger than

age 19 (age 26 if a full-time student; no limit if unable to work); an unmarried daughter; dependent brothers, sisters, parents, grandparents, and grandchildren under certain conditions; and an ex-wife (according to Islamic law).

The survivor pension for a female survivor ceases upon marriage but may be reinstated if she is subsequently divorced or widowed.

Remarriage settlement: Paid upon (re)marriage to a widow or an eligible daughter, sister, or granddaughter.

Survivor settlement: Paid to eligible survivors if the deceased was insured but did not qualify for a survivor pension.

Eligible survivors include a widow; a nonworking widower aged 60 or older (no limit if disabled); a son younger than age 19 (age 26 if a full-time student; no limit if unable to work); an unmarried daughter; dependent brothers, sisters, parents, grandparents, and grandchildren in certain circumstances; and an ex-wife (according to Islamic law).

Death grant: Paid to eligible survivors.

Old-Age Benefits

Old-age pension: 2.5% of the insured's average monthly earnings in the last 24 months is paid for each year of contributions, up to 100%.

The average monthly earnings used to calculate benefits must not exceed 150% of the insured's monthly earnings at the beginning of the last five-year contribution period.

If the insured's monthly earnings decreased during the last 24 months before retirement, special provisions apply to adjust the average monthly earnings used to calculate benefits.

The minimum monthly old-age pension is 1,983.75 riyals.

Early pension: Calculated in the same way as the old-age pension.

Old-age settlement: A lump sum of 10% of the insured's average monthly earnings in the last two years before retirement is paid for each month of the first five years of contributions plus 12% for each additional month.

Permanent Disability Benefits

Disability pension: If the insured was in covered employment when the disability began, the pension is 2.5% of the insured's average monthly earnings in the last 24 months before the disability began for each year of contributions, up to 100%, or 50% of the insured's average monthly earnings in the last 24 months before the disability began (or over the total contribution period if less than two years), whichever is greater.

If the insured was no longer in covered employment when the disability began, the old-age pension is paid.

The average monthly earnings used to calculate benefits must not exceed 150% of the insured's monthly earnings at the beginning of the last five-year contribution period.

If the insured's monthly earnings decreased during the last 24 months before the disability began, special provisions apply to adjust the average monthly earnings used to calculate benefits.

The minimum monthly disability pension is 1,983.75 riyals.

Constant-attendance supplement: 50% of the disability pension is paid.

The maximum monthly constant-attendance supplement is 3,500 riyals.

Disability settlement: A lump sum of 10% of the insured's average monthly earnings in the last two years before the disability began is paid for each month of the first five years of contributions plus 12% for each additional month.

Survivor Benefits

Survivor pension: If there are three or more survivors, 100% of the old-age or disability pension the deceased received or was entitled to receive (or 2.5% of the deceased's average monthly earnings in the last 24 months before death for each year of contributions if the deceased was in covered employment at the time of death) is paid; 75% for two dependents; 50% for one dependent. The pension is split equally among all eligible survivors.

The minimum individual monthly survivor pension is 396.75 riyals.

The minimum combined monthly survivor pension is 1,983.75 riyals.

Remarriage settlement: A lump sum of 18 times the individual monthly survivor pension is paid.

Survivor settlement: A lump sum of 10% of the insured's average monthly earnings in the last 24 months before death is paid for each month of the first five years of contributions plus 12% for each additional month.

Death grant: A lump sum of three months of the survivor pension is split equally among eligible survivors.

The maximum death grant is 10,000 riyals.

Administrative Organization

General Organization for Social Insurance (https://www.gosi.gov.sa/) collects contributions and administers the programs through district offices.

Sickness and Maternity

Regulatory Framework

First law: 1969 (labor code).

Current law: 2005 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Citizens of Saudi Arabia.

Employer liability (cash benefits): Employed persons.

Exclusions: Self-employed persons, household workers, family labor, professional athletes, certain agricultural and fishery employees, and certain foreign workers.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least 12 months of continuous employment with the same employer.

Cash paternity benefit (employer liability): Must be currently employed.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of employee's previous earnings is paid for the first 30 days of sick leave; 75% from the 31st to the 90th day. Thereafter, the employee is entitled to an additional 30 days a year of unpaid sick leave.

Maternity benefit (employer liability): 100% of the employee's previous earnings is paid for 10 weeks.

Paternity benefit (employer liability): 100% of the employee's previous earnings is paid for three days.

Workers' Medical Benefits

Public hospitals provide free primary, secondary, and tertiary medical services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for workers.

Administrative Organization

Ministry of Labor and Social Development (https://www.mlsd.gov.sa/) provides general supervision for cash benefits.

Ministry of Health (https://www.moh.gov.sa/) provides general supervision for medical benefits and delivers medical services through hospitals and health centers.

Work Injury

Regulatory Framework

First law: 1969 (social insurance), implemented in 1973.

Current law: 2000 (social insurance), implemented in 2001.

Type of program: Social insurance system.

Coverage

Private-sector employees and certain categories of public-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,500 riyals (400 riyals for persons covered for work injury only).

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Government: Finances any actuarial deficit; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's daily wage is paid for each day that the insured is unable to work; 75% if receiving inpatient treatment in a medical center paid for by the General Organization for Social Insurance.

Permanent Disability Benefits

Permanent disability pension: For a Saudi worker with a total (100%) disability, 100% of the insured's average monthly earnings is paid. For a non-Saudi worker with a total (100%) disability, a lump sum of 84 months of the insured's average monthly earnings is paid.

Average monthly earnings are based on the insured's earnings in the last three months before the disability began.

The minimum monthly total disability benefit for Saudi workers is 1,983.75 riyals.

The maximum lump-sum total disability benefit for non-Saudi workers is 330,000 riyals.

Constant-attendance supplement: 50% of the permanent disability benefit is paid if the insured is a citizen of Saudi Arabia and requires the constant attendance of others to perform daily functions.

The maximum monthly constant-attendance supplement is 3,500 riyals.

The General Organization for Social Insurance's medical board assesses the need for constant attendance.

Partial disability: For a Saudi worker with an assessed degree of disability of 50% to 99%, the monthly benefit is the insured's average monthly earnings multiplied by the assessed degree of disability. For a non-Saudi worker with an assessed degree of disability of 50% to 99%, a lump sum of 60 months of the insured's average monthly earnings is paid.

For an assessed degree of disability of less than 50% that began when the insured was aged 40 or younger, a lump sum of 60 months of the insured's average monthly earnings multiplied by the assessed degree of disability is paid; if the disability began when the insured was older than age 40, the lump sum is reduced by one month of average monthly earnings for each year the insured was older than age 40.

The minimum lump-sum partial disability benefit is 36 months of average monthly earnings.

The maximum lump-sum partial disability benefit for non-Saudi workers is 165,000 riyals.

The General Organization for Social Insurance's medical board assesses the degree of disability.

Workers' Medical Benefits

All necessary medical care is provided, including dental and diagnostic treatment; hospitalization; medicine; appliances; transportation; and rehabilitation.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Marriage grant: See Old Age, Disability, and Survivors.

Death grant: See Old Age, Disability, and Survivors.

Administrative Organization

General Organization for Social Insurance (http://www.gosi.gov.sa/) collects contributions and administers the program through district offices.

Unemployment

Regulatory Framework

First and current law: 2014 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees, certain categories of public-sector employees, and citizens working abroad for Saudi employers.

Exclusions: Self-employed persons, agricultural workers, fishermen, household workers, family labor, and foreign nationals. Excluded workers may be covered under certain conditions.

Source of Funds

Insured person: 1% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 1,500 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Self-employed persons: Not applicable.

Employer: 1% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,500 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Government: Finances any actuarial deficit; contributes as an employer.

Qualifying Conditions

Must be younger than age 58 (age 60 in the Hijri calendar) and have at least 12 months of contributions in the 36 months before the first claim; at least 18 months in the

36 months before the second claim; at least 24 months in the 36 months before the third claim; and at least 36 months in the 48 months before the fourth and subsequent claims.

Must be registered with a human resources development fund in the Ministry of Labor and Social Development, be capable of and available for work, and have no other sources of income. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Unemployment Benefits

60% of the insured's average monthly covered earnings is paid for the first three months of unemployment; 50% thereafter. The benefit is paid for up to 12 months.

The minimum monthly unemployment benefit is 2,000 riyals, up to 100% of the insured's average monthly covered earnings.

The maximum monthly unemployment benefit is 9,000 riyals for the first three months and 7,500 riyals thereafter.

Administrative Organization

General Organization for Social Insurance (http://www.gosi.gov.sa/) collects contributions and administers the program through district offices.

Human Resources Development Fund (https://www.hrdf.org.sa/) provides employment and training for unemployed workers.

Family Allowances

Regulatory Framework

First and current law: 2006 (social assistance benefit).

Type of program: Social assistance system.

Coverage

Needy citizens of Saudi Arabia and certain foreign citizens with permanent residency.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (means tested): Paid to persons older than age 60, persons with disabilities, orphans younger than age 18 (age 26 if a student), widows of Saudi citizens with dependents younger than age 18, and certain other vulnerable women and families.

Means test: The family allowance benefit is reduced if the beneficiaries' regular monthly income exceeds 50% of the monthly benefit.

Family Allowance Benefits

Family allowance (means tested): The benefit amount varies depending on household circumstances.

The maximum monthly family allowance benefit is 5,000 riyals for a family with 15 members (2017).

Under certain conditions, a lump sum of up to 30,000 riyals may be paid.

Administrative Organization

Ministry of Labor and Social Development (http://www.mlsd.gov.sa/) provides general supervision and administers the program.

Singapore

Exchange rate: US$1.00 = 1.36 Singapore dollars (S$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1953 (provident fund), implemented in 1955.

Current laws: 2001 (provident fund) and 2015 (income support program).

Type of program: Provident fund and social assistance system.

Note: Central Provident Fund (CPF) provides four types of individual accounts for each member: an Ordinary Account (OA) to finance the purchase of a home, approved investments, life and mortgage insurance, and education; a Special Account (SA), principally for retirement (may invest in retirement-related financial products); a MediSave account (MA) for certain hospitalization and medical expenses (see Sickness and Maternity); and a Retirement Account (RA) set up at age 55 to finance monthly payments at retirement.

Coverage

Provident fund: Employed persons, including most categories of public-sector employees; and self-employed persons with annual net income greater than S$6,000 (MA only).

Voluntary coverage for persons without mandatory coverage.

Special system for certain categories of public-sector employees, including administrative service staff.

Social assistance (Silver Support Scheme): Needy, elderly citizens of Singapore.

Source of Funds

Insured person

Provident fund: 20% of monthly earnings of at least S$750 if younger than age 56, 13% if aged 56 to 60, 7.5% if aged 61 to 65, or 5% if aged 66 or older. Insured persons earning at least S$500 but less than S$750 a month pay a flat monthly amount depending on age and earnings. Contribution rates are reduced for pensioners.

An additional monthly premium, which varies by age, is paid for coverage under the Dependants' Protection Scheme (DPS). The premium ranges from S$36 (if younger than age 35) to S$260 (if aged 55 to 59). Premiums can be paid using the balance in the OA or SA.

The minimum monthly earnings used to calculate contributions are S$500.

The maximum monthly earnings used to calculate contributions are S$6,000.

Of the combined insured person and employer contribution, 1% to 23% is allocated to the OA, 1% to 11.5% to the SA, and 8% to 10.5% to the MA, depending on age, for insured persons with monthly earnings of at least S$750. The MA covers the cost of hospitalization and medical expenses (see Sickness and Maternity). Funds from the OA and the SA are transferred to the RA at age 55, up to a certain amount.

The maximum annual combined insured person and employer contribution is S$37,740.

Social assistance: None.

Self-employed person

Provident fund: 4% to 10.5% (depending on age, earnings, and whether or not the self-employed person is a pensioner) of annual net trade income to the MA only. (Contribution rates for older insured persons, persons with higher annual net trade income, and nonpensioners are higher).

The maximum mandatory annual contribution to the MA is S$5,760 to S$7,560, depending on age, earnings, and whether or not the self-employed person is a pensioner.

Self-employed persons can make voluntary contributions to the OA and SA.

An additional monthly premium, which varies by age, is paid for coverage under the Dependants' Protection Scheme (DPS). The premium ranges from S$36 (if younger than age 35) to S$260 (if aged 55 to 59). Premiums can be paid using the balance in the OA or SA.

Social assistance: None.

Employer

Provident fund: 17% of monthly payroll greater than S$50 for employees younger than age 65, 13% for employees aged 56 to 60, 9% for employees aged 61 to 65, or 13% for employees aged 66 or older. Contribution rates are reduced for pensioners.

The minimum monthly earnings used to calculate contributions are S$50.

The maximum monthly earnings used to calculate contributions are S$6,000.

Of the combined insured person and employer contribution, 1% to 23% is allocated to the OA. 1% to 11.5% to the SA, and 8% to 10.5% to the MA, depending on age for insured persons with monthly earnings of at least S$750. Funds from the OA and the SA are transferred to the RA at age 55, up to a certain limit.

The maximum annual combined insured person and employer contribution is S$37,740.

Social assistance: None.

Government

Provident fund: Contributes as an employer for most categories of public-sector workers.

Under the Workfare Income Supplement Scheme (see Family Allowances), subsidizes 60% of up to S$3,600 a year, depending on the insured person's age and income, to the CPF accounts of lower-wage employees aged 35 or older (aged 13 or older if disabled) with gross monthly income up to S$2,000 (and gross average monthly income up to S$2,000 in the last 12 months for employees); 90% of up to S$2,400 a year, depending on the insured person's age and income, to the MA of lower-wage self-employed persons; and tops up CPF accounts for insured persons on an ad hoc basis.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund)

Ordinary Account: Funds can be withdrawn at age 55, subject to certain conditions; at any age if the fund member is assessed with a serious medical condition or permanently leaves Singapore and West Malaysia.

Drawdown payment: Funds can be withdrawn before age 55 to purchase a home or insurance (term-life insurance scheme and a mortgage-reducing insurance program run by the CPF Board) or to pay for full-time tertiary education at approved local institutions for the fund member, his or her spouse or children. Funds over S$20,000 can be withdrawn to make investments in approved instruments.

Special Account: Funds can be withdrawn at age 55, subject to certain conditions; at any age if the fund member has a serious medical condition or permanently leaves Singapore and West Malaysia.

Early withdrawal: Funds over S$40,000 can be withdrawn before age 55 to make investments in approved instruments.

MediSave Account: Funds can be partially withdrawn to pay for costs related to hospitalization, certain outpatient expenses, and healthcare insurance premiums. See Sickness and Maternity.

Retirement Account: Funds can be partially withdrawn at age 55, subject to certain conditions, or at any age if the fund member has a serious medical condition or permanently leaves Singapore and West Malaysia.

Fund members with at least S$60,000 in the RA at age 65 are automatically enrolled in a life annuity program from the CPF Board (CPF Lifelong Income For the Elderly [CPF LIFE]). (Enrolment is voluntary for fund members with less than this amount.)

Old-age benefit (Silver Support Scheme, social assistance, income tested): Age 65 with total CPF contributions of up to S$70,000 by age 55 and household per capita monthly income of up to S$1,100. Self-employed persons must have an average annual net trade income of up to S$22,800 from age 45 to 54. Must live in public housing with less than seven rooms and must not own or be married to someone who owns a property with five or more rooms.

Disability benefit (Dependents' Protection Scheme, provident fund): Must be aged 21 to 60 and diagnosed with a serious medical condition, assessed with a permanent total incapacity for any work, or terminally ill.

The disability is assessed either by a registered doctor in any government hospital or by the Central Provident Fund Board's panel of doctors.

Fund members may opt out.

Survivor benefit (provident fund): Paid to one or more named survivors.

Old-Age Benefits

Old-age benefit (provident fund)

Ordinary and Special accounts: A lump sum is paid of the account balance exceeding the minimum required balance in the RA, or S$5,000, whichever is greater.

The minimum required balance in the RA varies depending on the age at which the insured reached age 55: from S$80,000 (if reaching age 55 from July 1, 2003 to June 30, 2004) to S$171,000 (if reaching age 55 from January 1, 2018 to December 31, 2018).

Interest rate: The interest rate on the OA is 2.5% or the average interest rate of major local banks over the last three months, whichever is higher. The interest rate on the SA, MA, and RA is based on the current floor interest rate of 4% or the 12-month average yield of the 10-year Singapore Government Securities plus 1%, whichever is higher. The first S$60,000 of a member's combined savings (including up to S$20,000 from the OA) earns an additional 1% a year. Members aged 55 or older will also earn an additional 1% extra interest on the first S$30,000 of their combined savings (with up to S$20,000 from the OA). The CPF Board guarantees a legislated minimum interest rate of 2.5% a year on all accounts. Interest is computed monthly and compounded and credited annually.

MediSave Account: See Sickness and Maternity.

Retirement Account: Funds can be withdrawn to buy a life annuity from the CPF Board or approved insurers. Members with at least S$60,000 in their RA at age 65 must purchase the life annuity provided by the CPF Board (CPF LIFE). Up to half the minimum required balance in the RA can be withdrawn.

The minimum required balance in the RA varies based on the age at which the insured reached age 55: from S$80,000 (if reaching age 55 from July 1, 2003 to June 30, 2004) to S$171,000 (if reaching age 55 from January 1, 2018 to December 31, 2018).

Old-age benefit (Silver Support Scheme, social assistance, income tested): S$300 to S$750 a quarter is paid, depending on the beneficiary's place of residence.

Permanent Disability Benefits

Disability benefit (Dependents' Protection Scheme, provident fund): Fund members are paid a lump sum of up to S$5,000 or the amount of the RA balance exceeding a pro-rated minimum balance, whichever is greater.

A monthly benefit of the remaining balance in the RA is also paid.

The maximum combined disability benefit is S$46,000.

Survivor Benefits

Survivor benefit (provident fund, all accounts): The benefit is the remaining balances in the deceased's accounts, any term-life insurance payouts, and any death benefit from the CPF LIFE annuity scheme.

The fund member determines the proportion of benefit that different survivors receive. If there are no named survivors, the benefit is distributed by the Public Trustee according to law.

Administrative Organization

Ministry of Manpower (https://www.mom.gov.sg/) provides policy supervision through its Income Security Policy Division.

Central Provident Fund Board (https://www.cpf.gov.sg/), managed by a tripartite board and a chairman, administers the programs, including the custody of the fund, collection of contributions, and payment of benefits.

Sickness and Maternity

Regulatory Framework

First laws: 1953 (provident fund), implemented in 1955; 1968 (employment); and 1993 (medical endowment scheme).

Current laws: 2000 (medical and elderly care), 2001 (provident fund), 2001 (child development co-savings), 2009 (employment), and 2015 (medical benefits).

Type of program: Social insurance (medical benefits), provident fund (medical benefits), employer-liability (cash sickness and maternity benefits), employment-related (cash maternity benefit), and social assistance (medical benefits) system.

Note: Provident fund members have a MediSave account to pay for hospital treatment, selected outpatient medical treatment, and approved medical insurance.

Coverage

Social insurance (MediShield Life, medical benefits): Citizens and permanent residents of Singapore.

Provident fund (MediSave, medical benefits): See coverage under Old Age, Disability, and Survivors.

Employer liability (cash sickness and maternity benefits): Employed persons.

Exclusions: Self-employed persons.

Employment-related (cash maternity benefit): Employed and self-employed persons.

Social assistance (MediFund, medical benefits): Needy citizens of Singapore.

Source of Funds

Insured person

Social insurance (MediShield Life, medical benefits): An annual premium that varies depending on age and whether the insured is assessed with certain pre-existing conditions. Premiums can be paid in cash or using the balance in the MA provident fund account (see source of funds under Old Age, Disability, and Survivors).

Provident fund (MediSave, medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash sickness and maternity benefits): None.

Employment-related (cash maternity benefit): None.

Social assistance (MediFund, medical benefits): None.

Self-employed person

Social insurance (MediShield Life, medical benefits): An annual premium that varies depending on age and whether the insured is assessed with certain pre-existing conditions. Premiums can be paid in cash or using the balance in the MA (see source of funds under Old Age, Disability, and Survivors).

Provident fund (MediSave, medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash sickness and maternity benefits): Not applicable.

Employment-related (cash maternity benefit): None.

Social assistance (MediFund, medical benefits): None.

Employer

Social insurance (MediShield Life, medical benefits): None.

Provident fund (MediSave, medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash sickness and maternity benefits): The total cost.

Employers can seek a tax exemption for the two types of benefits (above) for medical expenses incurred up to a certain percentage of their wage costs.

Employment-related (cash maternity benefit): None.

Social assistance (MediFund, medical benefits): None.

Government

Social insurance (MediShield Life, medical benefits): Provides means-tested premium subsidies.

Provident fund (MediSave, medical benefits): Contributes as an employer. Opens and credits a certain amount to a MA for newborn Singaporean citizens under the MediSave Grants for Newborns program. Provides regular and ad-hoc top-ups to the MA of certain groups of Singaporean citizens including low-income and elderly persons.

Employer liability (cash sickness and maternity benefits): Contributes as an employer.

Employment-related (cash maternity benefit): The total cost.

Social assistance (MediFund, medical benefits): Finances all or part of the cost of treatment in approved publicly funded institutions.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least three months of employment. A registered doctor must provide medical certification.

Cash maternity benefit (employer liability and employment-related): Must have at least three months of employment or self-employment immediately before childbirth and be married to the child's father.

Medical benefits (MediShield Life, social insurance): There is no minimum qualifying period.

Medical benefits (MediSave, provident fund): There is no minimum qualifying period. Withdrawal limits apply.

Medical benefits (MediFund, social assistance, means tested): Must satisfy a means test.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's gross wages is paid for up to 14 days a year (up to 60 days if hospitalized).

Maternity benefit (employer liability and employment-related): 100% of the employee's gross wages is paid for up to 16 weeks. For the first and second child, the employer pays for the first eight weeks and the government pays thereafter; for each subsequent child, the government pays for all 16 weeks.

The maximum maternity benefit is S$10,000 for each four-week period.

Workers' Medical Benefits

Medical benefits (MediShield Life, social insurance): Benefits include inpatient care, outpatient treatment, and prescribed medicine in approved hospitals and medical institutions after deduction of subsidies for citizens and permanent residents, subject to claim limits.

Medical benefits (MediSave, provident fund): Funds can be withdrawn from the MA for medical treatments and to purchase MediShield Life and ElderShield, a severe disability long-term care insurance plan, or ElderShield Supplements for a member or his or her dependents, subject to limits. Fund members may also use the MA to purchase Integrated Shield Plans from private insurers or withdraw funds to pay for childbirth and maternity care expenses.

Medical benefits (MediFund, social assistance): Provides financial aid for medical treatment in public health-care institutions. The amount of financial aid provided depends on individual circumstances.

Discretionary subsidies are also available at approved intermediate and long-term care institutions.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Manpower (https://www.mom.gov.sg/) provides general supervision for the employer-liability and programs and enforces the law through its Labour Relations and Workplaces Division.

Ministry of Manpower (https://www.mom.gov.sg/) provides policy supervision for the provident fund program through its Income Security Policy Division.

Central Provident Fund Board (https://www.cpf.gov.sg/), managed by a tripartite board and a chairman, administers the provident fund program, including custody of the fund, collection of contributions, and payment of benefits, in accordance with the Central Provident Fund Act and relevant subsidiary legislation.

Ministry of Health (https://www.moh.gov.sg/) regulates medical services provided by government hospitals and private providers. It also oversees the funding of the health-care sector, subsidies, and MediFund, and provides policy direction for MediSave, MediShield Life, and ElderShield.

Work Injury

Regulatory Framework

First law: 1933 (workmen's compensation).

Current law: 2009 (work injury compensation).

Type of program: Employer-liability system through a private carrier.

Coverage

Manual employees (regardless of earnings) and non-manual employees with monthly earnings of S$1,600 or less (unless exempt).

The Ministry of Manpower may waive the compulsory insurance requirement for any employer or class of employers.

Exclusions: Self-employed persons, household workers, military, police, civil defense force, central narcotics bureau, and prison service personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (provides benefits directly to employees or pays insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period, but claims must be made within one year of the date of the accident or when the disability began.

Temporary Disability Benefits

100% of the insured's average monthly earnings in the 12 months before the disability began is paid for up to 14 days if not hospitalized (up to 60 days if hospitalized). Thereafter, 66.7% of the insured's average monthly earnings in the 12 months before the disability began is paid.

The benefit is paid from the first day of incapacity for the duration of incapacity, up to one year.

Permanent Disability Benefits

Permanent disability benefit: For an assessed total (100%) disability, a lump sum is paid that varies depending on the insured's age when the disability began and the average monthly earnings in the 12 months before the disability began.

The lump sum ranges from 72 times the insured's average monthly earnings in the 12 months before the disability began (if aged 66 or older) to 181 times the insured's average monthly earnings in the 12 months before the disability began (if aged 14 or younger).

The minimum permanent disability benefit is S$88,000.

The maximum permanent disability benefit is S$262,000.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability and a schedule in law.

Additional disability benefit: If the insured is assessed with a total (100%) disability, an additional 25% of the permanent disability benefit is paid. A registered doctor must provide medical certification.

Workers' Medical Benefits

Treatment at approved hospitals is provided.

The employer pays for medical expenses up to a maximum amount of S$36,000 or for up to one year after the date of the accident, whichever occurs first.

Survivor Benefits

A lump sum, which varies depending on the insured's age at the time of death and average monthly earnings, is split among eligible survivors.

The lump sum ranges from 48 times the deceased's average monthly earnings in the 12 months before death (if the deceased was aged 66 or older) to 136 times the deceased's average monthly earnings in the 12 months before death (if the deceased was aged 14 or younger).

Eligible survivors include a spouse, parents, grandparents, stepparents, children, grandchildren, stepchildren, and brothers and sisters.

The minimum survivor benefit is S$69,000.

The maximum survivor benefit is S$204,000.

Administrative Organization

Ministry of Manpower (https://www.mom.gov.sg/) provides general supervision through its Work Injury Compensation Department, Occupational Safety, and Health Division.

The Commissioner for Labour, as appointed under the Employment Act, and his appointed Assistant Commissioners assess and distribute compensation, conduct hearings, and investigate and enforce the Work Injury Compensation Act.

Unemployment

Regulatory Framework

The Workfare Training Support Scheme provides subsidized employment training, including a training allowance of up to S$4.50 an hour of training completed, to persons who qualify for the Workfare Income Support Scheme (see Family Allowances).

Family Allowances

Regulatory Framework

First law: 1953 (provident fund), implemented in 1955.

Current law: 2001 (provident fund).

Type of program: Social assistance system.

Coverage

Needy employed and self-employed citizens of Singapore.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income supplement (Workfare Income Supplement Scheme, means tested): Age 35 (at any age if disabled).

Means test: Gross average monthly income in the last 12 months (employees) and gross monthly income in the last month (employees and self-employed persons) must not exceed S$2,000. Must not live in a property with a gross annual rental value exceeding S$13,000 in the previous year or own two or more properties (including the spouse's properties). The spouse's income must not exceed S$70,000 in the previous year.

Family Allowance Benefits

Income supplement (Workfare Income Supplement Scheme, means tested): Up to S$3,600 a year (S$2,400 if self-employed) is paid depending on the worker's age.

40% of the supplement is paid as a cash benefit (10% if self-employed) and 60% is paid to the CPF account (90% to the MediSave account if self-employed).

Schedule of payments: The benefit is paid monthly (annually if self-employed).

Administrative Organization

Ministry of Manpower (https://www.mom.gov.sg/) provides policy supervision through its Income Security Policy Division.

Central Provident Fund Board (http://www.cpf.gov.sg/) administers the program and pays benefits.

Solomon Islands

Exchange rate: US$1.00 = 7.58 Solomon Islands dollars (SI$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1973 (provident fund), implemented in 1976.

Type of program: Provident fund system.

Note: The YouSave program is being implemented to allow self-employed persons without provident fund accounts to save voluntarily for retirement.

Coverage

Employed persons aged 14 or older, including household workers, members of cooperatives, and casual workers with monthly earnings of at least SI$20 and who work at least six days a month.

Voluntary coverage for unemployed and self-employed persons aged 16 to 35 and former employees who have at least 12 consecutive months of previous contributions, regardless of age.

Exclusions: Prisoners and persons in medical institutions.

Employees covered by equivalent private plans may contract out.

Special system for certain public-sector employees.

Source of Funds

Insured person: 5% of gross monthly earnings plus at least SI$5 a year (death benefit). Additional voluntary contributions are possible.

Self-employed person: Voluntary contributions are possible.

Employer: 7.5% of gross monthly payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age benefit: Age 50.

Employment may continue. If the fund member continues in covered employment, he or she must continue to make contributions.

Early withdrawal: Age 40 if permanently retired from covered employment; at any age if emigrating permanently.

Drawdown payment: In cases of unfair dismissal or if laid off, unemployed fund members may withdraw funds from their provident fund accounts after three months of continuous unemployment (see Unemployment).

Disability benefit: Must be assessed with a permanent physical or mental incapacity for work.

Survivor benefit: Paid to the next-of-kin or to one or more named survivors when the fund member dies before withdrawing all of his or her savings.

Death benefit: Paid when a fund member dies.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

If the fund member makes a withdrawal at age 50 and continues working and making contributions, he or she may not withdraw any additional funds for five years. After age 55, a member can withdraw savings at any time.

Early withdrawal: A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

If the fund member makes a withdrawal at age 40 and continues working and making contributions, he or she may not withdraw any additional funds for five years.

Drawdown payment: See Unemployment.

Interest rate adjustment: The National Provident Fund Board sets the interest rate by the end of each fiscal year. The annual interest rate must be at least 2.5%.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

Interest rate adjustment: The National Provident Fund Board sets the interest rate by the end of each fiscal year. The annual interest rate must be at least 2.5%.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

Interest rate adjustment: The National Provident Fund Board sets the interest rate by the end of each fiscal year. The annual interest rate must be at least 2.5%.

Death benefit: A lump sum of SI$1,000 to SI$3,000 is paid.

Administrative Organization

National Provident Fund Board (http://www.sinpf.org.sb/) administers the program and collects contributions. The Board is an independent tripartite body appointed by the Minister of Finance and made up of two representatives

each from government, employers, and employees, and two representatives chosen at the Minister's discretion.

Sickness and Maternity

Regulatory Framework

First and current laws: 1996 (health) and 1996 (labour act).

Type of program: Universal (medical benefits) and employer liability (cash benefits) system.

Coverage

Universal (medical benefits): Citizens of the Solomon Islands.

Employer liability (cash benefits): Employed persons.

Exclusions: Self-employed persons and casual workers.

Special systems for certain public-sector employees.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be continuously employed for at least 26 weeks by the same employer. A medical certificate may be required.

Cash maternity benefit (employer liability): Must be currently employed. A medical certificate may be required.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): A benefit is paid for up to 22 days a year.

Maternity benefit (employer liability): 25% of the employee's monthly earnings is paid for 12 weeks, including at least six weeks after childbirth. The employee may also nurse her child for an hour twice a day during working hours.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, and prescribed medicines.

Cost sharing: Patients pay up to SI$15 for specific services such as certain dental procedures, radiology and laboratory services, and specialty outpatient clinic visits.

Administrative Organization

Ministry of Commerce, Industries, Labour and Immigration (http://www.commerce.gov.sb/) provides general supervision of the cash benefits.

Ministry of Health and Medical Services provides general supervision of the medical benefits.

Work Injury

Regulatory Framework

First and current laws: 1952 (workmen's compensation) and 1981 (employment).

Type of program: Employer-liability system, through a private carrier.

Coverage

Public- and private-sector employees with annual earnings of up to SI$4,000; and casual workers under certain conditions.

Exclusions: Self-employed persons and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. All absences of three or more days from work must be reported. No benefit is paid if the incapacity or death occurs more than a year after the worker ceases employment.

Temporary Disability Benefits

50% to 100% of the insured's earnings is paid, depending on the insured's monthly earnings and the assessed degree of disability. If the incapacity lasts for more than three

days, the benefit is paid from the first day until recovery or certification of permanent disability.

The maximum monthly temporary disability benefit is SI$160.

Workers with a temporary disability may undergo periodic medical examination by a doctor chosen and paid for by the employer.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of up to 48 months of the insured's monthly earnings is paid.

The maximum permanent disability benefit is SI$9,000.

Constant-attendance supplement: 25% of the permanent disability benefit is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full permanent disability benefit is paid as a lump sum depending on the assessed degree of disability. In cases of multiple injuries, individual benefits may be aggregated but must not exceed the full permanent disability benefit.

Workers' Medical Benefits

Medical benefits include care, medicine, and appliances.

Appliances that improve the earning capacity of an injured worker, including artificial prostheses, are provided at the employer's expense.

Survivor Benefits

Survivor benefit: A lump sum of up to 36 months of the insured's monthly earnings minus any permanent disability benefits already paid to the deceased is paid to eligible survivors.

The maximum survivor benefit is SI$80,000; SI$9,000 if the deceased received a permanent disability benefit.

Eligible survivors include family members living with the deceased at the time of death who were totally or mainly dependent on the deceased's earnings. The courts determine how the survivor benefit is split among survivors.

Funeral grant: If there are no dependents, the grant covers reasonable burial expenses on a case by case basis.

The maximum funeral grant is SI$30.

Administrative Organization

Labor Division of the Ministry of Commerce, Industries, Labor and Immigration (http://www.commerce.gov.sb/) provides general supervision.

Unemployment

Regulatory Framework

Under the National Provident Fund Act, an unemployed fund member may withdraw up to 30% of his or her provident fund savings in case of unfair dismissal or if laid off, provided the fund member's savings are greater than SI$10,000 and he or she is not reemployed within three months after dismissal. The remaining amount can also be withdrawn later under certain conditions.

Employers are required to pay a dismissal benefit of two weeks of the employee's earnings for each year of employment if the employee has been in continuous employment with the same employer for at least 26 weeks and is younger than age 50.

South Korea

Exchange rate: US$1.00 = 1,112.01 won.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1973 (national welfare pension).

Current laws: 1986 (national pension) and 2014 (basic old-age pension).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons, including farmers and fisherman.

Voluntary coverage for persons without any income, including persons younger than age 27 and spouses of insured persons with mandatory coverage, and certain needy persons.

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Social assistance: Low-income citizens of South Korea.

Source of Funds

Insured person

Social insurance: 4.5% of gross monthly covered earnings. Voluntarily insured persons contribute 9% of the previous year's median monthly income of all individually insured persons.

The minimum monthly earnings used to calculate contributions are 300,000 won.

The maximum monthly earnings used to calculate contributions are 4,680,000 won.

Social assistance: None.

Self-employed person

Social insurance: 9% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 300,000 won.

The maximum monthly earnings used to calculate contributions are 4,680,000 won.

Social assistance: None.

Employer

Social insurance: 4.5% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 300,000 won.

The maximum monthly earnings used to calculate contributions are 4,680,000 won.

Social assistance: None.

Government

Social insurance: Part of the cost of administration; contributions for some farmers and fishermen, some low-income employees, parents with more than two children, and insured persons with military service.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance, income tested): Age 61 (gradually rising to age 65 by 2034) with at least 20 years of coverage.

Income test: If younger than age 66, taxable monthly income or earnings from gainful activity must not exceed 2,270,516 won.

Partial pension: Age 61 (gradually rising to age 65 by 2034) with at least 10 but less than 20 years of coverage.

Early pension: Age 57 (gradually rising to age 60 by 2029) with at least 10 years of coverage.

Active old-age pension: Aged 61 to 65 with at least 10 years of coverage and in gainful activity with monthly taxable income exceeding 2,270,516 won.

Split pension: Age 61 and divorced. Must have been married to an insured spouse for at least five years during his or her period of coverage.

Dependent's supplement: Paid for eligible dependents, including a spouse, children up to the month they reach age 19 (any age if assessed with a first-degree (total loss of work capacity and requiring constant attendance) or second-degree (severe loss of work capacity) disability), and parents (including the spouse's parents) aged 60 or older (any age if assessed with a first-, second-, or third-degree (less severe loss of work capacity) disability).

Old-age settlement (Lump-sum Refund, social insurance): Age 61 with less than 10 years of coverage; at any age if the insured emigrates permanently, loses South Korean citizenship, or if there is a bilateral agreement for insured foreigners who leave South Korea.

Basic old-age pension (social assistance, income tested): Age 65.

Income test: Monthly income must not exceed 1,310,000 won for a single person or 2,096,000 won for a couple.

Disability pension (social insurance): Must be assessed with a first-degree (total loss of work capacity and requiring constant attendance), second-degree (severe loss of work capacity), or third-degree (less severe loss of work capacity) disability as the result of a disease or injury that began while insured.

The National Pension Service assesses the degree of disability.

At the request of the beneficiary, the National Pension Service may reassess the degree of disability and adjust the benefit amount.

Dependent's supplement: Paid for a spouse, children up to the month they reach age 19 (any age if assessed with a first-degree (total loss of work capacity and requiring constant attendance) or second-degree (severe loss of work capacity) disability), or parents (including the spouse's parents) aged 60 or older (any age if assessed with a first- or second-degree disability).

Disability benefit (social insurance): Must be assessed with a fourth-degree (partial loss of work capacity) disability and meet certain other conditions.

Survivor pension (social insurance): Paid when an old-age pensioner, a disability pensioner with a first- or second-degree disability, or a formerly insured person with at least 10 years of coverage dies.

Eligible survivors include (in order of priority) a spouse, children up to the month they reach age 25 (any age if assessed with a first- or second-degree disability), parents, grandchildren up to the month they reach age 19 (any age if assessed with a first- or second-degree disability), and grandparents (including the spouse's parents or grandparents) aged 60 or older (any age if assessed with a first- or second-degree disability).

Dependent's supplement: Paid for a spouse, children up to the month they reach age 19 (any age if assessed with a first- or second-degree disability), or parents (including the spouse's parents) aged 60 or older (any age if assessed with a first- or second-degree disability).

Survivor settlement (Lump-sum Refund, social insurance): Paid when an insured or formerly insured person who did not qualify for the survivor pension dies.

Death settlement (social insurance): Paid to dependent survivors (direct blood-relatives including cousins) if there are no eligible survivors for the survivor pension or survivor lump-sum refund.

Old-Age Benefits

Old-age pension (social insurance, income tested): The pension is the insured's monthly basic pension amount (BPA).

The BPA is 1.35 (decreasing by 0.015 a year until reaching 1.2 in 2028) times the sum of the national average indexed monthly wage in the three years immediately before the year in which the pension is first paid and the insured's average monthly wage over the total contribution period. An increment is paid for years of coverage exceeding 20 years.

Partial pension: 50% to 95% of the insured's monthly BPA is paid, depending on the years of coverage.

Early pension: The pension is based on the insured's monthly BPA, the total number of years of coverage, and the insured's age when the pension is first paid.

Active old-age pension: The pension is the old-age pension the insured would have been entitled to receive (based on the insured's monthly BPA, the total number of years of coverage, and the insured's age when the pension is first paid) minus an amount that varies depending on the insured's monthly taxable income from gainful activity.

Split pension: Up to 50% of the insured ex-spouse's old-age pension is paid, depending on the length of marriage. The insured ex-spouse's old-age pension is reduced accordingly.

Dependent's supplement: 256,870 won a year is paid for a spouse and 171,210 won a year for each eligible child or parent. The supplement is not paid if the insured is receiving the active old-age pension.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index for the previous year.

Old-age settlement (Lump-sum Refund, social insurance): A lump sum of total employee and employer contributions plus accrued interest (calculated at the basic bank rate on the date of the refund) is paid.

Basic old-age pension (social assistance): Up to 209,960 won a month is paid, depending on the beneficiary's income.

Permanent Disability Benefits

Disability pension (social insurance): The pension is calculated based on the assessed degree of disability and the insured's monthly basic pension amount (BPA). 100% of the insured's BPA is paid for a first-degree disability; 80% for a second-degree disability; or 60% for a third-degree disability.

The BPA is 1.35 (decreasing by 0.015 a year until reaching 1.2 in 2028) times the sum of the average indexed national monthly wage in the three years immediately before the year in which the pension is first paid and the insured's average monthly wage over the total contribution period. An increment is paid for years of coverage exceeding 20 years.

Dependent's supplement: 256,870 won a year is paid for a spouse and 171,210 won a year for each eligible child or parent.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index for the previous year.

Disability benefit (social insurance): A lump sum of 225% of the insured's BPA is paid.

The BPA is 1.35 (decreasing by 0.015 a year until reaching 1.2 in 2028) times the sum of the average indexed national monthly wage in the three years immediately before the year in which the pension is first paid and the insured's average monthly wage over the total contribution period. An increment is paid for years of coverage exceeding 20 years.

Survivor Benefits

Survivor pension (social insurance): 60% of the deceased's monthly basic pension amount (BPA) is paid with at least 20 years of contributions; 50% with 10 to 19 years; 40% with less than 10 years.

The BPA is 1.35 (decreasing by 0.015 a year until reaching 1.2 in 2028) times the sum of the average indexed national monthly wage in the three years immediately before the year in which the pension is first paid and the insured's average monthly wage over the total contribution period. An increment is paid for years of coverage exceeding 20 years.

Dependent's supplement: 171,210 won a year is paid for each eligible child or parent.

Benefit adjustment: Benefits are adjusted annually based on changes in the consumer price index for the previous year.

Survivor settlement (Lump-sum Refund, social insurance): A lump sum of total employee and employer contributions plus accrued interest (calculated at the basic bank rate on the date of the refund) is paid.

Death settlement (social insurance): A lump sum of total employee and employer contributions plus accrued interest (based on the average annual bank interest rate) is paid.

The maximum death benefit is four times the deceased's last covered monthly wage, or the average covered monthly wage for the entire insured period, whichever is greater.

Administrative Organization

Ministry of Health and Welfare (http://www.mohw.go.kr/) supervises the program.

National Pension Service (http://www.nps.or.kr/) administers the program and pays benefits.

National Health Insurance Service (http://www.nhis.or.kr/) collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1963 (voluntary medical insurance for employees); and 1976 (compulsory national medical insurance), implemented in 1977.

Current laws: 1993 (employment insurance), implemented in 1995; 1999 (national health insurance), implemented in 2000; 2002 (financial stability of national health insurance); 2003 (collection of premiums, employment insurance), implemented in 2005; and 2007 (long-term care insurance), implemented in 2008.

Type of program: Social insurance and social assistance system. Maternity, medical, and long-term care benefits only.

Coverage

Social insurance (cash maternity and childcare benefits): Employed persons.

Voluntary coverage for certain small businesses in agriculture, forestry, fishery, and construction; electricians; telecommunications workers; fire service personnel; certain self-employed persons; and most persons working less than 60 hours a month or 15 hours a week.

Exclusions: Household workers and family labor.

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Social insurance (medical and long-term care benefits): Citizens of South Korea and employees.

Voluntary coverage for foreigners residing in South Korea.

Exclusions: Low-income citizens covered by the means-tested medical aid program.

Social assistance (medical benefits): Low-income citizens of South Korea.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Unemployment.

Social insurance (medical and long-term care benefits): 3.12% (medical benefits) and 0.23% (long-term care) of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 99,242,040 won.

Social assistance (medical benefits): None.

Self-employed person

Social insurance (cash benefits): The monthly premium varies depending on personal factors, including property ownership, income, age, and gender.

Social insurance (medical and long-term care benefits): Varies depending on personal factors including property ownership, income, age, and gender.

Social assistance (medical benefits): None.

Employer

Social insurance (cash benefits): See source of funds under Unemployment.

Social insurance (medical and long-term care benefits): 3.12% (medical benefits) and 0.23% (long-term care) of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 99,242,040 won.

Social assistance (medical benefits): None.

Government

Social insurance (cash benefits): Provides subsidies as needed; contributes as an employer.

Social assistance (medical benefits): The total cost.

Qualifying Conditions

Cash sickness benefit: No statutory benefits are provided.

Cash maternity and childcare benefits (social insurance): Must have at least 180 days of coverage before the last day of maternity leave or the first day of childcare leave.

Medical benefits (social insurance): Must not have missed paying more than six months of contributions since first becoming insured.

Medical benefits (Medical Aid, social assistance, means tested): Paid to persons younger than age 18 or older than age 65, at any age with a severe disability or certain illnesses, pregnant women expected to give birth within six months, and certain other persons.

Means test: Monthly household income must be below 501,632 won (single person); 854,129 won (two persons); 1,104,945 won (three persons); 1,355,761 won (four persons); or 1,606,576 won (five persons or more).

Long-term care (social insurance): Age 65 and in need of constant care; younger than age 65 and requiring constant care due to a medical condition such as dementia, cardiovascular disease, or Alzheimer's disease.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit (social insurance): 100% of the insured's wages is paid for 90 days, including at least 45 days after childbirth. The employer generally pays the first 60 days.

The maximum total maternity benefit is 4,800,000 won (6,400,000 won in the case of multiple births) for each pregnancy.

Childcare benefit (social insurance): A benefit is paid for up to 12 months.

The minimum monthly childcare benefit is 700,000 won for the first three months; 500,000 won thereafter.

The maximum monthly childcare benefit is 1,500,000 won for the first three months; 1,000,000 won thereafter.

Medical care (social insurance): Insured persons may receive special cash benefits for family caregivers, exceptional care, and hospitalization.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include medical treatment, surgery, hospitalization, maternity care, and medicine. Doctors, clinics, hospitals, and pharmacists under contract with the National Health Insurance Service (NHIS) provide medical services.

Cost sharing: The insured pays 20% of hospitalization costs and 30% to 60% of outpatient care, depending on the type of facility.

Medical benefits (Medical Aid, social assistance, means tested): Medical benefits include medical treatment, institutional care, and appliances.

Long-term care (social insurance): In-home services include visits, bathing, nursing, day and night care, short-term respite care, and functional aids. Institutional care includes care provided in licensed nursing homes, retirement homes, licensed residential establishments, and other long-term care facilities.

Dependents' Medical Benefits

Medical benefits (social insurance): Medical benefits for dependents are the same as those for the insured.

Eligible dependents must have no income and live with the insured, including the insured's spouse, children, grandchildren, parents, grandparents, and siblings.

Medical benefits (Medical Aid, social assistance, means tested): Medical benefits for dependents are the same as those for the main beneficiary.

Administrative Organization

Cash maternity and childcare benefits

Ministry of Employment and Labor (http://www.moel.go.kr/) provides general supervision, pays benefits, and administers the program.

Korea Worker's Compensation and Welfare Service (https://www.kcomwel.or.kr/) sets contribution rates.

National Health Insurance Service (http://www.nhis.or.kr/) collects contributions.

Medical and long-term care benefits

Ministry of Health and Welfare (http://www.mohw.go.kr/) provides general supervision.

National Health Insurance Service (http://www.nhis.go.kr/) administers the national health insurance and long-term care programs, levies and collects contributions, and pays medical service providers.

Health Insurance Review and Assessment Service (http://www.hira.or.kr/) examines and reviews medical claims and evaluates the quality of medical and long-term care services.

Office for Social Welfare Policy under the Ministry of Health and Welfare administers the medical aid program.

Work Injury

Regulatory Framework

First law: 1953 (labor).

Current laws: 1963 (industrial accident compensation insurance), implemented in 1964; and 2003 (collection of premiums), implemented in 2005.

Type of program: Social insurance system.

Note: The 1953 law still applies to employees if their incapacity due to a work-related injury or an occupational disease lasts for less than four days.

Coverage

Employees of most types of establishments with at least one employee.

Voluntary coverage for certain enterprises with fewer than five employees in agriculture, forestry (except logging), fishery, and hunting.

Exclusions: Household workers and family labor.

Special systems for civil servants, military personnel, private-school employees, and seamen.

Source of Funds

Insured person: None.

Self-employed person: 0.7% to 28.1% of declared earnings or payroll, depending on the assessed degree of risk.

There are no minimum or maximum earnings used to calculate contributions.

Employer: 0.7% to 28.1% of annual payroll, depending on the assessed degree of risk.

There are no minimum or maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease and provide a medical certificate.

Temporary Disability Benefits

70% of the insured's average daily wage in the last three months before the accident or first examination of the occupational disease is paid.

If the insured is still receiving medical treatment after 24 months, 70.4% to 90.1% (depending on the assessed degree of disability) of the insured's average daily wage in the last three months is paid to persons assessed with a first-, second-, or third-degree disability. The benefit is paid for 257, 291, or 329 treatment days a year (depending on the assessed degree of disability) until recovery or the award of a permanent disability pension.

The minimum daily temporary disability benefit is 60,240 won.

The maximum daily temporary disability benefit is 205,686 won.

Benefit adjustment: The minimum and maximum benefits are adjusted annually based on wage changes.

Permanent Disability Benefits

Permanent disability benefit: The monthly pension is the insured's average daily wage in the three months before the onset of disability multiplied by 138 (for a grade seven disability) up to 329 (for a grade one disability) and divided by 12. Insured persons with an assessed degree of disability from four to seven may choose between the pension and a lump sum of the insured's average daily wage multiplied by 616, 737, 869, or 1,474, depending on the assessed degree of disability.

The minimum daily permanent disability benefit is 57,135 won.

The maximum daily permanent disability benefit is 205,686 won.

Partial disability: A lump sum of the insured's average daily wage in the three months before the onset of the disability multiplied by 55 to 495 (depending on the assessed degree of disability) is paid for an assessed degree of disability from grades eight to 14 (lower severity).

Nursing benefit: Paid for nursing services for insured persons with a residual chronic disability after receiving medical treatment. The benefit ranges from 27,450 won to 41,170 won a day, depending on assessed needs.

Benefit adjustment: The minimum and maximum benefits are adjusted annually based on changes in wages.

Workers' Medical Benefits

Medical benefits include medical treatment, surgery, hospitalization, medicine, nursing, dental care, rehabilitation appliances, and transportation.

Survivor Benefits

Survivor pension: The monthly pension is 52% of the deceased's average annual wage (calculated as the insured's average daily wage in the three months before the date of death multiplied by 365) divided by 12. The pension is increased by 5% for each additional survivor, up to 67%.

Eligible survivors include (in order of priority) a spouse, children, parents, grandchildren, and grandparents and siblings.

Survivor grant: If there are no eligible survivors for the survivor pension, a lump sum of the insured's average daily wage in the three months before the date of death multiplied by 1,300 is paid to nondependent survivors.

Funeral grant: A lump sum of the insured's average daily wage in the three months before the date of death multiplied by 120 is paid to the person who paid for the funeral.

The minimum funeral grant is 10,763,580 won.

The maximum funeral grant is 15,069,990 won.

Benefit adjustment: The minimum and maximum benefits are adjusted annually based on changes in wages.

Administrative Organization

Ministry of Employment and Labor (http://www.moel.go.kr/) provides general supervision.

Korea Workers' Compensation and Welfare Service (https://www.kcomwel.or.kr/) sets contribution rates, pays benefits, and administers the program through its own medical care institutions.

National Health Insurance Service (http://www.nhis.or.kr/) collects contributions.

Unemployment

Regulatory Framework

First and current laws: 1993 (employment insurance), implemented in 1995; and 2003 (collection of premiums), implemented in 2005.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for certain small businesses in agriculture, forestry, fishery, and construction; electricians; telecommunications workers; fire service workers; certain self-employed persons; and persons working less than 60 hours a month or less than 15 working hours a week.

Exclusions: Household workers and family labor.

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Source of Funds

Insured person: 0.65% of gross annual wages.

There are no minimum or maximum earnings used to calculate contributions.

The insured person's contributions also finance sickness and maternity benefits.

Self-employed person: 2.25% of declared wages (employment services only).

There are no minimum or maximum earnings used to calculate contributions.

Employer: 0.9% to 1.5% of annual payroll, depending on the type of business.

There are no minimum or maximum earnings used to calculate contributions.

The employer's contributions also finance sickness and maternity benefits.

Government: None.

Qualifying Conditions

Must have at least six months of coverage in the last 18 months, be registered at an employment security office, and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, a labor dispute, or the refusal of a suitable job offer.

Unemployment Benefits

50% of the insured's average daily earnings in the three months immediately before unemployment is paid after a seven-day waiting period for up to 90 days to those with six to 12 months of coverage; for up to 240 days with more than 10 years of coverage and aged 50 or older or disabled.

The minimum daily unemployment benefit is 90% of the minimum daily wage.

The minimum daily wage is 54,216 won.

Additional allowances are paid to unemployed persons to encourage retraining or job search. Allowances include the early reemployment allowance, vocational ability development allowance, and transportation and home moving allowance.

Employment services are provided through the Employment Stabilization Program and the Vocational Competency Development Program.

Administrative Organization

Ministry of Employment and Labor (http://www.moel.go.kr/) provides general supervision, pays benefits, and administers the program.

Korea Worker's Compensation and Welfare Service (https://www.kcomwel.or.kr/) sets contribution rates.

National Health Insurance Service (http://www.nhis.or.kr/) collects contributions.

Family Allowances

Regulatory Framework

First and current law: 1991 (childcare).

Type of program: Universal system.

Note: Local governments and designated public organizations provide cash transfers or payments through vouchers, including a minimum income guarantee (National Basic Livelihood Security System), child services, and support for persons with disabilities.

Coverage

Residents of South Korea.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Childcare allowance

Daycare allowance: Paid for children up to age 5 receiving care in a daycare center or kindergarten.

Homecare allowance: Paid for children up to age 6 in homecare.

Family Allowance Benefits

Childcare allowance

Daycare allowance: 441,000 won a month is paid for a child younger than age 1 (344,000 won if in part-time care); 338,000 won for a child age 1 (302,000 won if in part-time care); 321,000 won for a child age 2 (250,000 won if in part-time care); or 220,000 won for a child aged 3 to 5.

Homecare allowance: 200,000 won a month is paid for a child younger than age 1; 177,000 won a month for a child age 1; and 100,000 for a child aged two to six. (In rural areas, 156,000 a month for a child age two; 129,000 for a child age 3; or 100,000 for a child aged 4 to 6.)

Administrative Organization

Ministry of Health and Welfare (http://www.mohw.go.kr/) provides general supervision.

Office for Social Welfare Policy under the Ministry of Health and Welfare administers the program.

Sri Lanka

Exchange rate: US$1.00 = 158.20 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1958 (provident fund) and 1980 (trust fund).

Type of program: Provident fund and trust fund system.

Note: Employers in the public and private sector make monthly contributions to a trust fund owned and managed by employees. The fund invests in a range of asset types and provides supplemental old-age, disability and survivor benefits.

Coverage

Provident fund: Private-sector employees.

Exclusions: Self-employed persons, family labor, civil servants, farmers, and fishermen.

Employees covered by equivalent pension plans may contract out.

Special systems for public-sector and local government employees, farmers, and fishermen.

Trust fund: Public- and private-sector employees, including apprentices and casual, temporary, contract, and piece-rate workers.

Voluntary coverage for self-employed persons and migrant workers.

Exclusions: Household workers, persons working in small charitable institutions and for religious organizations, and family labor.

Source of Funds

Insured person

Provident fund: 8% of monthly earnings; additional voluntary contributions are possible.

Trust fund: None.

Self-employed person

Provident fund: Not applicable.

Trust fund: At least 500 rupees a month; additional voluntary contributions are possible.

Employer

Provident fund: 12% of monthly payroll.

Trust fund: 3% of monthly payroll.

Government

Provident fund: None.

Trust fund: None; contributes as an employer.

Qualifying Conditions

Old-age benefit (provident fund): Age 55 (men) or age 50 (women) and retired from covered employment; at any age if the government closes the place of employment, if emigrating permanently, or for employed women who marry.

Early withdrawal: Partial withdrawals can be made to cover certain housing and medical costs. The fund member must be younger than the normal retirement age, be currently employed, have at least 10 years of contributions, and have an account balance of at least 3,000 rupees.

Loan program: A fund member can take loans against his or her account balance to purchase or build a house; finance repairs, maintenance, or extensions to an existing house; or reduce monthly mortgage payments.

Old-age benefit (trust fund): Age 60 or older and retired from covered employment; at any age if the fund member retires, resigns, is dismissed, changes employers, permanently emigrates, or becomes entitled to any other government pension.

Disability benefit (provident fund): Must be assessed with a permanent and total incapacity for work and have ceased employment due to the disability.

Disability benefit (trust fund): Must be assessed with a permanent and total disability for work and have ceased employment due to the disability.

Survivor benefit (provident fund): Paid to legal heirs or named beneficiaries if the fund member dies before retirement.

Survivor benefit (trust fund): Paid to legal heirs, the executor of the will, or named survivors if a fund member dies before withdrawing his or her full account balance.

Death grant (trust fund): Paid to legal heirs, the executor of the will, or named survivors when a fund member with at least one year of contributions dies.

Old-Age Benefits

Old-age benefit (provident fund): A lump sum of total employee and employer contributions plus dividends and accrued interest minus previous withdrawals is paid.

The interest rate is 10.5% a year.

Interest rate adjustment: The Monetary Board of the Employees' Provident Fund sets the interest rate periodically. The annual interest rate must be at least 2.5%.

Early withdrawal: Up to 30% of the account balance may be withdrawn to purchase property, build a house, pay mortgages, or pay necessary medical expenses. The fund

member may make a second withdrawal of up to 30% of the account balance after a 10-year waiting period from the date of the first withdrawal.

Loan program: Up to 75% of the fund member's account balance may be used as collateral against a loan from an approved lending institution.

Old-age benefit (trust fund): A lump sum of total employee contributions plus dividends and accrued interest is paid.

The benefit is paid after a five-year waiting period if the fund member changes employers.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is paid.

The interest rate is 10.5% a year.

Interest rate adjustment: The Monetary Board of the Employees' Provident Fund sets the interest rate periodically. The annual interest rate must be at least 2.5%.

Disability benefit (trust fund): A lump sum of total employee and employer contributions plus dividends and accrued interest is paid.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals is split among eligible survivors.

The interest rate is 10.5% a year.

Interest rate adjustment: The Monetary Board of the Employees' Provident Fund sets the interest rate periodically. The annual interest rate must be at least 2.5%.

Survivor benefit (trust fund): A lump sum of total employee and employer contributions plus dividends and accrued interest is paid.

Death grant (trust fund): A lump sum of 100,000 rupees is paid.

Administrative Organization

Department of Labour (http://www.labourdept.gov.lk/) under the Ministry of Labour and Trade Union Relations (http://www.labourmin.gov.lk/), provides general supervision of the provident fund program.

Employees' Provident Fund (http://www.epf.lk/) administers the provident fund program through district offices.

Employees' Provident Fund Agency Services Group, under the Central Bank of Sri Lanka (https://www.cbsl.gov.lk), collects contributions and invests the financial assets of the Employees' Provident Fund.

Ministry of National Policies and Economic Affairs (http://www.mnpea.gov.lk/) provides general supervision of the trust fund program.

Employees' Trust Fund Board (http://www.etfb.lk/) pays trust fund benefits.

Sickness and Maternity

Regulatory Framework

First and current laws: 1941 (maternity benefits) and 1954 (shop and office employees protections).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Sri Lanka.

Employer liability (cash sickness benefits): Employees of firms in commerce and services.

Employer liability (cash maternity benefit): Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least 12 months of continuous employment with the same employer and provide a medical certificate.

Cash maternity benefit (employer liability): Must be currently employed.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's normal earnings is paid for up to seven days a year.

Maternity benefit (employer liability): 85.714% of the employee's average daily wages in the six months before maternity leave began (100% of the employee's normal wages for shop and office workers) is paid for 12 weeks (10 weeks for shop and office workers), including two weeks before and 10 weeks after the expected date of childbirth. The benefit is paid for six weeks in case of miscarriage (4 weeks for shop and office workers).

Workers' Medical Benefits

Government health centers and hospitals provide free medical care.

Plantations have their own dispensaries and maternity wards and must provide medical care for their employees.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Department of Labour (http://www.labourdept.gov.lk/) provides general supervision of cash benefits and enforcement of labor laws.

Ministry of Health, Nutrition and Indigenous Medicine (http://www.health.gov.lk/) provides medical care through public hospitals and health centers.

Work Injury

Regulatory Framework

First and current law: 1934 (workmen's compensation).

Type of program: Universal (medical benefits) and employer-liability system.

Coverage

Universal (medical benefits): Residents of Sri Lanka.

Employer liability (cash benefits): Employed persons, including contract and piece-rate workers, and apprentices.

Exclusions: Self-employed persons and military and police personnel.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost (provides benefits directly to employees or pays insurance premiums ranging from 1% to 7.5% of payroll, depending on the assessed degree of risk).

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. A continuous employment period of six months for an occupational disease.

Temporary Disability Benefits

50% of the employee's average earnings is paid after a three-day waiting period for up to five years. After six months, the benefit may be paid as a lump sum.

Average earnings are based on the employee's average monthly earnings in the 12 months before the disability began. If the employee has been employed for less than one month, average earnings are based on the average monthly earnings of a worker in the same type of employment with the same employer.

The maximum temporary disability benefit is 5,500 rupees.

Schedule of payments: The benefit is paid every two weeks.

A registered doctor may examine a worker entitled to a temporary disability benefit once a month.

The temporary disability benefit is payable abroad under certain conditions if emigrating permanently.

Permanent Disability Benefits

For a total (100%) disability, a lump sum is paid based on the employee's wage class.

The minimum permanent disability benefit is 196,083.80 rupees.

The maximum permanent disability benefit is 550,000 rupees.

Partial disability: For an assessed degree of disability of less than 100%, a lump sum of 30% to 100% of the full permanent disability benefit is paid depending on the degree of disability.

Workers' Medical Benefits

Government hospitals provide medical benefits free of charge.

Survivor Benefits

Survivor benefit: A lump sum of 181,665 rupees to 550,000 rupees is paid based on the deceased's monthly wages.

Eligible survivors include the widow, legitimate dependent children, unmarried daughters, and a widowed mother. Other family members may be eligible if totally or partially dependent on the deceased.

The benefit is split among dependent relatives based on the decision of the Commissioner of Workmen's Compensation.

Funeral grant: The cost of the funeral is paid up to a maximum based on the value of the survivor benefit (up to 10,000 rupees if the survivor benefit exceeds 40,000 rupees). The benefit is paid as part of the survivor benefit.

Administrative Organization

Ministry of Labour and Trade Union Relations (http://www.labourmin.gov.lk/) provides general supervision.

Office of Workmen's Compensation administers the program.

Individual employers insure work injury liability through private carriers or pay compensation directly to employees or dependent survivors.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 1975 Termination of Employees Act requires firms in the private sector with at least 15 workers to provide severance pay to their employees in cases of dismissal due to firm closure or downsizing. The amount varies depending on the number of years of service: 2.5 times the employee's last monthly salary is paid for each year of service from one to five years, plus 2 times the monthly salary for each year of service from six to 14 years, plus 1.5 times the monthly salary for each year of service from 15 to 19 years, plus one month of salary for each year of service from 20 to 24 years, plus 0.5 times the monthly salary for each year of service exceeding 25 years (up to a maximum of 40 times the monthly salary).

Family Allowances

Regulatory Framework

First law: 1990.

Current law: 2013 (Samurdhi cash transfer).

Type of program: Social assistance system.

Coverage

Needy families.

Source of Funds

Insured person: 45 rupees a month for each family member; additional voluntary contributions are possible.

Self-employed person: 45 rupees a month for each family member; additional voluntary contributions are possible.

Employer: None.

Government: Finances the majority of the program costs.

Qualifying Conditions

Family allowance (samurdhi benefit, income tested): Paid to certain vulnerable families.

Income test: Family monthly earnings must be below 1,500 rupees.

Family Allowance Benefits

Family allowance (samurdhi benefit, income tested): 420 rupees to 3,500 rupees a month is paid, depending on family income and size. A portion of the benefit is allocated to a compulsory savings program.

Additional lump-sum benefits may be provided for certain life contingencies.

Family allowance beneficiaries may receive additional social services, including nutrition, vocational training, and access to loans under favorable conditions.

Administrative Organization

Department of Samurdhi Development (http://www.samurdhi.gov.lk/) administers the program.

Syria

Exchange rate: US$1.00 = 515 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture; self-employed persons; civil servants and military personnel; freelance workers; household workers; and employers.

Voluntary coverage for citizens of Syria working abroad.

Exclusions: Family labor and certain foreign nationals, including foreign diplomats and employees of international organizations.

Source of Funds

Insured person: 7% of monthly earnings (plus an optional 1% of monthly earnings for voluntary supplemental disability and death benefits).

Self-employed person: 21.1% of monthly declared earnings.

Employer: 14.1% of monthly payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions; age 55 (men) or age 50 (women) with at least 20 years of contributions; at any age with at least 25 years of contributions (with at least 15 years of contributions if engaged in physically demanding or dangerous work).

Old-age increment: Paid if the insured has more than 32 years of contributions.

Old-age settlement: Age 60 (men) or age 55 (women) and does not meet the contribution requirements for the old-age pension.

Disability pension: Must be younger than age 65, be assessed with a degree of disability of at least 80%, and have at least six consecutive months of contributions or 12 nonconsecutive months of contributions. The disability must have begun during employment or within six months after ceasing employment but not be due to a work injury.

Disability benefit (voluntary insurance): Must be assessed with a degree of disability of greater than 35%. The disability may be due to a work injury.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include an unemployed widow or a disabled widower; sons younger than age 21 (age 24 if disabled); unmarried daughters; and dependent parents, brothers, and unmarried sisters under certain conditions.

The survivor pension for a female survivor ceases upon (re)marriage.

Death benefit (voluntary insurance): Paid to eligible survivors when the insured dies.

Funeral grant: Paid to cover the cost of the deceased's funeral.

Old-Age Benefits

Old-age pension: 2.5% of the insured's base earnings multiplied by the number of years of contributions is paid.

For civil servants and military personnel, the pension is increased by 25% for the first 10,000 pounds of the pension paid, 20% for the next 10,000 pounds, and 10% for any amount above 20,000 pounds.

The base earnings are the insured's average monthly earnings in the previous year. (Increases or decreases in the insured's salary of more than 15% in a two-year period or 30% in a five-year period are not taken into account.)

The minimum monthly old-age pension is the legal monthly minimum wage.

The legal monthly minimum wage is 9,765 pounds (2013).

The maximum monthly old-age pension is 80% of base earnings.

Old-age increment: A lump sum of one month of the old-age pension is paid for each year of contributions exceeding 32 years, up to three months of the pension.

Old-age settlement: A lump sum is paid of 11% (with less than 60 months of contributions), 13% (with at least 60 but less than 120 months of contributions), or 15% (with at least 120 months of contributions and under certain other conditions) of the insured's average monthly earnings in the last two years multiplied by the number of months of contributions.

Permanent Disability Benefits

Disability pension: 40% of the insured's base earnings plus 2% for each year of covered employment is paid.

The base earnings are the insured's average monthly earnings in the previous year. (Increases or decreases in the insured's salary of more than 15% in a two-year period or 30% in a five-year period are not taken into account.)

The minimum monthly disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 9,765 pounds (2013).

The maximum monthly disability pension is 80% of the insured's base earnings.

Disability benefit (voluntary insurance): A lump sum of 50% of the insured's covered earnings in the previous year is paid. The benefit is increased by 50% if the insured has a total disability as a result of a work injury.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the disability pension the deceased received or was entitled to receive is paid to an eligible widow(er).

A widow may receive both the spouse's pension and the old-age pension.

Orphan's pension: 25% of the disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 37.5% is split equally for more than one orphan. For a full orphan, 62.5% of the disability pension the deceased received or was entitled to receive is paid; 75% is split equally for more than one full orphan.

Other dependent's pension: 25% of the disability pension the deceased received or was entitled to receive is paid to each dependent parent if there is no eligible spouse or orphan,; 12.5% if there is either an eligible spouse or orphan, or both.

The maximum combined survivor pension is 80% of the disability pension the deceased received or was entitled to receive.

Death benefit (voluntary insurance): A lump sum of 100% of the deceased's covered earnings in the previous year is paid. The lump sum is increased by 50% if the insured's death was caused by a work injury.

Funeral grant: A lump sum of three months of the deceased's earnings is paid.

The maximum funeral grant is 100 pounds.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (http://taminat.gov.sy/), managed by a tripartite board of directors and a director general, collects contributions and administers the program through regional and district offices.

Sickness and Maternity

Regulatory Framework

First law: 1959 (labor code).

Current law: 2010 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Syria.

Employer liability (cash benefits): Private-sector employees.

Special systems for public-sector employees.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least one year of employment with the same employer and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least six months of employment with the same employer.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit (employer liability): 70% of the employee's normal wage is paid for up to 90 days; 80% thereafter, up to 90 additional days.

Cash maternity benefit (employer liability): 100% of the employee's normal wage is paid for 120 days for the first child, 90 days for the second child, and 75 days for the third child. The employee is entitled to an additional 30 days a year of unpaid sick leave.

Job-protected leave without pay may be requested for up to one year for each child, up to three children, for child care. Breastfeeding breaks are provided for up to one hour a day until the child reaches age 1.

Workers' Medical Benefits

Government clinics and health centers provide limited health services free of charge.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs and Labor oversees cash benefits.

Ministry of Health (http://www.moh.gov.sy/) provides general supervision and administers medical benefits.

Work Injury

Regulatory Framework

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture; municipal workers; and public-sector employees.

Exclusions: Self-employed persons, household workers, family labor, and certain foreign nationals, including foreign diplomats and employees of international organizations.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly payroll.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

80% of the insured's monthly earnings before the disability began is paid for the first month; 100% thereafter. The benefit is paid from the day after the incapacity began for up to 12 months or until recovery.

The minimum monthly temporary disability benefit is 2,000 pounds.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 75% of the insured's average monthly earnings in the year before the disability began is paid.

The minimum monthly permanent disability pension is 458 pounds.

Partial disability pension: For an assessed degree of disability of at least 35% but less than 80%, a percentage of the full permanent disability pension is paid depending on the assessed degree of disability. For an assessed degree of disability of less than 35%, a lump sum of 5.5 years of the partial disability pension is paid.

Work injury pensions can be combined with other pensions.

Disability benefit (voluntary insurance): See Old Age, Disability, and Survivors.

Workers' Medical Benefits

Medical benefits include general and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Death benefit (voluntary insurance): See Old Age, Disability, and Survivors.

Funeral grant: A lump sum of one month of the insured's earnings is paid.

The maximum funeral grant is 80 pounds.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (http://taminat.gov.sy/), managed by a tripartite board of directors and a director general, collects contributions and administers the program through regional and district offices.

Taiwan

Exchange rate: US$1.00 = 30.42 Taiwan dollars (NT$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1950.

Current laws: 1958 (labor insurance), implemented in 1960; 1993 (labor standards); 2004 (labor pensions), implemented in 2005; and 2007 (national pensions), implemented in 2008.

Type of program: Social insurance, mandatory individual account, and social assistance system.

Note: The social insurance system consists of a flat-rate benefit under the national pension program (introduced in 2008 for individuals not covered by any other public pension system) and an earnings-related benefit under the labor insurance program.

In 2005, a government-sponsored individual account system (Labor Pension Fund) replaced the old employer-sponsored individual account labor pension system. The new system is mandatory for all new entrants to the labor force and for workers who changed employers since July 1, 2005, and voluntary for workers who have entered the labor force before 2005. Those who made no choice before 2010 remain in the old system. For those who switched, the value of the accrued rights under the old system was transferred to the new system.

Coverage

Social insurance (National Pension Program): Citizens of Taiwan aged 25 to 65 not covered by any other public pension system.

Social insurance (Labor Insurance Program): Employees aged 15 to 65 in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.

Voluntary coverage for self-employed persons who are not members of an occupational union; employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; and involuntarily unemployed persons with at least 15 years of coverage.

Special systems for civil servants, farmers, salaried public-sector employees, and private-school employees.

Mandatory individual account: Employed citizens of Taiwan who have entered the labor force or changed employers since July 1, 2005; employed spouses from Mainland China, Hong Kong, Macau, and foreign countries, and certain foreign nationals with permanent residence in Taiwan covered under the Labor Standards Act.

Voluntary coverage for self-employed persons and for certain employees not covered under the Labor Standards Act.

Special system for private-school employees.

Social assistance: Citizens of Taiwan not enrolled in the social insurance national pension program.

Source of Funds

Insured person

Social insurance (National Pension Program): 5.1% of the monthly insured amount.

Disabled and low-income insured persons pay 0%, 2.55%, or 3.825% of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT$18,282.

The insured person's contributions also finance cash maternity benefits.

Social insurance (Labor Insurance Program): 1.9% (gradually rising to 2.4% from 2019 to 2027) of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions are NT$45,800.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The insured person's contributions also finance cash sickness and maternity benefits.

Mandatory individual account: Voluntary contributions of up to 6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are NT$1,500.

The maximum monthly earnings used to calculate contributions are NT$150,000.

Social assistance: None.

Self-employed person

Social insurance (National Pension Program): 5.1% of the monthly insured amount.

Disabled and low-income insured persons pay 0%, 2.55%, or 3.825% of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT$18,282.

The self-employed person's contributions also finance cash maternity benefits.

Social insurance (Labor Insurance Program): 5.7% (gradually rising to 7.2% from 2019 to 2027) of gross monthly income.

The minimum monthly earnings used to calculate contributions are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions are NT$45,800.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Mandatory individual account: Voluntary contributions of up to 6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are NT$1,500.

The maximum monthly earnings used to calculate contributions are NT$150,000.

Social assistance: None.

Employer

Social insurance (National Pension Program): None.

Social insurance (Labor Insurance Program): 6.65% (gradually rising to 8.4% from 2019 to 2027) of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions are NT$45,800.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The employer's contributions also finance cash sickness and maternity benefits.

Mandatory individual account: At least 6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are NT$1,500.

The maximum monthly earnings used to calculate contributions are NT$150,000.

Social assistance: None.

Government

Social insurance (National Pension Program): 3.4% of the monthly insured amount.

For disabled and low-income insured persons, 4.675%, 5.95%, or 8.5% of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT$18,282.

The government's contributions also finance cash maternity benefits.

Social insurance (Labor Insurance Program): 0.95% (gradually rising to 1.2% from 2019 to 2027) of employee covered earnings, 3.8% (gradually rising to 4.8% from 2019 to 2027) of income for self-employed persons, the cost of administration, contributes as an employer.

The minimum monthly earnings used to calculate contributions are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions are NT$45,800.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The government's contributions also finance cash sickness and maternity benefits.

Mandatory individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (National Pension Program, social insurance): Age 65 and registered in the program.

Old-age labor pension (Labor Insurance Program, social insurance): Age 61 (gradually rising by one year every two years until reaching age 65 in 2026) with at least 15 years of coverage.

Employment and contributions must cease.

Early pension: Age 56 (gradually rising by one year every two years until reaching age 60 in 2026).

Deferred pension: The pension may be deferred until age 66 (gradually rising by one year every two years until reaching age 70 in 2026).

One-time old-age benefit: Insured persons with coverage prior to January 1, 2009, may opt for a one-time old-age benefit instead of the labor insurance old-age pension. Must be age 60 (men) or age 55 (women) with at least one year of coverage, age 55 (men) with at least 15 years of coverage, age 50 with at least 25 years of coverage, or any age with at least 25 years of coverage with the same employer.

Old-age labor settlement (Labor Insurance Program, social insurance): Age 61 (gradually rising by one year every two years until reaching age 65 in 2026) with less than 15 years of coverage.

Old-age pension (Labor Pension Fund, mandatory individual account): Age 60 with at least 15 years of contributions.

Old-age settlement (Labor Pension Fund, mandatory individual account): Age 60 with less than 15 years of contributions.

Old-age basic guarantee (social assistance): Aged 65 or older as of 2008 and a resident of Taiwan for at least 183 days each year for the last three years.

Disability pension (National Pension Program, social insurance): Must be assessed with a severe mental or physical disability and a permanent total incapacity for work.

A hospital designated by the National Health Insurance Administration in the Ministry of Health and Welfare assesses the disability and incapacity for work.

Disability labor pension (Labor Insurance Program, social insurance): Must be assessed with a severe mental or physical disability and a permanent total incapacity for work.

A hospital designated by the National Health Insurance Administration in the Ministry of Health and Welfare assesses the disability and incapacity for work.

Dependent's supplement: Paid for a dependent spouse aged 55 or older (no limit if disabled or raising children), or aged 45 to 54 with monthly income below a certain limit, who has been married to the insured for at least one year; and dependent children younger than age 18 (age 25 if a student, no limit if disabled).

One-time disability benefit: Insured persons with coverage prior to January 1, 2009, may opt for a lump-sum payment instead of the labor insurance disability pension. Must be assessed with a permanent disability by a hospital designated by the National Health Insurance Administration in the Ministry of Health and Welfare.

Disability basic guarantee (social assistance): Must be assessed with a severe or extremely severe disability and total incapacity for work; has resided in Taiwan for at least 183 days each year for the last three years; and is not receiving any other old-age, disability, or survivor pension.

Survivor pension (National Pension Program, social insurance): The deceased was in covered employment or received or was entitled to receive a social insurance (national pension program) old-age or disability pension at the time of death.

Eligible survivors (in order of priority) are a widow(er) aged 55 or older and married to the deceased for at least one year, or aged 45 to 54, married to the deceased for at least one year, and with monthly income below the monthly insured amount); children younger than age 20 (age 25 if a full-time student with income less than the monthly insured amount; no limit with a total incapacity for work); parents aged 55 or older with a monthly income below the monthly insured amount; grandparents aged 55 or older with a monthly income below the monthly insured amount; dependent grandchildren; and dependent brothers and sisters.

The monthly insured amount is NT$18,282.

The widow(er)'s pension ceases upon remarriage.

Funeral grant (National Pension Program, social insurance): Paid to the person who paid for the insured's funeral.

Survivor labor pension (Labor Insurance Program, social insurance): The deceased received or was entitled to receive a labor insurance old-age or disability pension at the time of death, or had at least 15 years of contributions and had not claimed labor insurance old-age benefits.

Eligible survivors (in order of priority) are a widow(er) and children, parents, grandparents, dependent grandchildren, and dependent brothers and sisters.

One-time survivor benefit: Paid when an insured person with coverage prior to January 1, 2009, dies and a survivor opts for a lump-sum payment instead of the labor insurance survivor pension.

Funeral grant (Labor Insurance Program, social insurance): Paid to the person who paid for the insured's funeral, or to the insured when the insured's parent, spouse, or child dies.

Survivor pension (Labor Pension Fund, mandatory individual account): Paid to a widow(er) or child when an insured person dies.

If there is no widow(er) or child, other eligible survivors in order of priority are parents, grandparents, grandchildren, and brothers and sisters.

Old-Age Benefits

Old-age pension (National Pension Program, social insurance): The monthly pension is 0.65% of the monthly insured amount multiplied by the number of years of coverage plus NT$3,628, or 1.3% of monthly insured amount multiplied by the number of years of coverage, whichever is greater.

The monthly insured amount is NT$18,282.

Benefit adjustment: The monthly insured amount is adjusted based on changes in the consumer price index.

Old-age labor pension (Labor Insurance Program, social insurance): The monthly pension is 0.775% of the insured's average monthly covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage plus NT$3,000, or 1.55% of the insured's average monthly covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage, whichever is greater.

Early pension: The pension is reduced by 4% for each year it is claimed before the normal retirement age.

Deferred pension: The pension is increased by 4% for each year of deferral after the normal retirement age.

One time old-age benefit: A lump sum of one month of the insured's average monthly covered earnings in the 36 months before retirement is paid for each year of contributions for the first 15 years plus two months for each year of contributions exceeding 15 years.

The maximum one-time old-age benefit is 45 times (50 times if the insured continued to work beyond age 60) the labor insurance old-age pension the insured would have been entitled to receive.

Old-age labor settlement (Labor Insurance Program, social insurance): A lump sum of one month of the insured's average monthly covered earnings in the highest 60 months of coverage is paid for each year of contributions.

Old-age pension (Labor Pension Fund, mandatory individual account): A monthly payment based on the insured's account balance at the time of application and average life expectancy based on an annuity life chart is paid.

Account holders who qualify for a labor pension fund old-age pension can choose to receive a labor pension fund old-age settlement instead.

Old-age settlement (Labor Pension Fund, mandatory individual account): A lump sum based on the account balance is paid.

Old-age basic guarantee (social assistance): NT$3,628 a month is paid.

Permanent Disability Benefits

Disability pension (National Pension Program, social insurance): 1.3% of the monthly insured amount multiplied by the number of years of coverage is paid.

The monthly insured amount is NT$18,282.

The minimum monthly disability pension is NT$4,872.

Benefit adjustment: The monthly insured amount is adjusted based on changes in the consumer price index.

Disability labor pension (Labor Insurance Program, social insurance): 1.55% of the insured's average monthly covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage is paid.

Dependent's supplement: 25% of the disability pension is paid for each eligible dependent, up to 50%.

The minimum monthly disability pension is NT$4,000.

One-time disability benefit: A lump sum of 30 to 1,200 days of the insured's average covered earnings in the six months before the disability began is paid, depending on the assessed degree of disability.

Disability basic guarantee (social assistance): NT$4,872 a month is paid.

Survivor Benefits

Survivor pension (National Pension Program, social insurance): 1.3% of the monthly insured amount multiplied by the number of years of coverage is paid when an insured person dies; 50% of the old-age or disability pension is paid when an old-age or disability pensioner dies.

The monthly insured amount is NT$18,282.

The minimum monthly survivor pension is NT$3,628.

Survivors may receive only one survivor pension. If there is more than one eligible survivor, 25% of the survivor pension is paid for each additional survivor, up to two additional survivors.

Funeral grant (National Pension Program, social insurance): A lump sum of five times the monthly insured amount is paid.

The monthly insured amount is NT$18,282.

Benefit adjustment: The monthly insured amount is adjusted based on changes in the consumer price index.

Survivor labor pension (Labor Insurance Program, social insurance): 1.55% of the deceased's average monthly covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage is paid when an actively insured person dies; 25% of the labor insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible survivor, up to 50%, when an old-age or disability pensioner dies.

The minimum monthly survivor pension is NT$3,000.

One-time survivor benefit: A lump sum of 30 months of the deceased's average monthly covered earnings in the six months before death is paid if the deceased had at least two years of contributions, 20 months with one to two years of contributions, or 10 months with less than one year of contributions.

Funeral grant (Labor Insurance Program, social insurance): When the insured dies, a lump sum of five months of the deceased's average covered earnings in the six months before death is paid; if there are no eligible survivors, a lump sum of 10 months of the deceased's average covered earnings in the six months before death is paid.

When the insured's parent or spouse dies, a lump sum of three months of the insured's average monthly covered earnings in the last six months is paid, 2.5 months of the insured's average covered earnings in the last six months when the insured's child aged 12 or older dies, and 1.5 months when the insured's child younger than age 12 dies.

Survivor pension (Labor Pension Fund, mandatory individual account): A lump sum based on the account balance is paid. If the deceased received an old-age pension (mandatory individual account) at the time of death and died before reaching the average life expectancy according to a schedule in law, a lump sum of the insured's account balance is paid.

Administrative Organization

Department of Labor Insurance of the Ministry of Labor (https://www.mol.gov.tw/) provides general supervision.

Department of Social Insurance of the Ministry of Health and Welfare (https://www.mohw.gov.tw/) coordinates the National Pension Program.

Bureau of Labor Insurance (https://www.bli.gov.tw/) of the Ministry of Labor collects contributions and pays benefits.

Sickness and Maternity

Regulatory Framework

First law: 1950.

Current laws: 1958 (labor insurance), implemented in 1960; 1994 (national health insurance), implemented in 1995; and 2007 (national pensions), implemented in 2008.

Type of program: Social insurance system.

Coverage

Cash maternity benefits (National Pension Program): Citizens of Taiwan aged 25 to 65 not covered by any other public pension system.

Cash sickness and maternity benefits (Labor Insurance Program): Employed persons aged 15 to 65 in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.

Voluntary coverage for self-employed persons who are not members of an occupational union; employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; and involuntarily unemployed persons with at least 15 years of coverage.

Special systems for civil servants, farmers, salaried public-sector employees, and private-school employees.

Medical benefits: Residents of Taiwan, including certain foreign nationals.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: For income earners, 4.69% of the insured's monthly reported earnings, based on six categories of workers and 49 wage classes, multiplied by 30% or 60%, depending on the category. The result is multiplied by one plus the number of dependents, up to three.

For non-income earners, military personnel, and war veterans, an average monthly premium that varies by certain categories of workers, multiplied by 30% or 60%, depending on the category. The result is multiplied by one plus the number of dependents, up to three.

The minimum monthly earnings used to calculate contributions for medical benefits are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions for medical benefits are NT$182,000.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The monthly minimum wage is NT$22,000 (NT$23,100 in 2019).

Self-employed person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 4.69% of the insured's monthly reported earnings multiplied by one plus the number of dependents, up to three.

The minimum monthly earnings used to calculate contributions for medical benefits are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions for medical benefits are NT$182,000.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The monthly minimum wage is NT$22,000 (NT$23,100 in 2019).

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: For income earners, 4.69% of the insured's monthly reported earnings, based on six categories of workers and 49 wage classes, multiplied by 35%, 60%, or 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.61 as of January 2016).

The employer's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions for medical benefits are NT$182,000.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The monthly minimum wage is NT$22,000 (NT$23,100 in 2019).

Government

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: For income earners, 4.69% of the insured's monthly reported earnings, based on six

categories of workers and 49 wage classes, multiplied by 0% to 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.61 as of January 2016).

For non-income earners, military personnel, and war veterans, an average monthly premium that varies by certain categories of workers, multiplied by 40%, 70%, or 100%, depending on the category. The result is multiplied by one plus the number of dependents.

The government also contributes as an employer.

The government's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT$22,000 (NT$23,100 in 2019).

The maximum monthly earnings used to calculate contributions for medical benefits are NT$182,000.

The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage.

The monthly minimum wage is NT$22,000 (NT$23,100 in 2019).

Qualifying Conditions

Cash sickness benefit (Labor Insurance Program): Must be incapable of work due to a nonwork-related injury or illness, be hospitalized for at least four days, be unable to earn a normal salary, and provide medical certification.

Cash maternity benefit (Labor Insurance Program): Must have at least 280 days of contributions before childbirth (181 days of contributions for a premature childbirth).

The benefit cannot be combined with similar maternity benefits paid under a special system or the national pension program maternity benefit.

Cash maternity benefit (National Pension Program): There is no minimum qualifying period.

Medical benefits: Must be assessed with a nonwork-related injury or illness.

Sickness and Maternity Benefits

Sickness benefit (Labor Insurance Program): 50% of the insured's average monthly covered earnings in the six months before the incapacity began is paid after a three-day waiting period for up to six months with less than one year of contributions; up to 12 months with more than one year of contributions.

Maternity benefit (Labor Insurance Program): A lump sum of two months of the insured's average monthly covered earnings in the last six months before maternity leave is paid. The benefit is increased for multiple births.

Maternity benefit (National Pension Program): A lump sum of twice the monthly insured amount is paid. The benefit is increased for multiple births.

The monthly insured amount is NT$18,282.

Workers' Medical Benefits

Public and private clinics and hospitals under contract with and paid directly by the National Health Insurance Administration provide medical benefits, including preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicine.

There is no limit to duration.

The government provides free maternity medical care.

Cost sharing: For ambulatory and emergency care at clinics or hospitals, flat-rate fees are assessed; for inpatient care for short-term illnesses, from 10% (for the first 30 days) to 30% (from the 61st day and thereafter); for inpatient care for chronic long-term illnesses, from 5% (for the first 30 days) to 30% (from the 181st day and thereafter).

Preventive health care, certain catastrophic illnesses, ambulatory services in mountainous areas and remote islands, and all care for members of veteran or low-income households are exempt from cost sharing.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a nonemployed spouse, nonemployed parents or grandparents, and nonemployed children and grandchildren younger than age 20 (no limit if disabled). For low-income households, all relatives living with the insured.

Administrative Organization

Department of Labor Insurance of the Ministry of Labor (https://www.mol.gov.tw/) provides general supervision of cash benefits.

Bureau of Labor Insurance (https://www.bli.gov.tw/) of the Ministry of Labor collects contributions and pays benefits.

National Health Insurance Administration (https://www.nhi.gov.tw/), under a Supervisory Board, collects contributions and contracts with private and public clinics and hospitals to provide medical care.

Work Injury

Regulatory Framework

First law: 1950.

Current laws: 1958 (labor insurance), implemented in 1960; and 2001 (work injury), implemented in 2002.

Type of program: Social insurance system.

Coverage

Employed persons in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.

Special systems for civil servants, salaried public-sector employees, and private-school employees.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: See source of funds under Sickness and Maternity.

Self-employed person

Cash benefits: 0.066% to 0.594% of gross monthly income, depending on the industry's assessed risk.

Medical benefits: See source of funds under Sickness and Maternity.

Employer

Cash benefits: 0.04% to 0.92% of monthly payroll, depending on the industry's assessed risk plus 0.07% of monthly payroll for on- and off-duty accidents. (The average total rate is 0.22% of monthly payroll.) The industry's assessed risk for employers with more than 70 employees is adjusted annually based on the company's claims rate.

Medical benefits: See source of funds under Sickness and Maternity.

Government

Cash benefits: 0.044% to 0.396% of gross monthly income for self-employed persons, depending on the industry's assessed risk; the cost of administration; contributes as an employer.

Medical benefits: See source of funds under Sickness and Maternity.

Qualifying Conditions

Must have an incapacity for work lasting at least four days, be unable to earn a normal salary, and be receiving medical treatment. The insured must provide medical certification. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

70% of the insured's average monthly covered earnings in the last six months before the disability began is paid for the first 12 months; 50% thereafter. The benefit is paid after a three-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit (lump-sum disability benefit): If assessed with a permanent disability with some work capacity, a lump sum based on the assessed degree of disability and the insured's average monthly covered earnings in the last six months before the disability began is paid.

If assessed with a permanent disability with no work capacity, an additional lump sum based on the assessed degree of disability and 20 months of the insured's average monthly covered earnings in the last six months before the disability began is paid.

The permanent disability benefit is paid in addition to the social insurance (Labor Insurance Program) disability pension (see Old Age, Disability, and Survivors).

Constant-attendance allowance: NT$11,700 a month is paid if assessed with a total disability with no work capacity and in need of constant medical care or attendance of others to perform daily functions.

Living allowance: After receiving the permanent disability benefit, a monthly allowance of NT$1,800 to NT$8,200 is paid to insured persons with a partial or total permanent disability, depending on the assessed degree of disability.

Workers' Medical Benefits

Public and private clinics and hospitals under contract with and paid directly by the National Health Insurance Administration provide medical benefits, including inpatient and outpatient hospital treatment, surgery, and medicine. The Bureau of Labor Insurance also pays 50% of the insured's food costs for up to 30 days.

There is no limit to duration.

Survivor Benefits

Survivor pension: 100% of the deceased's pension plus a lump sum of 10 months of the deceased's average monthly covered earnings in the last six months before death is paid.

Eligible survivors in order of priority are the spouse, children, parents, grandparents, dependent grandchildren, and dependent brothers and sisters.

Persons insured before January 1, 2009, may opt for a lump-sum survivor grant instead of a monthly survivor pension.

Lump-sum survivor grant: A lump sum of 40 months of the deceased's average monthly covered earnings in the last six months before death is paid to eligible dependents if the deceased was insured before January 1, 2009, and opted for a lump-sum payment instead of a survivor pension.

Eligible dependents in order of priority are the spouse, children, parents, grandparents, dependent grandchildren, and dependent brothers and sisters.

Survivor's supplement (income tested): A lump sum of NT$100,000 may be paid to the dependent spouse, children, or parents.

Funeral grant: A lump sum of five months of the deceased's average covered earnings in the last six months before death is paid to the person who paid for the funeral.

If there are no eligible survivors, a lump sum of 10 months of the deceased's average covered earnings in the last six months before death is paid to the person who paid for the funeral.

Missing person allowance: 70% of the deceased's average monthly covered earnings in the last six months before the accident occurred is paid when an insured fisherman, aviation worker, seaman, or miner is declared missing due to a work-related accident.

Schedule of payments: The allowance is paid every three months.

Administrative Organization

Department of Labor Insurance of the Ministry of Labor (https://www.mol.gov.tw/) provides general supervision.

Bureau of Labor Insurance (https://www.bli.gov.tw/) of the Ministry of Labor collects contributions and pays cash benefits.

National Health Insurance Administration (https://www.nhi.gov.tw/), under a supervisory board, collects contributions and administers medical benefits, and contracts with private and public clinics and hospitals to provide medical care.

Unemployment

Regulatory Framework

First law: 1950, implemented in 1999.

Current law: 2002 (employment insurance), implemented in 2003.

Type of program: Social insurance system.

Coverage

Citizens of Taiwan employed in the private sector; certain public-sector employees; and spouses of Taiwanese citizens from Mainland China, Hong Kong, Macau, and foreign countries who have permission to work and remain in Taiwan.

Exclusions: Self-employed persons, civil servants, teachers, and military personnel.

Source of Funds

Insured person: 0.2% of gross monthly earnings.

Self-employed person: Not applicable.

Employer: 0.7% of monthly payroll.

Government: 0.1% of employee earnings, the cost of administration, contributes as an employer.

Qualifying Conditions

Unemployment benefit: Must have at least one year of coverage in the last three years before unemployment began, be involuntarily unemployed, and be currently registered at a public employment office as being capable and willing to work.

The benefit is suspended if the beneficiary refuses a suitable job offer, counseling, or vocational training or fails to report to a public employment office once a month.

Dependent's supplement: Paid for a non-working spouse or a child younger than age 20 (no limit if disabled).

Early reemployment allowance: Paid if the beneficiary starts work before the maximum unemployment benefit payment period has expired and has more than three months of coverage since re-starting work.

Vocational training living allowance: Must be involuntarily unemployed, registered at a public employment service institution for re-employment, and have participated in full-time vocational training organized by the public employment service institution.

Dependent's supplement: Paid for a non-working spouse or a child younger than age 20 (no limit if disabled).

Parental leave allowance: Must have at least one year of coverage and have applied for parental leave without pay before the child reaches age 3. Each eligible insured parent is entitled to separate benefits but only one allowance may be paid at a time.

National Health Insurance Premium Support: Paid to insured persons who receive the unemployment benefit or vocational training living allowance. The premium support is also paid to the insured's eligible dependents.

Unemployment Benefits

Unemployment benefit: 60% of the insured's average monthly earnings in the last six months before unemployment began is paid after a 14-day waiting period for up to six months. May be extended for an additional three months if the insured is aged 45 or older or is certified as mentally or physically disabled.

Dependent's supplement: 10% of the unemployment benefit is paid with one dependent; 20% with two or more dependents.

Early reemployment allowance: A lump sum of 50% of the total unpaid remaining unemployment benefit is paid.

Vocational training living allowance: 60% of the insured's average monthly earnings in the last six months before unemployment began is paid for up to six months.

Dependent's supplement: 10% of the vocational training living allowance is paid with one dependent; 20% with two or more dependents.

Parental leave: 60% of the insured's average monthly earnings in the last six months before parental leave began is paid for up to six months.

National Health Insurance Premium Support: The insured's and his or her dependents' portion of the National Health Insurance premium is paid.

Administrative Organization

Department of Labor Insurance of the Ministry of Labor (https://www.mol.gov.tw/) provides general supervision.

Bureau of Labor Insurance (https://www.bli.gov.tw/) of the Ministry of Labor collects contributions and pays benefits.

Tajikistan

Exchange rate: US$1.00 = 9.10 somoni.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1993 (pensions) and 1999 (personalized accounting system and individual accounts).

Current laws: 1997 (social insurance); and 2010 (insurance and state pensions), implemented in 2013.

Type of program: Notional defined contribution (NDC), mandatory individual account, and social assistance system.

Coverage

NDC and mandatory individual account: Employed and self-employed persons.

Special system for military personnel.

Social assistance: Employed and self-employed persons.

Source of Funds

Insured person

NDC and mandatory individual account: None to the NDC account; 1% of earnings to the mandatory individual account.

Social assistance: None.

Self-employed person

NDC and mandatory individual account: 20% of declared income to the NDC account; information not available for the mandatory individual account.

The self-employed person's contributions also finance unemployment benefits and family allowances.

Social assistance: A portion of the NDC contributions finances the social assistance benefits.

Employer

NDC and mandatory individual account: 25% of payroll to the NDC account; none to the mandatory individual account.

The employer's contributions also finance sickness and maternity benefits, unemployment benefits, and family allowances.

Social assistance: A portion of the NDC contributions finances the social assistance benefits.

Government

NDC and mandatory individual account: None; contributes as an employer.

Social assistance: Provides partial subsidies.

Qualifying Conditions

Old-age pension (NDC and mandatory individual account): Age 63 with at least 25 years of covered employment (men) or age 58 with at least 20 years of covered employment (women). The age and number of years of covered employment required for a full pension are reduced for mothers caring for five or more children or children with disabilities and for persons living in remote mountain areas.

Partial pension: Meets the age requirement for the old-age pension and has at least five years but less than 25 years (men) or 20 years (women) of covered employment.

Deferred pension: The pension may be deferred for up to 10 years after the normal retirement age.

Old-age social pension (social assistance, income tested): Age 63 (men) or age 58 (women) and does not meet the covered employment requirements for the old-age pension (NDC and mandatory individual account).

Disability pension (NDC and mandatory individual account): Must have at least 60 months of covered employment and be assessed with a Group I (total disability, incapacity for any work, and requires constant care), Group II (disability, reduced work capacity, and occasionally requires care), or Group III (disability and reduced work capacity) disability.

A territorial or state medical service under the Ministry of Labor and Social Protection assesses the loss of work capacity.

Disability social pension (social assistance, income tested): Must be assessed with a Group I (total disability, incapacity for any work, and requires constant care), Group II (disability, reduced work capacity, and occasionally requires care), or Group III (disability and reduced work capacity) disability and have less than 60 months of covered employment.

Survivor pension (NDC and mandatory individual account): Paid to eligible surviving family members.

Eligible survivors include widows aged 58 or older and not receiving an old-age pension, children and grandchildren up to age 23 if studying (no limit if disabled before age 18), and family members caring for the deceased's children up to age 14.

Orphan's pension (social assistance, income tested): Paid to an orphan younger than age 18 (age 23 if a student) who is ineligible for a survivor pension.

Old-Age Benefits

Old-age pension (NDC and mandatory individual account): The monthly pension consists of an NDC benefit and a mandatory individual account benefit.

NDC benefit: The benefit is based on the total value of notional contributions divided by the expected repayment period after retirement.

The total value of notional contributions is based on the number of years of employment before January 1, 1999, and the value of contributions since January 1, 1999.

The expected repayment period after retirement is 180 months.

Mandatory individual account benefit: The benefit is based on the insured's contributions plus accrued interest. If the total account balance at retirement is less than 10 times the minimum monthly old-age pension, the mandatory individual account benefit is paid as a lump sum.

The minimum monthly old-age pension is 180 somoni (August 2018).

The maximum monthly old-age pension is 850 somoni (August 2018).

Partial pension: The pension is proportionally reduced for each year of covered employment less than the required number for a full pension.

Deferred pension: The pension is increased by 1% for each year of deferral, up to 10%.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Old-age social pension (social assistance, income tested): 60% of the minimum monthly old-age pension is paid.

The minimum monthly old-age pension is 180 somoni (August 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Permanent Disability Benefits

Disability pension (NDC and mandatory individual account): The monthly disability pension is calculated in the same way as the NDC component of the old-age pension for a Group I disability, 85% of that amount for a Group II disability, or 70% for a Group III disability. A mandatory individual account benefit is also paid after reaching the normal retirement age, based on the insured person's contributions plus accrued interest.

The minimum monthly disability pension is 100% of the minimum monthly old-age pension for a Group I disability, 85% for a Group II disability, and 70% for a Group III disability.

The minimum monthly old-age pension is 180 somoni (August 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Disability social pension (social assistance, income tested): At least 100% of the minimum monthly old-age pension is paid monthly for a Group I disability or a Group II disability since childhood, 60% for a Group II since age 18, or a Group III disability.

The minimum monthly old-age pension is 180 somoni (August 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Survivor Benefits

Survivor pension (NDC and mandatory individual account): The NDC component of the old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors.

Orphan's pension (social assistance, income tested): 60% of the minimum monthly old-age pension is paid for one orphan (100% if a full orphan), 90% for two orphans (150% if full orphans), or 120% for three or more orphans (200% if full orphans).

The minimum monthly old-age pension is 180 somoni (August 2018).

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Administrative Organization

Ministry of Labor, Migration, and Employment of the Population (http://www.mehnat.tj/) provides general coordination and supervision.

State Social Insurance and Pensions Agency (http://nafaka.tj/) and its regional bodies administer the programs with local authorities.

State Tax Committee (https://andoz.tj/) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1989 (labor code).

Current laws: 1997 (social insurance) and 2016 (labor code).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Note: A birth grant is paid under Family Allowances.

Coverage

Universal (medical benefits): Citizens of Tajikistan.

Social insurance (cash sickness benefit): Employed and self-employed citizens of Tajikistan.

Social insurance (cash maternity benefit): Citizens of Tajikistan.

Source of Funds

Insured person

Universal (medical benefits): None.

Social insurance (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Government

Universal (medical benefits): The total cost.

Social insurance (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash and medical benefits (universal and social insurance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's earnings is paid for up to four months (12 months if suffering from tuberculosis) with less than eight years of continuous employment, 70% with eight years or more of continuous employment or if caring for three or more children younger than age 16 (age 20 if a student), 100% for a work injury or occupational disease.

The minimum monthly sickness benefit is 50 somoni.

Maternity benefit (social insurance): 100% of the insured's earnings is paid for 70 days before and 70 days after the expected date of childbirth (86 days for a difficult childbirth; 110 days for multiple births).

Workers' Medical Benefits

Patients receive medical services directly from public health providers. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccinations, and transportation. Cost sharing is required for some services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Migration, and Employment of the Population (http://www.mehnat.tj/) provides general coordination and supervision.

State Social Insurance and Pensions Agency (http://nafaka.tj/) and its regional bodies administer the programs with local authorities.

State Tax Committee (https://andoz.tj/) collects contributions (see Old Age, Disability, and Survivors).

Work Injury

Regulatory Framework

There is no specific program for work injuries and occupational diseases. See the sickness benefit paid under Sickness and Maternity.

Unemployment

Regulatory Framework

First and current law: 2003 (employment).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Must have at least 18 months of covered employment in the three years before unemployment, be registered at an employment office, be willing and able to work, and not receive income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for disobedience, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing a fraudulent claim.

Unemployment Benefits

A benefit is paid for up to three months: 50% of the insured's gross average monthly earnings in the last six

months is paid in the first month, 40% in the second month, and 30% in the third month.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 400 somoni.

Administrative Organization

Ministry of Labor, Migration, and Employment of the Population (http://www.mehnat.tj/) provides general coordination and supervision.

State Agency of Labor and Employment pays benefits.

State Tax Committee (https://andoz.tj/) collects contributions (see Old Age, Disability, and Survivors).

Family Allowances

Regulatory Framework

First and current law: 1997 (social insurance).

Type of program: Social insurance system.

Coverage

Citizens of Tajikistan.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Contributes as an employer; pays the total cost of the birth grant if the parents are not in covered employment.

Qualifying Conditions

Birth grant: Paid for the birth of a child regardless of whether the parents are in covered employment. There is no minimum qualifying period.

Childcare allowance: Paid for a child younger than age 18 months. One parent must be in covered work, but there is no minimum qualifying period.

Family Allowance Benefits

Birth grant: A lump sum of 150 somoni is paid for the first eligible child, 100 somoni for the second child, and 50 somoni for each additional child.

Childcare allowance: 50 somoni a month is paid for an eligible child.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Labor, Migration, and Employment of the Population (http://www.mehnat.tj/) provides general coordination and supervision.

State Social Insurance and Pensions Agency (http://nafaka.tj/) and its regional bodies administer the program with local authorities.

State Tax Committee (https://andoz.tj/) collects contributions (see Old Age, Disability, and Survivors).

Thailand

Exchange rate: US$1.00 = 33.08 baht.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1990 (social security), implemented in 1991; 2003 (older persons); and 2011 (national savings fund).

Type of program: Social insurance, provident fund, and social assistance system.

Coverage

Social insurance (formal sector): Employed persons in the formal sector.

Voluntary coverage for persons with at least 12 months of previous mandatory coverage who reenroll within six months after employment ceases.

Exclusions: Employees of foreign governments or international organizations; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Special systems for judges, civil servants, and employees of state enterprises.

Social insurance (informal sector): Voluntary coverage for self-employed persons in the informal sector.

Provident fund (National Savings Fund): Voluntary coverage for self-employed persons in the informal sector.

Social assistance: Citizens of Thailand.

Source of Funds

Insured person

Social insurance (formal sector): 3% of gross monthly covered earnings (old-age benefits); a monthly flat-rate contribution of 288 baht (old-age, disability, and survivor benefits) for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The insured person's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Social insurance (informal sector): Not applicable.

Provident fund: Not applicable.

Social assistance: None.

Self-employed person

Social insurance (formal sector): A monthly flat-rate contribution of 288 baht (old-age, disability, and survivor benefits).

The self-employed person's contributions also finance family allowances.

Social insurance (informal sector): 70 baht a month (disability, survivor, and sickness benefits); 100 baht a month (old-age, disability, survivors, and sickness benefits); or 300 baht (old-age, disability, survivor, and sickness benefits, and family allowances). Additional contributions are possible for the old-age benefit.

Provident fund: At least 50 baht a month.

Social assistance: None.

Employer

Social insurance (formal sector): 3% of monthly covered payroll for employees with mandatory coverage (old-age benefits).

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The employer's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Social insurance (informal sector): Not applicable.

Provident fund: Not applicable.

Social assistance: None.

Government

Social insurance (formal sector): 1% of gross monthly covered earnings for employees with mandatory coverage; 48 baht a month for the voluntarily insured (old-age benefits).

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The government's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Social insurance (informal sector): 30 baht a month (disability, survivor, and sickness benefits); 50 baht a month (old-age, disability, survivor and sickness benefits); or 150 baht a month (old-age, disability, survivor, and sickness benefits, and family allowances).

Provident fund: The contribution depends on the insured's age: 50% of the insured's contributions if younger than age 30, 80% if aged 30 to 49, and 100% if aged 50 or older.

The maximum annual government contribution is 600 baht if the insured is younger than age 30, 960 baht if aged 30 to 49, and 1,200 baht if aged 50 or older.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (formal sector, social insurance): Age 55 with at least 180 months of contributions.

Employment must cease. If a pensioner starts a new job, the pension is suspended until employment ceases.

Old-age settlement (formal sector, social insurance): Age 55 with at least one but less than 180 months of contributions.

Employment must cease.

Old-age grant (informal sector, social insurance): Age 60 and not insured under the formal-sector program.

Old-age pension (National Savings Fund, provident fund): Age 60 and not insured under the formal-sector program.

Old-age pension (social assistance): Age 60 and not receiving any other pension.

Disability pension (formal sector, social insurance): Must be incapable of work and have at least three months of contributions in the 15 months before the total physical or mental disability began.

Medical officers assigned by the Social Security Office assess the degree of disability annually. The medical committee of the Social Security Office may suspend the benefit if it determines that the disability pensioner is rehabilitated.

Disability pension (informal sector, social insurance): Must be assessed with a disability and not insured under the formal-sector program. Must have at least six months of contributions in the 10 months before the disability began.

Medical officers assigned by the Social Security Office assess the degree of disability annually. The medical committee of the Social Security Office may suspend the benefit if it determines that the disability pensioner is rehabilitated.

Disability benefit (National Savings Fund, provident fund): Must be younger than age 60, assessed with a disability, and not insured under the formal-sector program.

Survivor benefit (formal sector, social insurance): Paid if the insured had at least one month of contributions in the six months before death. The death must be the result of a nonwork-related injury or illness.

Eligible survivors include the deceased's named beneficiaries; if there are no named beneficiaries, the widow(er), children, and parents.

Survivor benefit (informal sector, social insurance): Paid if the insured had at least six months of contributions in the 12 months before death (one month of contributions in the six months before death in the case of an accident).

Eligible survivors include the deceased's named beneficiaries, widow(er), children, and parents.

Survivor benefit (National Savings Fund, provident fund): Paid when an insured person dies.

Eligible survivors include a widow(er), children, and parents.

Funeral grant (formal sector, social insurance): Paid if the deceased had at least one month of contributions in the six months before death. The death must be the result of a nonwork-related injury or illness.

Funeral grant (informal sector, social insurance): Paid if the deceased was receiving a informal-sector disability pension or had at least six months of contributions in the 12 months before death.

Old-Age Benefits

Old-age pension (formal sector, social insurance): 20% of the insured's average monthly covered earnings in the last 60 months before retirement is paid plus 1.5% for each 12-month period of contributions exceeding 180 months.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

Old-age settlement (formal sector, social insurance): A lump sum of the insured's total contributions is paid.

Old-age grant (informal sector, social insurance): A lump sum of the insured's total contributions plus accrued interest is paid (if covered for old-age benefits).

Old-age pension (National Savings Fund, provident fund): A pension is paid based on the account balance at retirement.

The minimum monthly pension is 600 baht.

Old-age pension (social assistance): 600 baht is paid to persons aged 60 to 69; 700 baht if aged 70 to 79; 800 baht if aged 80 to 89; and 1,000 baht if aged 90 or older.

Permanent Disability Benefits

Disability pension (formal sector, social insurance): 50% of the insured's average daily covered earnings in the highest paid three months in the nine months before the disability began is paid until death for a severe disability; up to 30% for up to 180 months for a non-severe disability.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate are 15,000 baht.

There is no minimum disability pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis based on changes in the cost of living.

Disability pension (informal sector, social insurance): 500 baht a month is paid with at least six months of contributions in the last 10 months before the disability began; 650 baht a month with at least 12 months in the last 20 months; 800 baht a month with at least 24 months in the last 40 months; and 1,000 baht a month with at least 36 months in the last 60 months. The pension is paid for up to 15 years (until death if the insured opted for the highest level of coverage; see source of funds for the self-employed person).

Disability benefit (National Savings Fund, provident fund): A lump sum of all or part of the account balance is paid.

Survivor Benefits

Survivor benefit (formal sector, social insurance): With at least 36 months but less than 10 years of contributions, a lump sum of four times 50% of the deceased's average monthly covered earnings is paid. With at least 10 years of contributions, a lump sum of 12 times 50% of the deceased's average monthly covered earnings is paid.

If there is no named beneficiary, the amount is split equally among the eligible survivors.

Survivor benefit (informal sector, social insurance): A lump sum of the old-age grant plus the balance of the insured's additional contributions is paid to eligible survivors.

Survivor benefit (National Savings Fund, provident fund): A benefit is paid based on the deceased's account balance at the time of death.

Funeral grant (formal sector, social insurance): 40,000 baht is paid to the person who paid for the funeral.

Funeral grant (informal sector, social insurance): 20,000 baht is paid to the person who paid for the funeral; 40,000 baht if the deceased had opted for the most generous insurance plan, see source of funds for the self-employed person.

Administrative Organization

Ministry of Labor (http://www.mol.go.th/) provides general supervision for the social insurance programs.

Social Security Office (https://www.sso.go.th/) administers the social insurance programs.

Ministry of the Interior (http://www.moi.go.th/) oversees the administration of the social assistance program.

National Savings Fund (http://www.nsf.or.th/), supervised by the Ministry of Finance (http://www2.mof.go.th/), administers the national pension savings fund program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1990 (social security), implemented in 1991, 1998, and 2011; 1990 (sickness and medical benefits); and 2002 (universal health coverage).

Type of program: Universal and social insurance system.

Coverage

Universal: Citizens of Thailand not covered under any other government health insurance program.

Social insurance (formal sector): Employed persons in the formal sector.

Voluntary coverage for persons with at least 12 months of previous mandatory coverage who reenroll within six months after employment ceases.

Exclusions: Employees of foreign governments or international organizations; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Special systems for judges, civil servants, and employees of state enterprises.

Social insurance (informal sector): Voluntary coverage for self-employed persons in the informal sector.

Source of Funds

Insured person

Universal: None.

Social insurance (formal sector): 1.5% of gross monthly covered earnings); a monthly contribution of 144 baht for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The insured person's contributions also finance disability and survivor benefits.

Social insurance (informal sector): Not applicable.

Self-employed person

Universal: None.

Social insurance (formal sector): Pays a monthly contribution of 144 baht.

The self-employed person's contributions also finance disability and survivor benefits.

Social insurance (informal sector): See source of funds under Old Age, Disability, and Survivors.

Employer

Universal: None.

Social insurance (formal sector): 1.5% of monthly covered payroll; none for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The employer's contributions also finance disability and survivor benefits.

Social insurance (informal sector): None.

Government

Universal: The total cost.

Social insurance (formal sector): 1.5% of gross monthly covered earnings; a monthly contribution of 72 baht for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

The government's contributions also finance disability and survivor benefits.

Social insurance (informal sector): See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness and medical benefits (formal sector, social insurance): Must be receiving medical treatment and have at least three months of contributions in the 15 months before treatment began and provide a medical certificate.

Cash sickness benefit (informal sector, social insurance): Must have at least three months of contributions in the four months before the incapacity began.

Cash maternity, childbirth grant, and medical benefits (formal sector, social insurance): Must have at least five months of contributions in the 15 months before childbirth.

The childbirth grant is paid to an insured woman or to the wife of (or a woman who cohabits with) an insured man.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (formal sector, social insurance): 50% of the insured's average daily covered earnings in the highest paid three months of the 15 months before the incapacity began is paid. The benefit is paid from the first day of certified absence from work (after the end of entitlement to statutory sick pay, usually 30 days, under the labor law) for up to 90 days for each illness and up to 180 days in any calendar year; may be extended up to 365 days for a chronic condition.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

There is no minimum sickness benefit.

Sickness benefit (informal sector, social insurance,): 300 baht a day is paid for up to 30 days a year (in-patient care), 200 baht a day for up to 30 days a year if the sickness lasts for at least three days (for up to 90 days if the insured is opted for the highest level of coverage, see source of funds under Old Age, Disability, and Survivors), and 50 baht a day for up to three times a year if the sickness lasts for less than three days (not applicable for insured persons covered under the most generous insurance plan) (out-patient care).

Maternity benefit (formal sector, social insurance): 50% of the insured's average daily covered earnings in the highest paid three months of the 15 months before maternity leave is paid for up to 90 days for each childbirth, up to two.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

There is no minimum maternity benefit.

Childbirth grant (formal sector, social insurance): A lump sum of 13,000 baht is paid for each birth.

Workers' Medical Benefits

Medical benefits (formal sector, social insurance): Benefits include medical examination and treatment, hospitalization, medicine, ambulance fees, rehabilitation, health promotion, nursing care, and other necessary expenses.

The insured must register with a hospital under contract with the formal-sector healthcare system to receive medical treatment from the hospital. Costs for care provided in another hospital may be reimbursed.

There are no provisions for cost sharing.

Disability pensioners are entitled to receive subsidized medical care and rehabilitation.

Medical benefits (universal): Benefits include health promotion services, preventive and curative care, maternity care, hospitalization, transportation, rehabilitation, basic dental care, prescription drugs (according to an approved list), and traditional or alternative medical services.

Dependents' Medical Benefits

Medical benefits (formal sector, social insurance): Necessary medical care related to childbirth for the wife of, or a woman who cohabits with, an insured man.

Medical benefits (universal): Medical benefits for dependents are the same as those for the worker.

Administrative Organization

Ministry of Labor (http://www.mol.go.th/) provides general supervision for the social insurance program.

Social Security Office (https://www.sso.go.th/) collects contributions and pays cash benefits.

Hospitals under contract to the Social Security Office provide medical benefits for the social insurance program.

National Health Security Office (https://www.nhso.go.th/), managed by the National Health Security Board and the Health Service Standard and Quality Control Board, administers universal medical benefits through approved government health care units and networks.

Work Injury

Regulatory Framework

First law: 1972 (announcement of the revolutionary party), implemented in 1974.

Current law: 1994 (workmen's compensation).

Type of program: Employer-liability system through a public carrier.

Coverage

Employees of industrial and commercial firms.

Exclusions: Certain agricultural, forestry, and fishery employees; vendors, and self-employed persons.

Special systems for government employees, employees of state enterprises, and private-school employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% to 1% of annual covered payroll, depending on the assessed degree of risk.

The contribution is made annually. Beginning with the fifth year of contributions, the company's accident rate is taken into account when assessing the degree of risk.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 240,000 baht.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's monthly earnings before the disability began is paid from the first day of disability for up to one year. The insured must be unable to work. (December 2018.)

There are no minimum earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 20,000 baht.

Permanent Disability Benefits

For a total (100%) disability, 70% of the insured's monthly earnings before the disability began is paid for at least 15 years. (December 2018.)

Partial disability: 70% of the insured's monthly earnings before the disability began is paid for up to 10 years. (December 2018.)

There are no minimum earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 20,000 baht.

Medical officers assigned by the Social Security Office assess the degree of disability annually.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Workers' Medical Benefits

Benefits include all necessary medical, surgical, and hospital services.

Up to 50,000 baht is paid for each incident of work injury or occupational disease; up to 300,000 baht in certain specified cases, determined by the medical committee of the Office of Workmen's Compensation Fund.

Up to 40,000 baht is paid for rehabilitation services; up to 150,000 baht in exceptional cases (determined by a medical committee under the Office of Workmen's Compensation Fund and approved by the Workmen's Compensation Committee). (December 2018.)

Survivor Benefits

Survivor benefit: 70% of the deceased's last monthly earnings is paid for 10 years. (A reduced benefit may be paid as a lump sum.) (December 2018.)

Eligible survivors include a widow(er), children younger than age 18 (no limit if a student or disabled), and parents. The benefit is split equally among all eligible survivors. In the absence of eligible survivors, the benefit may be paid to other dependents.

There are no minimum earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 20,000 baht.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Funeral grant: A lump sum of 100 times the legal daily minimum wage is paid to the person who paid for the funeral.

The legal daily minimum wage varies by province.

Administrative Organization

Ministry of Labor (http://www.mol.go.th/) provides general supervision.

Office of Workmen's Compensation Fund, under the Social Security Office (https://www.sso.go.th/), administers the program, collects contributions, and pays cash benefits.

Hospitals under contract with the Social Security Office that meet the standards of the Office of Workmen's Compensation Fund provide medical benefits.

Unemployment

Regulatory Framework

First and current law: 1990 (social security), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons; judges; employees of foreign governments or international organizations; employees of state enterprises; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Source of Funds

Insured person: 0.5% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Self-employed person: Not applicable.

Employer: 0.5% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Government: 0.25% of gross monthly covered earnings; contributes as an employer.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Qualifying Conditions

Must have at least six months of contributions in the 15 months before unemployment, be registered with the Government Employment Service Office, and be ready and able to accept any suitable job offer. The insured must report at least once a month to the Government Employment Service Office.

Unemployment must not be due to performing duties dishonestly; intentionally committing a criminal offense against the employer; seriously violating work regulations, rules, or lawful order of the employer; neglecting duty for seven consecutive days without reasonable cause; or causing serious damage to the workplace as a result of personal negligence.

Unemployment Benefits

If involuntarily unemployed, 50% of the insured's average daily earnings in the highest paid three months in the 15 months before unemployment is paid for up to 180 days in any calendar year; if voluntarily unemployed, 30% of the insured's average daily earnings in the highest paid three months in the 15 months before unemployment is paid for up to 90 days in any calendar year. The unemployment benefit is paid after a seven-day waiting period.

Administrative Organization

Ministry of Labor (http://www.mol.go.th/) provides general supervision.

Social Security Office (https://www.sso.go.th/) collects contributions and pays benefits.

Department of Employment (https://www.doe.go.th/), under the Ministry of Labor (http://www.mol.go.th/), registers the unemployed insured persons for job placement and training through the Government Employment Service Office.

Department of Skill Development (http://www.dsd.go.th/), under the Ministry of Labor, trains unemployed insured persons for new jobs.

Family Allowances

Regulatory Framework

First and current law: 1990 (social security), implemented in 1998.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for persons with 12 months of previous mandatory coverage who reenroll for the formal-sector program within six months after employment ceases and for self-employed persons (informal-sector program). See Old Age, Disability, and Survivors.

Exclusions: Employees of foreign governments or international organizations; certain agricultural, forestry, and fishery employees; and temporary and seasonal workers.

Special systems for judges, civil servants, and employees of state enterprises.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Child allowance (formal and informal sectors): Must have at least 12 months of contributions in the 36 months before the month the claim is made if insured through the formal-sector program; 24 months of contributions in the 36 months before the claim is made if insured through the informal-sector program.

The benefit is paid for legitimate children up to age 6, up to three children at a time. If the insured becomes disabled or dies while the child is younger than age 6, the allowance is paid until the child is age 6.

Family Allowance Benefits

Child allowance (formal and informal sectors): 400 baht a month is paid for each eligible child if insured through the formal-sector program; 200 baht a month if insured through the informal-sector program.

Administrative Organization

Ministry of Labor (http://www.mol.go.th/) provides general supervision.

Social Security Office (https://www.sso.go.th/) collects contributions and pays benefits.

Turkmenistan

Exchange rate: US$1.00 = 3.49 manat.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 2012 (pension insurance), implemented in 2013; 2012 (social protection), implemented in 2013.

Type of program: Notional defined contribution (NDC) and social assistance system.

Coverage

NDC: Employed and self-employed persons.

Voluntary coverage is possible.

Social assistance: Needy persons.

Source of Funds

Insured person

NDC: None; 2% of gross monthly earnings for the voluntarily insured.

Social assistance: None.

Self-employed person

NDC: 10% of the legal monthly minimum wage with gross monthly earnings below 30 times the legal monthly minimum wage; 2% of gross monthly earnings with gross monthly earnings of at least 30 times the legal monthly minimum wage.

The legal monthly minimum wage is 715 manat (790 manat as of January 2019).

Social assistance: None.

Employer

NDC: 20% of monthly payroll plus 3.5% for hazardous occupations. For certain employers, the contribution varies by sector.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Social assistance: None.

Government

NDC: Provides subsidies as needed; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (NDC): Age 62 (men) or age 57 (women) with at least five years of contributions.

The age requirement is reduced for mothers with three or more children, persons disabled before age 16, military personnel, pilots and flight crew, and persons working in hazardous occupations.

Old-age social pension (social assistance): Age 62 (men) or age 57 (women) with less than five years of contributions.

Disability pension (NDC): Must have at least five years of contributions and be assessed with a Group I (total incapacity for any work and requires constant care), Group II (reduced work capacity and occasionally requires care), or Group III (reduced work capacity) disability.

Constant-attendance allowance: Paid to persons with Group I and II visual impairments.

Dependent supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

A territorial or state medical commission under the Ministry of Health and Medical Industry assesses the degree of disability.

Disability social pension (social assistance): Paid to children younger than age 18 who are assessed with a Group I or II disability, or to persons of any age who are assessed with a Group I, II, or III disability and have less than five years of contributions.

Constant-attendance allowance: Paid to persons with Group I and II visual impairments.

Dependent supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

Survivor social pension (social assistance): Paid to dependent family members when the insured dies.

Orphan social pension (social assistance): Paid to a full orphan.

Old-Age Benefits

Old-age pension (NDC): The monthly pension is a ratio of the insured's accumulated notional pension capital to the average life expectancy after retirement.

Pension rights earned before 2013 are converted into an initial amount of notional pension capital based on years of work, earnings, and average life expectancy after retirement.

Average life expectancy after retirement is 174 months.

The minimum monthly old-age pension is 254 manat (January 2017).

There is no maximum monthly old-age pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage.

Old-age social pension (social assistance): The monthly pension is 70% of the base amount for calculating state benefits.

The base amount for calculating state benefits is 266 manat a month (293 manat a month as of January 2019).

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage.

Permanent Disability Benefits

Disability pension (NDC): The monthly pension is a ratio of the insured's accumulated notional pension capital to average life expectancy.

Pension rights earned before 2013 are converted into an initial amount of notional pension capital based on years of work, earnings, and average life expectancy.

The minimum monthly disability pension is 155% of the base amount for calculating the minimum pension for a Group I disability, 135% for a Group II disability, or 115% for a Group III disability; 190% for any group of disability if the disability began in childhood.

The base amount for calculating the minimum pension is 279 manat a month (307 manat a month as of January 2019).

There is no maximum monthly disability pension.

Persons eligible for more than one benefit (sickness, maternity, child care allowance, survivor, or social pension) must choose only one benefit.

Constant-attendance allowance: 20% of the base amount for calculating the minimum pension is paid monthly.

Dependent's supplement: 20% of the base amount for calculating the minimum pension is paid monthly for each eligible dependent.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage.

Disability social pension (social assistance): The monthly pension is 160% of the base amount for calculating state benefits for a Group I disability, 140% for a Group II disability, or 120% for a Group III disability; 160% for a child younger than age 18 with any group of disability; 200% to a person aged 18 or older with any group of disability if the disability began in childhood.

The base amount for calculating state benefits 266 manat a month (293 manat a month as of January 2019).

Persons eligible for more than one benefit (sickness, maternity, child care allowance, survivor, or social pension) must choose only one benefit.

Constant-attendance allowance: 20% of the base amount for calculating state benefits is paid monthly.

Dependent supplement: 20% of the base amount for calculating state benefits is paid monthly for each eligible dependent.

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage.

Survivor Benefits

Survivor social pension (social assistance): The monthly pension is 65% of the base amount for calculating the minimum pension for one eligible survivor; 125% for two; 145% for three; 170% for four; 185% for five; and 200% for six or more eligible survivors. The monthly pension is split equally among all eligible survivors.

The base amount for calculating the minimum pension is 279 manat a month (307 manat a month as of January 2019).

Orphan social pension (social assistance): The monthly pension is 145% of base amount for calculating the minimum pension for one full orphan; 230% for two; and 285% for three or more full orphans.

The base amount for calculating the minimum pension is 279 manat a month (307 manat a month as of January 2019).

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage.

Administrative Organization

Ministry of Labor and Social Protection of the Population of Turkmenistan (http://mlsp.gov.tm/) provides general coordination and supervision.

Pension Fund of Turkmenistan and its regional and local offices administer the program and collect contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1994 (presidential decree); and 2012 (social protection code), implemented in 2013.

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Turkmenistan.

Social insurance (cash benefits): Employed citizens of Turkmenistan.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): Voluntary supplemental contributions.

Social insurance (cash benefits): None.

Self-employed person

Universal (medical benefits): Voluntary supplemental contributions.

Social insurance (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Government

Universal (medical benefits): The total cost.

Social insurance (cash benefits): Provides subsidies as needed.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (wagtlaýyn zähmete ukypsyzlyk boýunça döwlet kömek puly, social insurance): 60% of the insured's average daily earnings in the last two months is paid with less than five years of uninterrupted work; 80% with five to eight years; 100% with more than eight years, to a mother caring for three or more children younger than age 16 or for a child with a disability younger than 18, or to an orphan younger than age 21.

The insured may receive up to seven days of paid leave to care for a sick family member; 14 days if caring for a child younger than age 14; 122 days if caring for a child younger than age 7 who is hospitalized or for a child younger than age 14 who is seriously ill, undergoes major surgery, or suffers a severe injury.

Maternity benefit (göwrelilik we çaga dogurmak boýunça döwlet kömek puly, social insurance): 100% of the insured's earnings is paid for 56 days before and 56 days after the expected date of childbirth (72 days after for a difficult childbirth; 96 days after for multiple births). In the case of adoption of a child, the benefit is paid from the day of adoption for up to 56 days.

Birth grant (çaga doglandaberilýän döwlet kömek puly, social insurance): A lump sum of 130% of the base amount for calculating state benefits is paid for each of the first two children; 250% for the third child; and 500% for the fourth and subsequent children.

The base amount for calculating state benefits is 266 manat a month (293 manat a month as of January 2019).

Child care allowance (çaga seretmek boýunça döwlet kömek puly, social insurance): 65% of the base amount for calculating state benefits is paid monthly for children up to age 3.

The base amount for calculating state benefits is 266 manat a month (293 manat a month as of January 2019).

Benefit adjustment: Benefits are adjusted periodically by law.

Workers' Medical Benefits

Public health providers provide medical benefits directly to patients. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccinations, and transportation. Medicine is free if hospitalized.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Protection of the Population of Turkmenistan (http://mlsp.gov.tm/) and regional and local offices of the Pension Fund of Turkmenistan administer the social insurance program. The Pension Fund of Turkmenistan also collects contributions for the program (see Old Age, Disability, and Survivors).

Ministry of Health and Medical Industry (http://www.saglykhm.gov.tm/) and regional health departments are responsible for implementing state health care policy, developing health care programs, and providing medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health providers.

Work Injury

Regulatory Framework

First law: 1995.

Current laws: 2009 (Labor Code of Turkmenistan); and 2012 (Code on Social Protection), implemented in 2013.

Local authorities and employers can provide supplemental pension benefits out of their own budgets.

Coverage

Universal: Residents of Turkmenistan.

Social insurance: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Self-employed person

Universal: None.

Social insurance: Not applicable.

Employer

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Government

Universal: The total cost.

Social insurance: Provides subsidies as needed.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's average daily earnings in the last two months is paid from the first day of disability until recovery or the award of a permanent disability pension.

Work injuries must be assessed by the relevant authority.

Permanent Disability Benefits

A disability pension (NDC) is paid under Old Age, Disability, and Survivors.

Workers' Medical Benefits

Patients receive medical services directly from public health providers. Benefits include general and specialized care, hospitalization, laboratory services, transportation, and appliances and medicine.

Survivor Benefits

Survivor pensions are paid under Old Age, Disability, and Survivors.

Administrative Organization

The Social Insurance Fund provides funding to enterprises and employers to pay temporary disability benefits to their own employees.

Ministry of Labor and Social Protection of the Population of Turkmenistan (http://mlsp.gov.tm/) provides general coordination and supervision of permanent disability benefits.

Pension Fund of Turkmenistan and its regional and local offices administer the program.

Ministry of Health and Medical Industry (http://www.saglykhm.gov.tm/) and regional health departments are responsible for implementing state health care policy, developing health care programs, and providing medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health suppliers.

Unemployment

Regulatory Framework

First and current laws: 1991 and 2016 (employment).

Type of program: Social insurance system.

Coverage

Permanent residents of Turkmenistan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 2% of monthly payroll.

Government: Provides subsidies as needed.

Qualifying Conditions

Must be registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

The monthly benefit is a percentage of the base value for calculating state benefits.

The base value for calculating state benefits is 266 manat a month (293 manat a month as of January 2019).

Benefit adjustment: Benefits are adjusted periodically based on changes in the national average wage.

Administrative Organization

State Employment Service and local employment offices regulate and administer the program.

Employers pay cash benefits.

Family Allowances

Regulatory Framework

A child care allowance is provided under Sickness and Maternity.

Uzbekistan

Exchange rate: US$1.00 = 7,840 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1993 (state pension) and 2004 (mandatory individual account), implemented in 2007.

Type of program: Social insurance, mandatory individual account, and social assistance system.

Coverage

Social insurance: Employed citizens of Uzbekistan.

Mandatory individual account: Employed citizens of Uzbekistan.

Voluntary coverage for self-employed persons and certain other categories of workers.

Social assistance: Needy citizens of Uzbekistan.

Special system for military personnel and war veterans.

Source of Funds

Insured person

Social insurance: 8% of earnings.

Mandatory individual account: 2% of earnings. Additional contributions are possible.

Social assistance: None.

Self-employed person

Social insurance: A monthly contribution of at least the monthly minimum wage; at least 50% of the monthly minimum wage if aged 60 or older (men), aged 55 or older (women), or disabled.

The monthly minimum wage is 202,730 soms (November 2018).

The self-employed person's contributions also finance family allowances.

Mandatory individual account: 2% of declared earnings. Additional contributions are possible.

Social assistance: None.

Employer

Social insurance: 25% of payroll; 15% for small and micro enterprises.

The employer's contributions also finance sickness and maternity benefits, work injury benefits, unemployment benefits, and family allowances.

Mandatory individual account: None.

Social assistance: None.

Government

Social insurance: Provides subsidies as needed.

Mandatory individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with 25 years of covered employment (men) or age 55 with 20 years of covered employment (women).

The qualifying conditions are reduced for those working in hazardous or arduous employment or in ecologically damaged areas, for unemployed older workers, for teachers with at least 25 years of service, and for certain other categories of workers.

Employment must cease.

Deferred pension: The pension may be deferred.

The old-age pension is payable abroad under bilateral agreement.

Old-age pension (mandatory individual account): Age 60 (men) or age 55 (women).

Old-age social pension (social assistance, income tested): Age 60 with less than 25 years of covered employment (men) or age 55 with less than 20 years of covered employment (women).

Disability pension (social insurance): Must have at least two to 20 years of covered employment, depending on the age when the disability began, and be assessed with a Group I (total disability, incapacity for any work, and requires constant attendance) or Group II (total disability, incapacity for any work, and does not require constant attendance) disability.

Partial pension: Must not meet the covered employment requirements for a full disability pension.

Pension supplement: A supplement is paid for a Group I disability with at least 25 years of covered employment (men) or 20 years (women).

An expert medical commission assesses the degree of disability.

The disability pension is not payable abroad.

Disability social pension (social assistance, income tested): Paid to needy adults with a Group I or Group II disability that began in childhood and for children younger than age 16 with disabilities.

Survivor pension (social insurance): The deceased had at least two to 20 years of covered employment, depending on age at the time of death.

Eligible survivors include children regardless of whether they were dependent on the deceased and nonworking dependents (including a spouse; either parent, if disabled and not of pensionable age; and grandparents, if no other support is available).

The survivor pension is not payable abroad.

Survivor benefit (mandatory individual account): Paid to eligible survivors when the insured dies.

Orphan social pension (social assistance, income tested): Paid to needy orphans younger than age 16 (no limit if disabled since childhood).

Funeral grant (social assistance, income tested): Paid to the person who pays for the funeral. The deceased was an insured person, a pensioner, or a dependent family member.

Old-Age Benefits

Old-age pension (social insurance): The pension is based on the insured's income level: 55% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid to high- or middle-income insured persons; the minimum monthly old-age pension is paid to low-income insured persons.

An insured person is classified as low income with average monthly earnings below the minimum monthly old-age pension, middle income with average monthly earnings from the minimum monthly old-age pension up to eight times the monthly minimum wage, or high income with average monthly earnings above eight times the monthly minimum wage.

The minimum monthly old-age pension is 396,500 soms (November 2018).

The monthly minimum wage is 202,730 soms (November 2018).

Deferred pension: 1% of the insured's average monthly earnings in any consecutive five-year period in the last 10 years is paid for each additional year of covered employment after the normal retirement age for high- and middle-income insured persons; 1% of the minimum monthly old-age pension for each additional year for low-income insured persons.

The maximum earnings used to calculate benefits is eight times the monthly minimum wage.

A lump sum of six months of the pension is paid if the pensioner emigrates permanently.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Old-age pension (mandatory individual account): The benefit is based on total employee contributions plus accrued interest and may be paid in monthly payments or as a lump sum.

The interest rate is determined by the People's Bank in coordination with the Central Bank and the Ministry of Finance and must not exceed the inflation rate.

Old-age social pension (social assistance, income tested): 243,300 soms a month is paid (November 2018).

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Permanent Disability Benefits

Disability pension (social insurance): For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the high-income social insurance old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the high-income social insurance old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

The minimum disability pension is 100% of the minimum monthly social insurance old-age pension.

The minimum monthly social insurance old-age pension is 396,500 soms (November 2018).

Partial pension: A percentage of the full disability pension is paid based on the number of years of covered employment below 15 years.

Pension supplement: A supplement is paid.

A lump sum of six months of the disability pension is paid if the pensioner emigrates permanently.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Disability social pension (social assistance, income tested): 100% of the minimum monthly social insurance old-age pension is paid.

The minimum monthly social insurance old-age pension is 396,500 soms (November 2018).

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Survivor Benefits

Survivor pension (social insurance): 30% of the deceased's average monthly earnings in any consecutive five years in the last 10 years is paid to each eligible survivor.

The minimum survivor pension is 50% of the monthly minimum wage; 100% of the monthly minimum wage if both parents die or a single mother dies.

The monthly minimum wage is 202,730 soms (November 2018).

A lump sum of six months of the survivor pension is paid if the pensioner emigrates permanently.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Survivor benefit (mandatory individual account): A lump sum of total employee contributions plus accrued interest is paid.

Orphan social pension (social assistance, income tested): 50% of the monthly minimum wage is paid for an orphan whose parent was receiving government support; 100% for an orphan whose parent was not receiving government support.

The monthly minimum wage is 202,730 soms (November 2018).

Funeral grant (social assistance, income tested): A lump sum of two times the monthly pension the pensioner received is paid when a pensioner dies; three times the monthly minimum wage if the deceased was not a pensioner or was a dependent family member.

The monthly minimum wage is 202,730 soms (November 2018).

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Administrative Organization

Ministry of Finance (https://www.mf.uz/) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance (https://www.mf.uz/) administers the programs.

Tax authorities collect contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1995 (labor code) and 1956 (temporary disability).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Universal (medical benefits): Residents of Uzbekistan.

Social insurance (cash benefits): Persons in covered employment; persons on leave from employment while pursuing secondary, technical, or advanced education; and registered unemployed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): None.

Social insurance (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Social insurance (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Government

Universal (medical benefits): The total cost.

Social insurance (cash benefits): Provides subsidies as needed.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): There is no minimum qualifying period.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's last monthly wage is paid with less than eight years of uninterrupted employment; 80% with at least eight years.

Maternity benefit (social insurance): 100% of the insured's last monthly wage is paid for 56 days before and 56 days after childbirth (may be extended to 70 days if there are complications or in the case of multiple births). 200% of the monthly minimum wage is paid to working mothers caring for children younger than age 2; unpaid leave may be taken if caring for a child aged 2 to 3.

The monthly minimum wage is 202,730 soms (November 2018).

Workers' Medical Benefits

Government health facilities provide medical services, including general and specialist care, hospitalization, prostheses, and medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Protection (https://www.mehnat.uz/) provides general supervision and coordination for cash benefits.

Enterprises and local Departments of Social Protection pay cash sickness benefits directly to insured persons.

Extrabudgetary Pension Fund, under the Ministry of Finance (https://www.mf.uz/), administers maternity benefits.

Ministry of Health (http://www.minzdrav.uz/) and its regional health departments provide general supervision and coordination of medical benefits. Ministry of Health and its local health departments administer the provision of medical services through clinics, hospitals, and other facilities.

Work Injury

Regulatory Framework

First and current laws: 1993 (permanent disability), 1997 (temporary disability), and 2005 (medical benefits).

Type of program: Universal (medical benefits) and social insurance (cash benefits) system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Self-employed person

Universal: None.

Social insurance: Not applicable.

Employer

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Government

Universal: The total cost.

Social insurance: Provides subsidies as needed.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid from the first day of incapacity until recovery or award of a permanent disability pension.

The minimum monthly earnings used to calculate benefits are the monthly minimum wage.

The monthly minimum wage is 202,730 soms (November 2018).

An expert medical commission assesses the degree of disability.

Permanent Disability Benefits

The pension is based on three categories of disability: Group I (total disability, incapacity for any work, and requires constant attendance), Group II (total disability, incapacity for any work, and does not require constant attendance), and Group III (partial disability and incapacity for usual work).

For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the minimum monthly social insurance old-age pension with at least 25 years of covered employment (men) or 20 years (women).

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid; 100% of the minimum monthly social insurance old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of the insured's average monthly earnings in any consecutive five years in the last 10 years is paid.

The minimum monthly pension for a Group I or II disability is 100% of the minimum monthly social insurance old-age pension; 50% for a Group III disability.

The minimum monthly social insurance old-age pension is 396,500 soms(November 2018).

Pension supplement: A supplement is paid for a Group I disability with at least 25 years of covered employment (men) or 20 years (women).

An expert medical commission assesses the degree of disability.

The permanent disability pension is payable abroad for a work injury or an occupational disease.

Workers' Medical Benefits

Government health facilities provide medical services, including general and specialist care, hospitalization,

laboratory services, transportation, and the full cost of appliances and medicine.

Survivor Benefits

Survivor pension: 30% of the deceased's average monthly earnings in any consecutive five years in the last 10 years is paid to each eligible survivor.

The minimum survivor pension is 100% of the monthly minimum wage; 200% for a full orphan or the death of a single mother.

The monthly minimum wage is 202,730 soms (November 2018).

Administrative Organization

Enterprises and employers pay temporary disability benefits to their own employees.

Ministry of Finance (https://www.mf.uz/) provides general supervision and coordination for disability pensions.

Extrabudgetary Pension Fund, under the Ministry of Finance, administers the permanent disability pensions program.

Ministry of Health (http://www.minzdrav.uz/) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments oversee the provision of medical services through clinics, hospitals, and other facilities.

Unemployment

Regulatory Framework

First law: 1992 (employment).

Current law: 1998 (employment).

Type of program: Social insurance system.

Coverage

Citizens and permanent residents of Uzbekistan.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Central and local governments provide subsidies as needed.

Qualifying Conditions

Unemployment benefit: Must have worked for at least 12 weeks in the last 12 months or register as a job seeker for the first time. Must be registered at an employment office, able and willing to work, and receiving no income from employment.

The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for a job placement or vocational training, or filing fraudulent claims.

Long-term unemployed benefit: Paid to reentrants to the workforce with less than 12 weeks of employment in the last 12 months but at least one year of total employment.

First-time job seeker benefit: Paid to first-time job seekers.

Dependent's supplement: Paid for each dependent child younger than age 16.

Early retirement pension: Paid to unemployed persons within two years of the normal retirement age.

Unemployment Benefits

Unemployment benefit: 50% of the insured's average earnings in the last 26 weeks is paid.

The minimum monthly unemployment benefit is 100% of the monthly minimum wage.

The monthly minimum wage is 202,730 soms (November 2018).

The maximum monthly unemployment benefit is based on the insured's average monthly earnings up to the national average wage.

Long-term unemployed benefit: 100% of the monthly minimum wage is paid to skilled reentrants to the workforce for the first 13 weeks and 75% of the monthly minimum wage for the next 13 weeks; 75% of the monthly minimum wage (50% if without dependents) is paid to unskilled reentrants for 13 weeks.

First-time job seeker benefit: 75% of the monthly minimum wage (50% without dependents) is paid for 13 weeks.

Dependent's supplement: 10% of the unemployment benefit is paid for each eligible dependent.

Early retirement pension: The social insurance old-age pension is paid. See old-age benefits under Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labor and Social Protection (https://www.mehnat.uz/) provides general supervision and coordination.

Employment Service and local counterparts, together with the National Federation of Trade Unions, administer the program.

State Employment Promotion Fund collects contributions.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 2002 (social insurance) and 2013 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons.

Social assistance: Residents of Uzbekistan.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Government

Social insurance: Provides subsidies as needed.

Social assistance: The total cost is financed from national, regional, city, and district budgets, and from various supplemental budgetary sources.

Qualifying Conditions

Young child allowance (social insurance): Paid for children younger than age 2. The allowance is income tested, except for single-parent families and families with at least one child with a disability.

Family assistance (social assistance, income tested): Paid to needy families or single persons on the recommendation of local neighborhood committees.

Family allowance (social assistance): Paid to needy families with children younger than age 14.

Family Allowance Benefits

Young child allowance (social insurance): 200% of the monthly minimum wage is paid, regardless of the number of children.

The monthly minimum wage is 202,730 soms (November 2018).

Family assistance (social assistance, income tested): 1.5 to three times the monthly minimum wage is paid for three months; may be extended under certain conditions. The benefit varies depending on the number of family members and the assessed need.

The monthly minimum wage is 202,730 soms (November 2018).

Family allowance (social assistance): 50% of the monthly minimum wage is paid for one eligible child, 100% for two, 140% for three, 175% for four or more children. The allowance may be paid for up to six months; may be extended if family income has not changed.

The monthly minimum wage is 202,730 soms (November 2018).

Administrative Organization

Ministry of Labor and Social Protection (https://www.mehnat.uz/) provides general supervision and coordination for the social insurance program.

Citizens' Commissions, appointed by local neighborhood committees, administer the social assistance program locally.

Vanuatu

Exchange rate: US$1.00 = 108.94 vatu.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1986 (provident fund), implemented in 1987.

Type of program: Provident fund system.

Coverage

Persons in regular employment, including members of cooperatives and persons working abroad for firms registered in Vanuatu.

Noncitizens may apply to the Provident Fund Board for exemption if covered by another country's social security system.

Voluntary coverage for self-employed persons and other persons without mandatory coverage.

Exclusions: Persons covered under employer-provided retirement programs approved by the Provident Fund Board; agricultural and forestry workers with employment contracts lasting less than two months; home-based workers; noncitizens with diplomatic privileges working in Vanuatu; and certain other categories of persons, including prisoners and patients in psychiatric hospitals.

Source of Funds

Insured person: At least 4% of gross monthly covered earnings (additional voluntary contributions are possible); 1,000 vatu to 10,000 vatu a month for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 3,000 vatu.

There are no maximum earnings used to calculate contributions.

Self-employed person: 1,000 vatu to 10,000 vatu a month.

Employer: 4% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 3,000 vatu.

There are no maximum earnings used to calculate contributions.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age benefit: Age 55; at any age if emigrating permanently (noncitizens or citizens who relinquish citizenship) or repaying debt under a microfinance program of the provident fund. If the member has withdrawn any amount and makes additional contributions after age 55, no withdrawal is allowed until two years after the date of the last withdrawal, unless the member retires or dies.

Disability benefit: Must have an incapacity for any employment due to a physical or mental disability.

Two registered medical practitioners approved by the General Manager assess the degree of disability.

Survivor benefit: Paid when a fund member dies before withdrawing his or her funds.

If the fund member was married, eligible survivors include the widow(er), children, the deceased's dependent parents, the deceased son's widow and children. If the fund member was not married, eligible survivors include persons named by the fund member.

Death grant (Special Death Benefit): Paid when a fund member dies.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus accrued interest is paid.

Interest rate adjustment: The Provident Fund Board sets the interest rate annually based on the financial performance of the fund.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus accrued interest is paid.

Interest rate adjustment: The Provident Fund Board sets the rate annually based on the financial performance of the fund.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accrued interest is paid.

Interest rate adjustment: The Provident Fund Board sets the rate annually based on the financial performance of the fund.

Death grant (Special Death Benefit): A lump sum of up to 230,000 vatu is paid, depending on the number of years of contributions.

Administrative Organization

Ministry of Finance (https://doft.gov.vu/) provides general supervision.

Provident Fund Board (https://www.vnpf.com.vu/), managed by a six-member tripartite board with a general manager, administers the program, appoints a commercial fund manager, and sets the investment criteria.

Vanuatu National Provident Fund collects contributions.

Sickness and Maternity

Regulatory Framework

First and current law: 1983 (labor law).

Type of program: Employer-liability system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness and maternity benefits: Must have at least six months of continuous employment with the same employer and provide a medical certificate.

Medical benefits: Must reside on the employer's property.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's normal wages is paid for up to 21 days a year.

Maternity benefit: 66% of the employee's normal wages is paid for six weeks before and six weeks after childbirth. Employers are required to allow a mother to interrupt work for an hour twice a day to feed a nursing child until the child reaches age 2.

Workers' Medical Benefits

Medical benefits include necessary first aid treatment and transportation to the nearest hospital or clinic.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for employees. Dependents must reside with the employee on the employer's property.

Administrative Organization

Department of Labour (https://dol.gov.vu/), under the Ministry of Internal Affairs, administers the program.

Unemployment

Regulatory Framework

No statutory benefits are provided for unemployment.

The 1983 Employment Act requires employers to provide severance pay to employees with at least one year of service. The benefit is one month of the employee's earnings for each year of service.

Vietnam

Exchange rate: US$1.00 = 22,956 dong.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961 (public-sector employees).

Current laws: 2009 (elderly), 2012 (disabled persons), 2013 (social assistance), and 2014 (social insurance).

Type of program: Social insurance and social assistance system.

Note: As of December 1, 2018, certain foreign national employees are covered under the social insurance program. Employers will pay contributions on the employees' behalf until 2022, when the same contribution rates that apply to Vietnamese citizens will also apply to foreign nationals.

Coverage

Social insurance: Public- and private-sector employees with at least a one-month contract, including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; part-time workers in communes, wards, and townships; and certain foreign citizens legally working in Vietnam.

Voluntary coverage for self-employed persons and citizens of Vietnam without mandatory coverage.

Social assistance: Needy persons.

Source of Funds

Insured person

Social insurance: 8% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Social assistance: None.

Self-employed person

Social insurance: 22% of covered declared earnings.

The minimum monthly earnings used to calculate contributions are the rural poverty line.

The rural poverty line is 700,000 dong a month.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Social assistance: None.

Employer

Social insurance: 14% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Social assistance: None.

Government

Social insurance: Provides subsidies as needed; the total cost of old-age pensions for workers who retired before 1995; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 (men) or age 55 (women) with at least 20 years of contributions (at least 15 years of contributions for women civil servants living in communes, wards, or townships).

Age 55 (men) or age 50 (women and coal miners) with at least 20 years of contributions, including at least 15 years of employment in coal mining or other hazardous or arduous working conditions, or in certain geographic regions; at any age with at least 20 years of contributions, including 15 years in extremely hazardous or arduous working conditions, and an assessed loss of work capacity of at least 61%.

Age 51 (men, gradually rising to age 55 by 2020) or age 46 (women, gradually rising to age 50 by 2020) with at least 20 years of contributions and an assessed loss of work capacity of at least 61%.

Age 50 (men) or age 45 (women) with at least 20 years of contributions and an assessed loss of work capacity of at least 81%.

At any age with at least 20 years of contributions if the insured contracted HIV/AIDS in the workplace.

For military and police personnel, age 55 (men) or age 50 (women) with at least 20 years of contributions; age 50 (men) or age 45 (women) with at least 20 years of contributions, including at least 15 years of employment in hazardous or arduous working conditions or in certain regions;

age 50 (men) or age 45 (women) with at least 20 years of contributions and an assessed loss of work capacity of at least 61%.

Employment must cease.

Pension supplement: Paid if the insured had more than 30 years (men) or 25 years (women) of contributions.

Old-age grant (social insurance): Age 60 (men) or age 55 (women) with less than 20 years of contributions (less than 15 years for women civil servants living in communes, wards, or townships) and does not qualify for an old-age pension.

At any age with less than 15 years of contributions and an assessed loss of work capacity of at least 61%.

At any age if diagnosed with certain specified diseases or for demobilized army or police personnel who do not qualify for an old-age pension. If emigrating permanently, with less than 20 years of contributions after 12 months of leave with no paid contributions during the leave period.

Old-age social pension (social assistance): Aged 60 to 79, needy, and living alone without family support; or aged 80 or older and not receiving a social insurance pension.

Disability pension (social insurance): See the social insurance old-age pension.

Disability allowance (social assistance): Must have an assessed loss of work capacity of at least 61% and not qualify for a social insurance pension.

Caregiver support (social assistance): Paid to caregivers of persons with an assessed loss of work capacity of at least an 81%.

Survivor pension (social insurance): The deceased had at least 15 years of contributions, received or was entitled to receive a social insurance old-age pension, or was a disability pensioner with an assessed loss of work capacity of at least 61%. The benefit is paid to up to four eligible survivors.

Eligible survivors include a widower aged 60 or older or a widow aged 55 or older with income less than the legal monthly minimum wage for civil servants (at any age for a widow(er) with an assessed loss of work capacity of at least 81%); children younger than age 18 (at any age with an assessed loss of work capacity of at least 81%); a father (aged 60 or older) or a mother (aged 55 or older) with an income less than the legal monthly minimum wage for civil servants (at any age with an assessed loss of work capacity of at least 81%); or a father-in-law aged 60 or older or a mother-in-law aged 55 or older with income less than the legal monthly minimum wage for civil servants (at any age with an assessed loss of work capacity of at least 81%).

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Survivor allowance (social insurance): Paid to survivors who do not qualify for a survivor pension if the deceased received or was entitled to receive an old-age or disability pension.

Survivor grant (social insurance): Paid if the deceased had less than 15 years of contributions.

Funeral grant (social insurance): Paid to the person who pays for the funeral if the deceased received the old-age or disability pension or had at least 12 months of contributions.

Funeral allowance (social assistance): Paid to cover the cost of the funeral if the deceased was aged 60 or older, needy, and living alone without family support; aged 80 or older and not receiving any social insurance pension; with an assessed loss of work capacity of at least 61% and not receiving any social insurance pension; or receiving the orphan benefit, single parent benefit, HIV allowance, or disabled child allowance (see Family Allowances).

Old-Age Benefits

Old-age pension (social insurance): 45% of the insured's average monthly covered earnings is paid for the first 16 years (men, gradually rising to 20 years by 2022) or 15 years (women) of contributions plus 2% of the insured's average monthly covered earnings for each year of contributions exceeding 16 years (men, gradually rising to 20 years by 2022) or 15 years (women).

The pension is reduced by 2% of the insured's average monthly covered earnings for each year the pension is claimed before the insured's normal retirement age due to loss of work capacity.

Average monthly covered earnings for private-sector employees are based on the whole contribution period; average monthly covered earnings for civil servants are based on the last five, six, eight, or 10 years of contributions, depending on when the insured began contributing.

The minimum monthly old-age pension is the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong (July 2018).

The maximum monthly old-age pension is 75% of the insured's covered average monthly earnings.

Pension supplement: A lump sum of 0.5 times the insured's average monthly covered earnings is paid for each year of contributions exceeding 30 years (men) or 25 years (women).

Benefit adjustment: Benefits are adjusted based on changes in the cost-of-living index and economic growth.

Old-age grant (social insurance): A lump sum is paid of 1.5 times the insured's average monthly covered earnings in the last five years for years of contributions before 2014,

plus 2 times the insured's average monthly covered earnings in the last five years for contributions since 2014.

Average monthly covered earnings for private-sector employees are based on the whole contribution period; average monthly covered earnings for civil servants are based on the last five, six, eight, or 10 years of contributions, depending on when the insured began contributing.

Old-age social pension (social assistance): 405,000 dong a month is paid if aged 60 to 79, needy, and living alone without family support; 540,000 dong a month if older than age 80; 675,000 dong if aged 60 or older with an assessed loss of work capacity of at least 81%; 1,080,000 dong a month if aged 60 or older, needy, and with an assessed loss of work capacity of at least 81%, or aged 60 or older and living in extremely difficult circumstances.

Permanent Disability Benefits

Disability pension (social insurance): Calculated in the same way as the old-age pension.

Disability allowance (social assistance): 405,000 dong a month is paid with an assessed loss of work capacity of at least 61% but less than 81%; 540,000 dong a month with an assessed loss of work capacity of at least 81%; 810,000 dong a month with an assessed loss of work capacity of at least 81% and living in extremely difficult circumstances; 405,000 dong a month with an assessed loss of work capacity of at least 61% and pregnant or raising a child younger than age 3; and 540,000 dong a month with an assessed loss of work capacity of at least 61%, pregnant, and raising one child younger than age 3, or with an assessed loss of work capacity of at least 61%, not pregnant, and raising at least two children younger than age 3.

Provinces with higher fiscal capacity may provide higher allowances.

Caregiver support (social assistance): 405,000 dong a month is paid if caring for one person; 810,000 dong a month if caring for at least two people.

Survivor Benefits

Survivor pension (social insurance): 50% of the legal monthly minimum wage for civil servants is paid for each eligible survivor; 70% if the survivor has no guardian, up to four survivors.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Survivor allowance (social insurance): If the deceased died within the first two months of receiving an old-age or disability pension, a lump sum of 48 times the deceased's old-age or disability pension is paid. The lump sum is reduced by 50% of the deceased's old-age or disability pension for each month the deceased received a pension after the second month.

The minimum survivor allowance is three times the deceased's old-age or disability pension.

Survivor grant (social insurance): A lump sum is paid of 1.5 times the deceased's average monthly covered earnings in the last five years for years of contributions before 2014, plus 2 times the deceased's average monthly covered earnings in the last five years for contributions since 2014.

Funeral grant (social insurance): A lump sum of 10 times the legal monthly minimum wage for civil servants is paid.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Funeral allowance (social assistance): A lump sum of 5,400,000 dong is paid.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (http://www.molisa.gov.vn/) provides general supervision.

Vietnam Social Security agency (https://baohiemxahoi.gov.vn/Pages/default.aspx) collects contributions, administers the social insurance program, and implements policy.

Sickness and Maternity

Regulatory Framework

First law: 1961 (public-sector employees).

Current laws: 2005 (medical benefits); 2008 (health insurance), implemented in 2009; 2014 (health insurance), implemented in 2015; 2014 (social insurance); and 2018 (social insurance, occupational safety, and health).

Type of program: Social insurance system.

Note: As of December 1, 2018, certain foreign national employees are covered under the social insurance program. Employers will pay contributions on the employees' behalf until 2022, when the same contribution rates that apply to Vietnamese citizens will also apply to foreign nationals.

Coverage

Cash benefits: Public- and private-sector employees, including household workers, with at least a one-month contract; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; part-time workers in communes, wards and townships; and certain foreign citizens legally working in Vietnam.

Exclusions: Self-employed persons, certain military personnel, and citizens of Vietnam working abroad under a fixed-term contract.

Medical benefits: Citizens of Vietnam.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: 1.5% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: 4.5% of the legal monthly minimum wage for civil servants, 3.15% for the second member of the household, 2.7% for the third, 2.25% for the fourth, 1.8% for the fifth, 1.35% for civil servants for near-poor families, and 2.1% for students.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

Employer

Cash benefits: 3% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Medical benefits: 3% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Government

Cash benefits: None; contributes as an employer.

Medical benefits: Provides subsidies as needed; pays contributions for certain groups of insured persons, such as children younger than age 6, needy persons and persons with disabilities; 3.15% of the legal monthly minimum wage for civil servants for the near-poor; 0.9% of the legal monthly minimum wage for civil servants for students; contributes as an employer.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Qualifying Conditions

Cash sickness benefit: There is no minimum qualifying period. The incapacity must not be work-related, self-inflicted, or related to drug or alcohol abuse.

The cash sickness benefit is also paid to an insured parent caring for a sick child younger than age 7.

Cash maternity benefit: Must have at least six months of contributions in the last 12 months before childbirth. Also paid for the adoption of a child younger than age 6 months; for an abortion, miscarriage or stillbirth; or to a surrogate and an intended mother.

Cash paternity benefit: Paid to an insured father who is paying contributions.

Birth grant: Must have at least six months of contributions in the last 12 months before childbirth. Also paid for the adoption of a child younger than age 6 months.

Medical benefits: Provided for a non-occupational injury or illness. The insured must have at least 30 days of contributions for normal medical services; for specialized medical services the required contribution period varies depending on membership groups and type of services.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's last monthly earnings before the incapacity began is paid for up to 30 days in a calendar year with less than 15 years of contributions; 40 days with 15 to 30 years; 60 days with more than 30 years. If the insured is engaged in hazardous or arduous work or working in certain regions, the benefit is paid for up to 40 days in a calendar year with less than 15 years of contributions; 50 days with 15 to 30 years; 70 days with more than 30 years. For specific illnesses requiring long-term treatment the sickness benefit is paid for 180 days in a calendar year and a reduced benefit thereafter. The

maximum duration of paid sick leave for specified illnesses is the total contribution period.

For convalescence and rehabilitation after a sickness, 30% of the legal monthly minimum wage for civil servants is paid for up to five, seven, or 10 days in a calendar year.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

75% of the insured's earnings is paid for up to 20 days in a calendar year to care for a sick child.

Benefit adjustment: Benefits are adjusted based on changes in the cost-of-living index and economic growth.

Maternity benefit: 100% of the insured's average monthly earnings in the last six months before the maternity leave began is paid for five one-day leave periods (or two-day leave periods in special cases) for prenatal care; for six months during maternity leave or to mothers for adopting a child younger than age 6 months. For multiple births, an extra month of leave is paid for each additional child. The benefit is paid to a surrogate mother until she gives the newborn to the intended mother; for the intended mother, from the time she receives the child until the child is six months old.

A female employee can return to work before the end of the maternity leave and receive wages and maternity care if she returns to work after at least four months of leave and has an advance agreement with her employer.

For convalescence and rehabilitation after maternity leave, within the first 30 work days after the maternity leave period, 30% of the legal monthly minimum wage for civil servants is paid for up to five, seven, or 10 days a year.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Paternity benefit: 100% of the insured's average monthly earnings in the last six months is paid for five days (up to 14 days in certain circumstances) after childbirth. If the mother dies during childbirth, up to six months of unused maternity leave passes to the father.

Benefit adjustment: Benefits are adjusted based on changes in the cost-of-living index and economic growth.

Birth grant: A lump sum of two times the legal monthly minimum wage for civil servants is paid for each child born or for each adopted child younger than age 6 months. When only the father is covered by social insurance, the father is entitled to a benefit of two times the legal monthly minimum wage for civil servants for each child in the month of the birth.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Workers' Medical Benefits

Medical benefits include medical exams and care, preventive care, rehabilitation, maternity care (including a surrogate mother), and transfers between certain hospitals for certain insured persons.

100%, 95%, or 80% of the cost of primary services is paid, depending on the level of medical services. 100%, 60%, or 40% of the cost of specialized services is paid, depending on the level of medical services. Medical benefits for ethnic minorities and poor households are free.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Medical benefits for children younger than age 6, poor households, and students are free. Near-poor households pay a reduced rate. Dependents of other insured persons pay a premium depending on the number of insured persons in the household.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (http://www.molisa.gov.vn/) provides general supervision for cash benefits.

Ministry of Health (http://moh.gov.vn/) provides general supervision for health insurance.

Vietnam Social Security agency (https://baohiemxahoi.gov.vn/Pages/default.aspx) collects contributions, pays cash benefits, implements health insurance policy, and manages the health insurance fund.

Work Injury

Regulatory Framework

First laws: 1947 and 1950.

Current laws: 2012 (labor code), implemented in 2013; and 2014 (social insurance).

Type of program: Social insurance system and employer-liability (temporary disability) system.

Note: As of December 1, 2018, certain foreign national employees are covered under the existing social insurance program. Employers will pay contributions on the employees' behalf until 2022, when the same contribution rates that apply to Vietnamese citizens will also apply to foreign nationals.

Coverage

Public- and private-sector employees, including household workers, with at least a one-month contract; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police and military personnel; part-time workers in communes, wards, and townships, and certain foreign citizens legally working in Vietnam.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance: None.

Employer liability (temporary disability benefits): None.

Self-employed person

Social insurance: Not applicable.

Employer liability (temporary disability benefits): Not applicable.

Employer

Social insurance: 0.5% of monthly payroll.

Employer liability (temporary disability benefits): The total cost.

Government

Social insurance: None; contributes as an employer.

Employer liability (temporary disability benefits): None; contributes as an employer.

Qualifying Conditions

Work injury benefits (social insurance and employer liability): There is no minimum qualifying period. Must have a loss of work capacity of at least 5% due to an injury that took place at work, while on assignment for work, during the commute to and from work, or as a result of an occupational disease according to a schedule in law.

Attendance supplement (social insurance): There is no minimum qualifying period. Must have a loss of work capacity of at least 81% due to a work injury resulting in rachioplegia (facial paralysis), total blindness, paraplegia, amputation of two legs, or a mental illness, according to a schedule in law.

Temporary Disability Benefits

Temporary disability benefit (employer liability): 100% of the employee's earnings from the first day of treatment until the employee is recovered, discharged from the hospital, or assessed with a permanent disability.

A Ministry of Health medical board determines if the employee is recovered or has a permanent disability; and assesses the degree of loss of work capacity.

Permanent Disability Benefits

Permanent disability benefit (social insurance): 30% of the legal monthly minimum wage for civil servants is paid for an assessed loss of work capacity of 31%; an additional 2% of the legal monthly minimum wage for civil servants is paid for each additional 1% loss of work capacity, plus 0.5% of earnings in the month before the disability began for the first year of contributions and 0.3% of earnings for each additional year of contributions.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Attendance supplement (social insurance): A benefit equal to the legal monthly minimum wage for civil servants is paid in addition to the permanent disability benefit.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Disability grant (social insurance): Five times the minimum wage for civil servants is paid for an assessed loss of work capacity of 5%; an additional 50% of the minimum wage for civil servants paid for each additional 1% loss of work capacity; and 50% of the insured's last monthly earnings for the first year of contributions plus 30% for each additional year of contributions.

For convalescence and rehabilitation after a work injury or an occupational disease, 25% (at home) or 40% (in a nursing home) of the legal monthly minimum wage for civil servants is paid for five to 10 days a year.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

A Ministry of Health medical board assesses the loss of work capacity.

Workers' Medical Benefits

Medical benefits include inpatient and outpatient treatment, surgery, medicine, and rehabilitation, until recovery. The employer pays the medical costs for an insured employee who receives treatment as an inpatient in the hospital from the day the work injury occurred or the occupational disease began to the day the insured is discharged from the hospital.

Survivor Benefits

Survivor pension (social insurance): See Old Age, Disability, and Survivors.

Death allowance (social insurance): A lump sum of 36 times the legal monthly minimum wage for civil servants is paid if the insured died as a result of a work accident, an occupational disease, or during the first medical treatment after a work accident or an occupational disease.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

Funeral grant (social insurance): See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (http://www.molisa.gov.vn/) provides general supervision.

Vietnam Social Security agency (https://baohiemxahoi.gov.vn/Pages/default.aspx) implements policy, collects contributions, and administers the social insurance program.

Unemployment

Regulatory Framework

First law: 2006 (social insurance), implemented in 2009.

Current laws: 2013 (employment), implemented in 2015; and 2014 (social insurance).

Type of program: Social insurance system.

Coverage

Citizens of Vietnam who are public- and private-sector employees with seasonal, job-specific, fixed-term, or permanent contracts; certain military personnel; employees of cooperatives; and household businesses.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal regional monthly minimum wage.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,980,000 dong, Region II is 3,530,000 dong, Region III is 3,090,000 dong, and Region IV is 2,760,000 dong.

Self-employed person: Not applicable.

Employer: 1% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage for civil servants.

The maximum monthly earnings used to calculate contributions are 20 times the legal regional monthly minimum wage.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,980,000 dong, Region II is 3,530,000 dong, Region III is 3,090,000 dong, and Region IV is 2,760,000 dong.

Government: None; contributes as an employer.

Qualifying Conditions

Must have at least 12 months of contributions in the last 24 months, be registered as unemployed, and not have found a job within 15 days of registration. Seasonal workers must have at least 12 months of contributions in the last 36 months.

The benefit is suspended if the insured refuses two suitable job offers for no plausible reason.

Unemployment Benefits

60% of the insured's average monthly earnings in the six months before unemployment is paid for three months with 12 to 36 months of contributions, plus one month for each additional 12 months of contributions, up to 12 months. The benefit is paid after a 15-day waiting period.

The maximum monthly unemployment benefit for private-sector employees is five times the legal regional monthly minimum wage.

The maximum monthly unemployment benefit for civil servants is five times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,390,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,980,000 dong, Region II is 3,530,000 dong, Region III is 3,090,000 dong, and Region IV is 2,760,000 dong.

Benefits also include health insurance coverage, vocational training, and job placement support.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (http://www.molisa.gov.vn/) provides general supervision.

Vietnam Social Security agency (https://baohiemxahoi.gov.vn/Pages/default.aspx) collects contributions and administers the program.

Family Allowances

Regulatory Framework

First laws: 2007 (decree on social assistance) and 2010 (decree on education).

Current laws: 2010 (social assistance), 2013 (education), and 2013 (social assistance).

Type of program: Social assistance system.

Coverage

Needy citizens of Vietnam.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Orphan benefit: Paid to a child younger than age 16 (age 22 if a full-time student) if he or she has been abandoned, if both parents are deceased, if one parent is deceased and the other is missing or imprisoned, or if both parents are imprisoned.

Single parent benefit: Paid to a single and needy main care provider of a child younger than age 16 (age 22 if a full-time student).

HIV allowance: Paid to a person at any age if he or she is needy, diagnosed with HIV/AIDS, with no work capacity, and not receiving any other monthly pension or benefit.

Disabled child allowance: Paid for a child assessed with a degree of disability of at least 61%.

Education allowance (full tuition exemption): Paid to a needy family with a child in kindergarten, primary, or secondary school; aged 16 to 18 if enrolled in a vocational training center and both parents are deceased, if one parent is deceased and the other is in prison, or if both parents are in prison. Paid to an ethnic minority family with a child in kindergarten, primary, or secondary school if living in a remote area or with a child enrolled in a vocational training center or a university and classified as needy.

Education allowance (partial tuition exemption): Paid to a near-poor family with a child in kindergarten, primary, or secondary school; a family with a child enrolled in a vocational training center; a family of a civil servant with a child in kindergarten, primary, or secondary school and with one family member who has an assessed loss of work capacity of at least 31% that is the result of a work injury or an occupational disease.

Health care card: Provided to persons receiving the orphan benefit, single parent benefit, HIV allowance, or disabled child allowance.

Family Allowance Benefits

Orphan benefit: 675,000 dong a month is paid for a child younger than age 4; 405,000 dong a month for a child aged 4 or older. If the child does not have a legal guardian and is living in extremely difficult circumstances, 1,350,000 dong a month is paid for a child younger than age 4; 1,080,000 for a child aged 4 to 16; and 405,000 dong a month for a child aged 17 to 22 who is a full-time student.

Provinces with higher fiscal capacity may provide higher allowances.

Single parent benefit: 270,000 dong a month is paid for one child; 540,000 a month for at least two children.

HIV allowance: 675,000 dong a month is paid for a child younger than age 4; 540,000 dong a month if aged 4 to 16; and 405,000 dong a month if aged 17 or older.

Disabled child allowance: 540,000 dong a month is paid if for a child with an assessed degree of disability of 61% to 80%; 675,000 dong a month with an assessed degree of disability of at least 81%; 1,080,000 dong a month if aged 4 to 16, assessed with a degree of disability of at least 61%, and living in extremely difficult circumstances; or 1,350,000 dong a month if younger than age 4, assessed with a degree of disability of at least 61%, and living in extremely difficult circumstances.

Education allowance (full tuition exemption): 100% of tuition fees is paid.

Education allowance (partial tuition exemption): 50% of tuition fees is paid.

Health care card: Free access to ambulatory and basic hospital care as well as advanced diagnostic and therapeutic services. In addition, certain transportation costs are covered for needy persons and persons receiving allowances.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (http://www.molisa.gov.vn/) provides general supervision and administers social pensions, orphans, adoption, disability, and HIV allowances.

Ministry of Education and Training (https://www.moet.gov.vn/) provides general supervision and administers the education allowances.

Ministry of Health (http://moh.gov.vn/) provides general supervision of health insurance policies.

Yemen

Exchange rate: US$1.00 = 455 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1980 (public sector) and 1987 (private sector).

Current laws: 1991 (public-sector pensions) and 1991 (private-sector pensions).

Type of program: Social insurance system.

Coverage

Public-sector program: Public-sector employees, including permanent employees of quasi-public entities.

Special system for military and police personnel.

Private-sector program: Citizens of Yemen and foreign nationals employed in the private sector, and citizens of Yemen working abroad.

Exclusions: Self-employed persons, casual workers, agricultural workers, household workers, seamen, and fishermen.

Source of Funds

Insured person

Public-sector program: 6% of monthly earnings.

The earnings used to calculate contributions include the basic salary plus all allowances paid to an employee but exclude bonuses and overtime wages.

Private-sector program: 6% of monthly earnings.

The earnings used to calculate contributions include the basic salary plus all allowances paid to an employee but exclude bonuses and overtime wages.

Self-employed person: Not applicable.

Employer

Public-sector program: 6% of monthly payroll.

Private-sector program: 9% of monthly payroll (old-age only).

Government

Public-sector program: Finances any deficit; contributes as an employer.

Private-sector program: None.

Qualifying Conditions

Old-age pension (public-sector program): Age 60 with at least 15 years of contributions (men) or age 55 with at least 10 years of contributions (women); age 50 (men) with at least 25 years of contributions; age 46 (women) with at least 20 years of contributions; at any age with at least 30 years of contributions (men) or at least 25 years of contributions (women).

Early pension: At any age with at least 25 years of contributions if the insured becomes involuntarily unemployed.

Pension supplement (end-of-service grant): Paid to supplement an old-age pension claimed at the normal retirement age.

Old-age pension (private-sector program): Age 60 (men) or age 55 (women) with at least 15 years of contributions.

Early pension: Age 50 with more than 25 years of contributions.

Disability pension (public-sector program): Must be assessed with a total nonwork-related disability.

Pension supplement (end-of-service grant): Paid to supplement the disability pension if the insured has at least one year of contributions.

Disability pension (private-sector program): Must be assessed with a total nonwork-related disability and have at least 60 months of contributions.

Disability settlement (private-sector program): Must be assessed with a total disability, not qualify for a disability pension, and have at least one year of contributions.

Survivor pension (public- and private- sector programs): Paid when an insured person dies before reaching the normal retirement age.

Eligible survivors include the widow(er); sons up to age 18 if unemployed (age 26 if a full-time student); unemployed, unmarried daughters; and dependent parents, grandparents, brothers, and sisters.

Pension supplement (end-of-service grant, public-sector program): Paid to supplement the survivor pension if the deceased had at least one year of contributions.

Funeral grant (public-sector program): Paid when an insured person dies.

Old-Age Benefits

Old-age pension (public-sector program): The pension is the insured's last gross monthly salary multiplied by the number of months of contributions, divided by 420.

The minimum monthly old-age pension is 21,000 rials.

The maximum monthly old-age pension is 100% of the insured's last gross monthly salary with at least 35 years of contributions; 43% with at least 15 years.

Early pension: The pension is calculated in the same way as the old-age pension.

Pension supplement (end-of-service payment): A lump sum of 9% of the insured's last gross monthly salary multiplied by the number of months of contributions is paid.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the civil servant salary.

Old-age pension (private-sector program): The pension is the insured's average gross monthly salary in the last 12 months multiplied by the number of months of contributions, divided by 420.

The minimum monthly old-age pension is 50% of the insured's last gross monthly salary.

Early pension: The pension is reduced by 3% for each year it is claimed before the normal retirement age.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the civil servant salary.

Permanent Disability Benefits

Disability pension (public-sector program): The pension is 50% of the insured's last gross monthly salary or the value of the old-age pension the insured is entitled to receive, whichever is greater.

The minimum monthly disability pension is 50% of the insured's last gross monthly salary.

Pension supplement (end-of-service payment): A lump sum of 9% of the insured's last gross monthly salary multiplied by the number of months of contributions is paid.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Disability pension (private-sector program): 50% of the insured's average monthly salary in the last year is paid.

Disability settlement (private-sector program): A lump sum of 12% of the insured's average monthly salary in the last year multiplied by the number of years of contribution is paid.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Survivor Benefits

Survivor pension (public- and private-sector programs): The pension is 50% of the deceased's last gross monthly salary before death or the minimum monthly survivor pension, whichever is greater. The pension is split equally among named survivors.

The minimum monthly survivor pension is 21,000 rials.

Pension supplement (end-of-service payment, public-sector program): A lump sum of 9% of the deceased's last gross monthly salary multiplied by the number of months of contributions is paid.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Funeral grant (public-sector program): A lump sum of two months of the deceased's average monthly wage before death is paid to the person who paid for the funeral.

Administrative Organization

General Authority for Social Security and Pensions (http://gasspyemen.org/), supervised by a board of directors, administers the public-sector program.

General Corporation for Social Security (http://gcss.ye/), supervised by a tripartite board of directors, administers the private-sector program.

Sickness and Maternity

Regulatory Framework

First law: 1978 (labor code).

Current law: 1995 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Note: A health insurance system covers public-sector employees. A new health insurance system for public- and private-sector employees was approved by the parliament in 2012 but has not yet been implemented. Limited health care services are provided free of charge to all residents.

Coverage

Universal (medical benefits): Residents of Yemen.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons, casual workers, household workers, certain agricultural workers, family labor, and certain foreign workers.

Special systems for certain public-sector employees.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): Must be currently employed.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's normal earnings is paid for the first two months of incapacity; 85% for the third and the fourth month; 75% for the fifth and the sixth month; and 50% thereafter. The benefit is paid for up to eight months.

Maternity benefit (employer liability): 100% of the employee's normal earnings is paid for 70 days; may be extended to 90 days if there are complications or for multiple births.

Workers' Medical Benefits

Government hospitals and health centers provide limited free health services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Social Affairs and Labor (http://www.yemen.gov.ye/portal/mosal/) provides general supervision of the cash benefits.

Ministry of Public Health and Population (http://www.mophp-ye.org/) provides general supervision of the medical benefits.

Work Injury

Regulatory Framework

First and current law: 1991 (work injury).

Type of program: Social insurance system.

Coverage

Cash benefits (public-sector program): Public-sector employees, including permanent employees of quasi-public entities.

Cash benefits (private-sector program): Private-sector employees.

Exclusions: Self-employed persons.

Medical benefits: Public-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of total payroll (public sector); a contribution is paid (private sector).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

No information available.

Permanent Disability Benefits

Permanent disability pension (public-sector program): 100% of the insured's last gross monthly salary plus a lump sum of 39,000 rials is paid.

Partial disability: A reduced pension and a reduced lump sum are paid based on the assessed degree of disability and a schedule in law.

Pension supplement (end-of-service grant): A lump sum of 9% of the insured's last gross monthly salary multiplied by the number of months of contributions is paid.

Permanent disability pension (private-sector program): For a total (100%) disability, 100% of the insured's highest monthly covered salary in the last year is paid.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, a percentage of the disability pension is paid based on the assessed degree of disability.

Disability settlement (private-sector program): For an assessed degree of disability of less than 30%, a lump sum is paid.

Workers' Medical Benefits

Medical benefits are provided only for public-sector employees under the health insurance program. No information is available for the private-sector program.

Survivor Benefits

Survivor benefits are provided under Old Age, Disability, and Survivors.

Administrative Organization

General Authority for Social Security and Pensions (http://gasspyemen.org/), supervised by a board of directors, administers the public-sector program.

General Corporation for Social Security, supervised by a tripartite board of directors, administers the private-sector program.

Family Allowances

Regulatory Framework

Under Law No. 10 of 1997, the Social Fund for Development provides cash benefits to persons performing certain kinds of volunteer work in qualified areas.