

Social Security Programs Throughout the World: Asia and the Pacific, 2016



Social Security Administration
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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 Europe, Africa, and the Americas, 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 2016, or the last date for which information has been received by SSA or ISSA. We added a new country, Bhutan, to this volume.

Shea McClanahan, Megan Gerecke, and Harald Braumann 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:

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

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for Research, Evaluation, and Statistics

March 2017

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.socialsecurity.gov/policy/docs/progdesc/ssptw/2016-2017/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 Europe, Africa, and the Americas, 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 2016 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.

Sources of Information

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 also 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 sufficient residency. Universal programs may include old-age pensions for persons over a certain

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

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

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 the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government 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 according to 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 countries 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, according to 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 insurance 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, depend-

ing 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 according to 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 according to 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 persons 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 resi-

dent 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 semi-autonomous 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				Work injury	Unemployment	Family allowances
		Cash sickness benefits	Cash maternity benefits	Medical benefits				
Armenia	X	X	X	X	X	a	X	
Australia	X	X	X	X	b	X	X	
Azerbaijan	X	X	X	X	b	X	X	
Bahrain	X	b	b	X	X	X	a	
Bangladesh	X	b	b	b	b	a	a	
Bhutan	X	b	b	X	b	a	a	
Brunei	X	b	c	X	b	a	a	
Burma (Myanmar)	X	X	X	X	X	X	X	
China	X	X	X	X	c	X	X	
Fiji	X	b	b	X	b	a	X	
Georgia	X	b	X	X	b	a	X	
Hong Kong	X	b	b	X	b	X	X	
India	X	X	X	X	X	X	a	
Indonesia	X	b	b	X	X	a	a	
Iran	X	X	X	X	X	X	X	
Iraq	X	X	X	X	X	a	^d X	
Israel	X	X	X	X	X	X	X	
Japan	X	X	X	X	X	X	X	
Jordan	X	^d b	X	a	X	X	a	
Kazakhstan	X	b	X	X	X	X	X	
Kiribati	X	a	b	X	b	a	a	
Kuwait	X	b	b	X	e	X	a	
Kyrgyzstan	X	X	X	X	X	X	X	
Laos	X	X	X	X	X	X	a	
Lebanon	X	a	a	X	b	a	X	
Malaysia	X	b	b	X	X	a	a	
Marshall Islands	X	a	a	X	a	a	a	
Micronesia	X	a	a	a	a	a	a	
Nepal	X	b	c	X	b	a	a	
New Zealand	X	X	X	X	c	X	X	

(Continued)

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

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

SOURCE: The country summaries in this volume.

NOTE: A number of employer-liability systems appear for the first time in this volume due to increased data collection on these programs. Although most of these programs are not new, where relevant, new programs are indicated.

- a. Has no program or information is not available.
- b. Employer-liability system.
- c. Social insurance and employer-liability program.
- d. New program.
- e. Coverage is provided under other programs.

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

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Armenia	^a X	^a X	X				X
Australia			X	X		X	
Azerbaijan	^a X	^a X	X				
Bahrain		X					
Bangladesh			X				
Bhutan					X		
Brunei				X	X		X
Burma (Myanmar)		X					
China		X	X				X
Fiji			X		X		
Georgia				X			
Hong Kong			X	X		X	
India		X	X		X		
Indonesia		X			X		
Iran		X					
Iraq		X	X				
Israel	X		X				
Japan	X	X					
Jordan		X					
Kazakhstan		X	X	X			X
Kiribati				X	X		
Kuwait		X					
Kyrgyzstan	^a X	^a X					X
Laos		X					
Lebanon		X					
Malaysia			X		X		
Marshall Islands		X					
Micronesia		X					
Nepal				X	X		
New Zealand			X	X			
Oman		X					
Pakistan		X					
Palau		X					
Papua New Guinea						X	

(Continued)

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

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Philippines	^a X	^a X					
Qatar		X					
Samoa				X	X		
Saudi Arabia		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 systems for retirement income are defined as follows:

Flat-rate pension: A pension of uniform amount or one based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

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

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

Flat-rate universal pension: A pension of uniform amount normally based on residence but independent of earnings. 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.

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

Individual retirement schemes: 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.

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

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	3.0	10.8	41.3	70.9	78.6	63	63	c	c	8,419
Australia	23.8	15.0	50.9	80.3	84.3	65	65	c	c	46,271
Azerbaijan	9.7	5.6	38.0	67.7	74.0	63	60	c	c	17,780
Bahrain	1.4	2.4	31.4	75.8	77.6	60	55	d	d	46,586
Bangladesh	161.0	5.0	52.5	70.4	72.9	65	62	c	c	3,340
Bhutan	0.775	5.1	46.9	69.2	69.7	56	56	c	c	8,370
Brunei	0.423	4.4	38.0	77.0	80.7	55	55	50	50	78,369
Burma (Myanmar)	53.9	5.4	49.1	63.9	68.0	60	60	c	c	5,250
China	1371.2	9.6	36.6	74.3	77.3	60	60	c	c	14,450
Fiji	0.892	5.8	52.8	67.2	73.2	55	55	c	c	9,323
Georgia	3.7	14.0	45.7	71.2	78.4	65	60	c	c	9,599
Hong Kong	7.3	15.1	37.0	81.2	86.9	65	65	60	60	56,923
India	1311.1	5.6	52.4	66.6	69.5	58	58	50	50	6,101
Indonesia	257.6	5.2	49.0	66.9	71.0	56	56	c	c	11,058
Iran	79.1	5.1	40.2	74.3	76.5	60	55	d	d	17,388
Iraq	36.4	3.1	78.7	67.2	71.7	60	55	c	c	15,395
Israel	8.4	11.2	64.1	80.3	84.1	70	68	c	c	36,576
Japan	127.0	26.3	64.5	80.5	86.8	65	65	60	60	40,763
Jordan	7.6	3.8	64.8	72.4	75.8	60	55	50	50	10,902
Kazakhstan	17.5	6.7	50.3	67.1	75.9	63	58	c	c	25,045
Kiribati	0.112	3.7	63.0	62.8	69.2	65	65	c	c	1,995
Kuwait	3.9	2.0	32.1	73.5	75.8	51	51	c	c	74,645
Kyrgyzstan	6.0	4.2	55.3	66.5	74.5	63	58	c	c	3,434
Laos	6.8	3.8	62.8	64.8	67.5	60	55	c	c	5,691
Lebanon	5.9	8.1	47.3	77.6	81.3	64	64	d	d	13,936
Malaysia	30.3	5.9	44.7	72.4	77.1	55	55	c	c	26,950
Marshall Islands	0.073	3.8	64.6	70.9	75.4	60	60	55	55	3,911
Micronesia	0.104	4.4	62.4	68.1	70.1	65	65	60	60	3,497
Nepal	28.5	5.5	61.8	68.2	71.1	58	58	c	c	2,462

(Continued)

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

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percent-age) ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
New Zealand	4.6	14.9	54.0	79.6	83.3	65	65	c	c	37,576
Oman	4.5	2.6	30.0	75.1	79.2	60	55	45	45	39,971
Pakistan	188.9	4.5	65.3	65.3	67.2	60	55	55	50	5,011
Palau	0.021	7.7	38.1	69.9	76.5	62	62	c	c	15,317
Papua New Guinea	7.6	3.0	67.1	60.5	64.8	55	55	c	c	2,869
Philippines	100.7	4.6	57.6	64.9	71.8	60	60	c	c	7,387
Qatar	2.2	1.2	20.1	77.3	79.9	60	60	40	40	141,543
Samoa	0.193	5.2	74.0	70.4	76.8	65	65	c	c	5,935
Saudi Arabia	31.5	2.9	45.9	73.0	75.7	58	53	d	d	53,539
Singapore	5.5	11.7	37.4	80.5	84.9	55	55	c	c	85,382
Solomon Islands	0.584	3.4	75.1	66.5	69.4	50	50	40	40	2,201
South Korea	50.6	13.1	37.2	79.0	85.5	61	61	56	56	34,647
Sri Lanka	21.0	9.3	51.2	71.5	78.2	55	50	c	c	11,763
Syria	18.5	4.1	70.0	64.0	76.5	60	55	d	d	2,900
Taiwan	23.5	13.1	35.5	77.0	83.5	65	65	55	55	47,800
Tajikistan	8.5	3.0	60.9	66.2	73.2	63	58	c	c	2,834
Thailand	68.0	10.5	39.2	71.1	77.9	55	55	c	c	16,340
Turkmenistan	5.4	4.2	47.9	61.5	69.9	62	57	52	48	16,532
Uzbekistan	31.3	4.7	49.7	65.0	71.8	60	55	c	c	6,087
Vanuatu	0.265	4.2	68.7	69.9	74.0	55	55	c	c	2,988
Vietnam	91.7	6.7	42.5	71.0	80.5	60	55	d	d	6,034
Yemen	26.8	2.8	75.6	62.5	65.2	60	55	d	d	2,821

SOURCES: The World Bank, *World Development Indicators*, available at <http://data.worldbank.org/data-catalog/worlddevelopment-indicators>; 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 country summaries in this volume.

NOTES: GDP = gross domestic product; PPP = purchasing power parity. GDP estimates are converted into international dollars using PPP rates.

- Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.
- General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- The country has no early pensionable age, has one only for specific groups, or information is not available.
- Regardless of age but subject to other requirements.

Table 4.
Insured and employer contribution rates, by country and program type, 2016 (in percent)

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

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2016
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
China						
Insured person	8	0	0	0.5	...	8.50
Employer	20	^c 1	^c 0.75	1.0	...	22.75
Total	28	^c 1	^c 0.75	1.5	...	31.25
Fiji						
Insured person	8	0	0	...	0	8
Employer	10	^c	^c	...	0	10
Total	18	^c 0	^c 0	...	0	18
Georgia						
Insured person	0	0	0	...	0	0
Employer	0	^c 0	^c	...	0	0
Total	0	^c 0	^c 0	...	0	0
Hong Kong						
Insured person	5	0	0	0	0	5
Employer	5	^c	^c	0	0	5
Total	10	^c 0	^c 0	0	0	10
India						
Insured person	12.0	1	^b	^b	...	13.0
Employer	16.5	3	^b	^b	...	19.5
Total	28.5	4	^b	^b	...	32.5
Indonesia						
Insured person	3	1	0	...	...	4
Employer	6	4	^c	...	...	10
Total	9	5	^c 0	...	...	14
Iran						
Insured person	5	^b	^b	0	0	5
Employer	14	^b	^b	3	^c	17
Total	19	^b	^b	3	^c 0	22
Iraq						
Insured person	4.1	^b	^b	...	0	4.1
Employer	9.9	1	2	...	0	12.9
Total	14.0	^b 1	^b 2	...	0	17.0

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2016
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	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	8.914	a	0	0.4	0	9.314
Employer	8.914	a	0.25	0.7	0.2	10.064
Total	17.828	a	0.25	1.1	0.2	19.378
Jordan						
Insured person	6.5	0	0	1.0	...	7.50
Employer	11.0	^c 0.75	2	0.5	...	14.25
Total	17.5	^c 0.75	2	1.5	...	21.75
Kazakhstan						
Insured person	10	0	0	0	0	10
Employer	5	b,c	c	b	0	5
Total	15	^{b,c} 0	^c 0	^b 0	0	15
Kiribati						
Insured person	7.5	0	0	...	...	7.5
Employer	7.5	c	c	...	...	7.5
Total	15.0	^c 0	^c 0	...	...	15.0
Kuwait						
Insured person	5	0	0	0.5	...	5.5
Employer	10	c	c	0.5	...	10.5
Total	15	^c 0	^c 0	1.0	...	16.0
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, 2016
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Lebanon						
Insured person	0	2	0	...	0	2.0
Employer	8.5	7	c	...	6	21.5
Total	8.5	9	°0	...	6	23.5
Malaysia						
Insured person	8.5	0	0	...	...	8.5
Employer	13.5	c	1.25	...	...	14.8
Total	22.0	°0	1.25	...	...	23.3
Marshall Islands						
Insured person	7	...	...	...	...	7
Employer	7	...	...	...	...	7
Total	14	...	...	...	...	14
Micronesia						
Insured person	7.5	...	...	...	...	7.5
Employer	7.5	...	...	...	...	7.5
Total	15.0	...	...	...	...	15.0
Nepal						
Insured person	10	0	0	...	...	10
Employer	10	c	c	...	...	10
Total	20	°0	°0	...	...	20
New Zealand						
Insured person	0	0	0	0	0	0
Employer	0	0	c	0	0	0
Total	0	0	°0	0	0	0
Oman						
Insured person	7.0	...	0	...	...	7.0
Employer	10.5	...	1	...	...	11.5
Total	17.5	...	1	...	...	18.5
Pakistan						
Insured person	1	0	0	...	0	1
Employer	5	c	°6	...	0	11
Total	6	°0	°6	...	0	12

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2016
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Palau						
Insured person	6	...	...	...	...	6
Employer	6	...	...	...	...	6
Total	12	...	...	...	...	12
Papua New Guinea						
Insured person	6.0	0	0	...	...	6.0
Employer	8.4	c	c	...	...	8.4
Total	14.4	° 0	° 0	...	...	14.4
Philippines						
Insured person	3.63	b	0	...	...	3.63
Employer	7.37	b	a	...	...	7.37
Total	11.00	b	a	...	...	11.00
Qatar						
Insured person	5	0	0	...	...	5
Employer	10	c	c	...	...	10
Total	15	° 0	° 0	...	...	15
Samoa						
Insured person	7	0	0	...	...	7
Employer	7	c	1	...	...	8
Total	14	° 0	1	...	...	15
Saudi Arabia						
Insured person	9	...	0	1	...	10
Employer	9	...	2	1	...	12
Total	18	...	2	2	...	22
Singapore						
Insured person	20	0	0	...	...	20
Employer	17	c	c	...	...	17
Total	37	° 0	° 0	...	...	37
Solomon Islands						
Insured person	5.0	0	0	...	...	5.0
Employer	7.5	c	c	...	...	7.5
Total	12.5	° 0	° 0	...	...	12.5

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2016
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
South Korea						
Insured person	4.5	b	0	0.695	...	5.195
Employer	4.5	b	0.7	0.900	...	6.100
Total	9.0	b	0.7	1.595	...	11.295
Sri Lanka						
Insured person	8	0	0	...	a	8
Employer	12	c	c	...	0	12
Total	20	^c 0	^c 0	...	a	20
Syria						
Insured person	7.0	0	0	...	...	7.0
Employer	14.1	c	3	...	...	17.1
Total	21.1	^c 0	3	...	...	24.1
Taiwan						
Insured person	6.60	b	0	0.2	...	6.80
Employer	12.35	b	0.22	0.7	...	13.27
Total	18.95	b	0.22	0.9	...	20.07
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	3.44	1.06	0	0.5	b	5.0
Employer	3.44	1.06	0.2	0.5	b	5.2
Total	6.88	2.12	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	8.5	0	0	0	0	8.5
Employer	25.0	b	b	b	b	25.0
Total	33.5	^b 0	^b 0	^b 0	^b 0	33.5

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2016
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Vanuatu						
Insured person	4	0	...	...	...	4
Employer	4	c	...	...	...	4
Total	8	^c 0	...	...	...	8
Vietnam						
Insured person	8	0	0	1	0	9
Employer	18	b	1	1	0	20
Total	26	^b 0	1	2	0	29
Yemen						
Insured person	6	0	0	...	...	6
Employer	9	c	1	...	...	10
Total	15	^c 0	1	...	...	16

SOURCE: The country summaries in this volume.

NOTES: This table provides an overview and 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. In some cases, only certain groups, 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 some countries, certain benefits, such as disability and survivors, may be financed under another program. Sickness and Maternity contributions include medical benefits only in countries where cash benefits and medical benefits are financed from the same contributions. Where two programs under Sickness and Maternity 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 there are two (or more) programs, and the individual can choose which program to participate in, 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. Total cost.



Country Summaries

Armenia

Exchange rate: US\$1.00 = 480 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. Workers born before 1974 could choose to opt out of the individual account system until July 1, 2014, after which participation became mandatory for all workers.

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

Employed and self-employed persons.

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

Source of Funds

Insured person

Social insurance: A portion of personal income tax revenue finances the social insurance system.

Mandatory individual account: 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: A portion of personal income tax revenue finances the social insurance system.

Mandatory individual account: 5% of declared annual earnings.

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

Social assistance: None.

Employer

Social insurance: None.

Individual account: None.

Social assistance: None.

Government

Social insurance: Subsidies as needed.

Mandatory individual account: 10% of the insured's 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.

A reduced pension is paid with at least 10 years of covered employment.

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.

Benefits are 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.

Benefits are payable abroad under reciprocal agreement.

Disability pension (social insurance): Must have two to 10 years of covered employment, depending on the insured's age when the disability began. The pension is paid according to three degrees of disability: Group I (total incapacity for work and requiring constant attendance); Group II (total incapacity for work but not requiring constant attendance); and Group III (partial incapacity for work).

Covered employment 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.

Benefits are 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 the disability pension.

Benefits are payable abroad under reciprocal agreement.

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

Eligible survivors include a widow(er); a person who is not employed at the time of deceased's death, not receiving any pension, and who 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.

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

Benefits are 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); a person who is not employed at the time of deceased's death, not receiving any pension, and who 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.

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

Old-Age Benefits

Old-age pension (social insurance): 100% of the basic pension plus a 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 of covered employment from the 11th year of covered employment multiplied by a personal coefficient based on the length of service.

There is no maximum pension.

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

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

The minimum benefit is the total insured 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 according to available resources.

Permanent Disability Benefits

Disability pension (social insurance): 140% of the basic pension is paid for a Group I disability; 120% for a Group II disability; 100% for a Group III disability. Each group also receives a bonus pension.

The basic pension is 16,000 drams a month.

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

There is no maximum pension.

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

Survivor Benefits

Spouse's pension (social insurance): 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 on remarriage.

Full orphan's pension (social insurance): 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.

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

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 according to available resources.

Administrative Organization

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

State Social Security Service (<http://www.ssss.am/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1912.

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

Type of program: Social insurance (cash benefits), social assistance (maternity benefit), and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits (social insurance): Employed and self-employed persons.

Maternity allowance (social assistance): Residents of Armenia.

Medical benefits and childbirth or adoption lump sum (universal): Residents of Armenia.

Source of Funds

Insured person

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

Universal and social assistance benefits: None.

Self-employed person

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

Universal and social assistance benefits: None.

Employer

Social insurance benefits: None.

Universal and social assistance benefits: None.

Government

Social insurance benefits: Subsidies as needed.

Universal and social assistance benefits: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): There is no minimum qualifying period.

Maternity allowance (social assistance): Paid to unemployed pregnant mothers.

Childbirth or adoption lump sum (universal): There is no minimum qualifying period.

Medical benefits (universal): Must reside in Armenia.

Sickness and Maternity Benefits

Sickness benefit (social insurance): The 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 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 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; 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): The benefit is 50% of the legal monthly minimum wage divided by 30.4 and multiplied by 140. The benefit is paid for 70 days before and 70 days after childbirth.

Childbirth or adoption lump sum (universal): A lump sum of 50,000 drams is paid for the first and second child, 1,000,000 drams for the third and fourth child, and 1,500,000 drams for each subsequent 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 according to 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 infants until age 1.

Administrative Organization

Cash benefits: State Social Security Service (<http://www.ssss.am/>) administers the program.

Medical 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), 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: See source of funds under Old Age, Disability, and Survivors.

Employer: None.

Government: Subsidies as needed.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Occupational diseases benefits: Occupational diseases are specified by law.

Temporary Disability Benefits

The 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 according to available resources.

Permanent Disability Benefits

Permanent disability 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. Each group also receives a bonus pension.

The basic pension is 16,000 drams a month.

The bonus pension is 500 drams a month for each 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 according to available resources.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 100% of the basic pension plus 50% of the bonus pension is paid to a widow(er) or to a person who is not employed at the time of the deceased's death, not receiving any pension, and who cares for the deceased's children, brothers, sisters, or grandchildren younger than age 14.

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.

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

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.

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

Administrative Organization

Temporary disability benefits: State Social Security Service (<http://www.ssss.am/>) administers the programs.

Enterprises and employers pay benefits directly to their employees.

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

Medical benefits: State Health Agency (<http://www.moh.am/>) purchases publicly financed 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 in 2015 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 pay severance 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' 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 law: 2005 (social benefits), 2013 (public welfare), and 2014 (benefit amounts).

Type of program: Social assistance system.

Coverage

Families with children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (means tested): Benefits are paid for children up to age 18.

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

Family Allowance Benefits

Family allowances (means tested): 17,000 drams (basic sum) plus 5,500 drams to 8,000 drams (supplementary sum) a month is paid for each child younger than age 18, 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.

Child care leave allowance: 18,000 drams a month is paid until the child reaches age 2.

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

Administrative Organization

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

Australia

Exchange rate: US\$1.00 =
1.34 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 programs (social security): Residents of Australia, with portability provisions for certain people currently residing outside of Australia.

Mandatory occupational pension (superannuation): Employed persons aged 18 to 69 earning more than A\$450 a month.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Social security: None.

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

Self-employed person

Social security: None.

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

Employer

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).

Employer contributions are tax deductible.

Government

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\$36,021.

The co-contribution gradually decreases to 0 for annual incomes from A\$36,021 to A\$51,021. 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.

Qualifying Conditions

Old-age pension (age pension, social security, means tested unless blind): Age 65 (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 base 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.

Commonwealth seniors health card (social security, income tested): Age 65 (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.

Mandatory occupational old-age pension (superannuation): Age 56 (gradually rising to age 60 by July 2024) and permanently retired.

Disability support pension (social security, means tested unless blind): Aged 16 to the normal retirement age. Must be permanently blind or have a severe physical, intellectual, or psychiatric impairment; unable to work at least 15 hours a week for at least the minimum wage; and 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\$672.70 (July 1, 2016).

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 DSP is payable abroad in some circumstances.

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.

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): 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.

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.

Mandatory occupational disability pension (superannuation): 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.

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 (or 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.

Mandatory occupational survivor pension (superannuation): 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\$797.90 (if single) or A\$601.50 (if partnered) is paid every two weeks (September 2016).

Work bonus: 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.

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 according to 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 according to changes in the consumer price index.

Mandatory occupational old-age pension (superannuation): Generally, the account balance is paid as a lump sum. Alternatively, pensioners can choose to receive pension payments from their superannuation account.

Permanent Disability Benefits

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.

Additional assistance: See Family Allowances.

Caregiver allowance (carer allowance, social security): A\$124.70 (January 2017) 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 according to 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 according to changes in the consumer price index.

Mandatory occupational disability pension (superannuation): Generally, the account balance is paid as a lump sum. Alternatively, pensioners can choose to receive pension payments from their superannuation account.

Survivor Benefits

Widow allowance (social security, means tested): A\$528.70 is paid every two weeks for a woman with no dependent children; up to A\$571.90 with dependent children, or if aged 60 or older and has received the benefit for at least nine consecutive months (September 2016).

Additional assistance: See Family Allowances.

Full orphan pension (double orphan pension, social security): A\$62.00 is paid every two weeks (January 2017).

Bereavement payment (social security): A lump sum may be paid.

Bereavement allowance (social security, means tested): Up to A\$797.90 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 2016).

Additional assistance: See Family Allowances.

Benefit adjustment: The widow allowance and bereavement allowance are adjusted in March and September according to changes in the consumer price index. The double orphan pension is adjusted on January 1 each year according to changes in the consumer price index.

Mandatory occupational survivor pension (superannuation): Generally, the account balance is paid as a lump sum.

Administrative Organization

Social security

Department of Social Services (<https://www.dss.gov.au/>) provides general supervision.

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: 1973 (national health), 1991 (social security), and 2010 (parental leave).

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

Coverage

Cash sickness benefits: Residents of Australia who are employed, self-employed, or receiving an allowance for full-time studies and have limited income.

Cash parental benefits: Residents of Australia who are employed or self-employed and have limited income.

Medical and pharmaceutical benefits: Residents of Australia. Applicants for permanent residence may also be eligible, depending on circumstances.

Source of Funds

Insured person

Sickness and parental benefits: None.

Medical benefits: 2% levy on taxable income; low-income persons with income above a set threshold pay a reduced rate, according to 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.

Pharmaceutical benefits: Cost sharing for prescription drugs.

Self-employed person

Sickness and parental benefits: None.

Medical benefits: 2% levy on taxable income; low-income persons with income above a set threshold pay a reduced rate, according to 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.

Pharmaceutical benefits: Cost sharing for prescription drugs.

Employer

Sickness and parental benefits: None.

Medical benefits: None.

Pharmaceutical benefits: None.

Government

Sickness and parental benefits: The total cost.

Medical benefits: Rebates for medical and hospital costs.

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

Pharmaceutical benefits: Cost sharing for prescription drugs.

Qualifying Conditions

Cash sickness benefits (sickness allowance, means tested): Aged 22 to the normal retirement age. Must provide a medical certificate stating that the insured is incapable of working or studying. Must 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 benefits (parental leave pay, 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 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.

Cash partner benefits (dad and partner pay, income tested): Paid to the partner of a primary caregiver 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.

Birth grant: 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, income tested): Paid to the mother of a stillborn baby. Must not be receiving parental leave pay. Estimated household income must not exceed \$60,000 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, means tested): If aged 22 or older with no dependent children, up to A\$528.70 (if single) or A\$477.40 (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\$571.90 is paid every two weeks (September 2016). The benefit is paid after a seven-day waiting period.

Additional assistance: See Family Allowances.

Parental benefit (parental leave pay, income tested): A\$672.60 a week is paid for up to 18 weeks.

Additional assistance: See Family Allowances.

Partner benefit (dad and partner pay, income tested): A\$672.60 a week is paid for up to two weeks.

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

Stillbirth grant (stillborn baby payment, income tested):

A lump sum of \$2,127.23 is paid for the first stillbirth; A\$1,064.35 is paid for each subsequent stillbirth.

Benefit adjustment: Benefits are adjusted annually or in March and September according to 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 (medicare, universal): Patients pay up to A\$38.80 for each prescription for most prescribed medicine; A\$6.30 for persons with low income and a current concession card. Medicine is available at a reduced cost or free once out-of-pocket costs exceed A\$378 for concession card holders or A\$1,494.90 for other patients (January 2017).

The pharmaceutical benefit copayment and safety net threshold increase in January each year.

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/>) provides general supervision.

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.

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 according to the assessed degree of risk. Some employers are permitted to self-insure.

Government: None; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period.

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 according to 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 according to 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 biweekly payment is paid for each child younger than age 16 (age 25 if a full-time student).

Benefit adjustment: Benefits are generally adjusted annually according to 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, job search, and newstart allowance).

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): 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): 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: Younger than age 22 and 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\$528.70 (if single) or A\$477.40 (if partnered) is paid every two weeks. If single and has dependent children or is aged 60 or older and has received the benefit for at least nine consecutive months, up to A\$571.90 is paid every two weeks (September 2016). The benefit is paid after a seven-day waiting period.

The benefit may be reduced for up to 26 weeks or postponed for up to eight weeks if unemployment is due to voluntarily leaving employment, a labor dispute, or the refusal of 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\$239.50 to A\$738.50 (January 2017) 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\$124.70 (January 2017) is paid every two weeks to recipients younger than age 22 with an assessed partial capacity to work.

Australia

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

Partner allowance (means tested): Up to A\$477.40 (September 2016) 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/>) provides general supervision.

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.

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 is A\$51,903 (July 2016) or less. Families receive a partial benefit for annual family income up to A\$99,536 (July 2016) with one dependent child aged 19 or younger (the income ceiling is raised for each additional dependent child aged 19 or younger).

End-of-year supplement: 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.

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.

The maximum rate is paid if the secondary earner's annual income is not greater than A\$5,475 (July 2016). Couples and single parents where the primary earner has annual earnings above A\$100,000 are ineligible. Couples with a primary earner annual income of up to A\$100,000 receive a partial benefit if the secondary earner's annual income is less than A\$27,886 (July 2016) and the youngest child is younger than age 5, or less than A\$21,663 (July 2016) and the youngest child is aged 5 to 18.

Additional assistance: Families receiving family tax benefit (part B) automatically 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 benefit (social security, income tested): Paid to a family with a child in approved (income tested) or registered (not income tested) child care, responsible for paying the fees, and who have immunized their child (unless the child is exempt from immunization).

Income test: The income test is based on annual adjusted taxable income and child support income received.

Child care rebate (social security): Paid to families with a child in approved child care who meet the child care benefit requirements (no income test).

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 pharmaceuticals 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, wife pension, 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: A\$726.35 is paid annually for each eligible child at the end of the financial year.

Newborn upfront payment and newborn supplement: A\$2,127.23 is paid for the first child; A\$1,064.35 for each subsequent child. The benefit is spread over 13 weeks.

Multiple birth allowance: A\$152.88 is paid every two weeks for triplets; A\$203.56 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). An annual supplement of A\$354.05 is also paid at the end of the financial year.

Parenting payment (social assistance, means tested):

Up to A\$477.40 is paid every two weeks for a partnered parent (A\$571.90 if the partners are separated by illness, respite care, or imprisonment); up to A\$738.50 (including the pension supplement) for a single parent (September 2016).

Child care benefit (social security, income tested):

The benefit rate depends on family income, the number of dependent children in care, the age of the children, and the type and amount of care.

Child care rebate (social security): 50% of child care expenses is paid quarterly for approved care, up to A\$7,500 a year for each child.

Assistance for isolated children scheme (social security): Four separate benefits may be paid:

Boarding allowance: A basic allowance of A\$8,095 a year is paid. An additional allowance (means tested) of A\$2,322 may be paid (January 2017).

Second home allowance: A\$235.81 is paid every two weeks (January 2017).

Distance education allowance: A\$4,047 a year is paid (January 2017).

Assistance for isolated children pensioner education supplement: A\$62.40 is paid every two weeks (January 2017).

Additional assistance to social security beneficiaries:

Energy supplement: Up to A\$14.10 is paid every two weeks, according to 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 pharmaceuticals and medical services.

Pension supplement: Up to A\$65.10 is paid every two weeks, according to the marital status, number of dependents, and living arrangements. Recipients may change the payment schedule to once every three months.

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

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

Remote area allowance: \$A18.20 (if single), \$A15.60 (if partnered), and A\$7.30 (for each dependent child) is paid every two weeks.

Rent assistance: Up to A\$173.18 is paid every two weeks, according to marital status, number of dependents, and the level of rent (September 2016).

Telephone allowance: A\$28.20 (basic rate) or A\$42.00 (higher rate) is paid every three months.

Utilities allowance: A\$152.30 (if single) or A\$76.15 (if partnered) is paid every three months.

Benefit adjustment: Most benefits are adjusted annually according to changes in the consumer price index.

Administrative Organization

Department of Social Services (<https://www.dss.gov.au/>) provides general supervision.

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

Azerbaijan

Exchange rate: US\$1.00 = 1.60 manat.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1997 (social insurance) and 2006 (labor pensions).

Type of program: Social insurance, notional defined contribution (NDC), and social assistance system.

Coverage

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

Social allowance (social assistance): Citizens of Azerbaijan.

Source of Funds

Insured person

Social insurance and 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, temporary disability benefits, the funeral grant, unemployment benefits, and child care benefits.

Social allowance (social assistance): None.

Self-employed person

Social insurance and 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 national monthly minimum wage is 105 manat.

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

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

Social allowance (social assistance): None.

Employer

Social insurance and 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, temporary disability benefits, the funeral grant, unemployment benefits, and child care benefits.

Social allowance (social assistance): None.

Government

Social insurance and NDC: Provides subsidies; contributes as an employer.

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

Social allowance (social assistance): The total cost.

Qualifying Conditions

Old-age labor pension (social insurance and NDC):

Age 63 (men) or age 60 (women) with 12 years of covered employment.

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 an unemployment allowance or professional retraining; periods receiving a Group I or II disability labor pension as a result of an occupational disease or a work injury; and periods receiving a disability labor pension from younger than age 18 until the normal retirement age.

Early pension: Age 57 with 25 years of covered employment (men), including at least 12.6 years of work in unhealthy or arduous conditions; age 52 with 20 years of covered employment (women), including at least 10 years of work in unhealthy or arduous conditions. 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 10 years of covered employment.

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

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

Old-age social allowance (social assistance): Paid to citizens age 67 (men) or age 62 (women) who are ineligible for the old-age labor pension (social insurance and NDC); age 57 for mothers who gave birth to and raised at least three children, or one child with a disability, up to age 8.

Employment must cease.

Disability labor pension (social insurance and 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 according to 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); and Group III (incapacity for usual 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 an unemployment allowance or professional retraining; periods receiving a Group I or II disability labor pension as a result of an occupational disease or a work injury; 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.

Dependent's supplement: Paid to dependent family members who are either nonworking persons with a Group I or II disability or children younger than age 18 with disabilities.

Care supplement: Paid to persons with a Group I disability and for children younger than age 18 with disabilities.

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

Disability social allowance (social assistance): Paid to persons who are ineligible 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 (social insurance and NDC): The deceased had at least five years of covered employment plus four months of covered employment for each year of work since age 15.

Eligible survivors include a retired spouse or a spouse with a Group I or II disability, a nonworking spouse 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.

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

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

Survivors social allowance (social assistance): Paid to a dependent survivor if the deceased was ineligible for an old-age or disability labor pension.

Old-Age Benefits

Old-age labor pension (social insurance and NDC): The benefit has two components: a basic flat-rate benefit and an insurance benefit.

The basic monthly flat-rate benefit is 110 manat.

The insurance component has two parts: a benefit based on the number of years of employment prior to January 1, 2006, and a benefit based on the value of contributions since January 1, 2006.

Early pension: The early pension is 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 full retirement.

Special supplements: 5% of the basic flat-rate benefit is paid for a dependent who is incapable of work, for children aged 18 or younger with disabilities, to unemployed persons with a Group I or II disability, and to qualified unemployed military personnel; 10% to persons who care for a person with a Group I disability, children younger than age 18 with disabilities, rehabilitated victims of political repression, and most war veterans; 100% to most veterans with a Group I disability; 70% (Group II), or 50% (Group III); plus an additional 140% to veterans of the Great Patriotic War with a Group I disability, 110% (Group II), or 90% (Group III); and 120 manat to 200 manat to nonworking academics with 25 years of experience.

Benefit adjustment: The basic flat-rate benefit is adjusted on an ad hoc basis, according to changes in the consumer price index. The insurance benefit is adjusted annually according to the inflation rate in the previous year.

Old-age social allowance (social assistance): 60 manat a month is paid.

Benefit adjustment: The old-age social allowance is adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Disability labor pension (social insurance and NDC): 120% of the basic flat-rate benefit is paid for a Group I disability and for persons younger than age 18 with disabilities; 200% for a Group I visual impairment; 100% for a Group II disability; and 55% for a Group III disability.

Dependent's supplement: 5% of the basic flat-rate benefit is paid for each dependent.

Care supplement: 10% of the basic flat-rate benefit is paid.

The basic monthly flat-rate benefit is 110 manat.

Benefit adjustment: The disability social allowance is adjusted annually according to changes in the consumer price index.

Disability social allowance (social assistance): 73.70 manat a month is paid for a Group I disability and for

children younger than age 18 with disabilities; 50 manat a month for Group II disability; 47.30 manat a month for a Group III disability.

Persons whose illnesses are the result of radiation accidents receive 214.50 manat a year for medical treatment.

Benefit adjustment: The disability social allowance is adjusted annually according to changes in the consumer price index.

Survivor Benefits

Survivor labor pension (social insurance and NDC)

Spouse's pension: 100% of the basic flat-rate benefit is paid.

The basic monthly flat-rate benefit is 110 manat.

Survivor's supplement: 100% of the basic flat-rate benefit is paid to family members of deceased National Heroes of Azerbaijan; 85% to family members of citizens who died for the country's independence.

The basic monthly flat-rate benefit is 110 manat.

Orphan's pension: 100% of the basic flat-rate benefit is paid for each full orphan, each child of a deceased unwed mother, or the deceased's only child.

The basic monthly flat-rate benefit is 110 manat.

Other eligible survivors: 100% of the basic flat-rate benefit is paid when there is only one eligible survivor; 50% each for two or more eligible survivors.

The basic monthly flat-rate benefit is 110 manat.

Benefit adjustment: The survivor's social allowance is adjusted annually according to changes in the consumer price index.

Funeral grant (social insurance): Three times the basic flat-rate benefit is paid.

The basic monthly flat-rate benefit is 110 manat.

Benefit adjustment: Benefits are adjusted on an ad hoc basis, according to changes in the consumer price index.

Survivor's social allowance (social assistance):

60.50 manat a month is paid.

Benefit adjustment: The survivor's social allowance is adjusted annually according to changes in the consumer price index.

Administrative Organization

State Social Protection Fund (<http://www.sspf.gov.az/>) under the Ministry of Labor and Social Protection of Population (SSPF) (<http://www.mlsp.gov.az/>) is responsible for the NDC and social assistance program.

Regional and local branches of the State Social Protection Fund administer the NDC program.

Sickness and Maternity

Regulatory Framework

First law: 1912.

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

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

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

Medical benefits: Permanent residents of Azerbaijan.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash sickness and maternity benefits: None; contributes as an employer.

Medical benefits: The total cost.

Qualifying Conditions

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

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 100% of gross average 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.

100% of the last month of 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.

Azerbaijan

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: 100% of gross average 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 the insured.

Administrative Organization

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

Ministry of Health (<https://www.sehiyye.gov.az/>) administers the medical benefits program.

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: Employees.

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 according to industry risk.

Employer: The total cost; contribution rates vary according to industry risk.

Government: The total cost of the funeral grant.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of the insured's average monthly wage is paid according to the assessed degree of disability. The benefit is paid from the day the disability is determined until the insured fully recovers or is assessed as permanently disabled.

Benefits are paid monthly.

A medical commission assesses the degree of disability.

Permanent Disability Benefits

125 manat a month is paid for a Group I disability, 55 manat a month for a Group II disability, and 45 manat a month for a Group III disability.

A medical board assesses the degree of disability and periodically reviews it (except for Group I disabilities which are determined for life).

Benefit adjustment: Benefits are adjusted according to changes in the assessed industry risk and payroll at the insured's place of work.

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: 132 manat is paid when an insured person dies.

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

Administrative Organization

Cash benefits (work injury): Ministry of Labor and Social Protection of the Population (<http://www.ssp.gov.az/>) provides general supervision.

Ministry of Finance regulates the activities of insurance companies.

Insurance companies administer work injury cash benefits.

Medical benefits (work injury): Ministry of Health (<https://www.sehiyye.gov.az/>) and health departments of local governments provide general supervision and coordination.

Insurance companies administer work injury medical benefits.

Unemployment

Regulatory Framework

First law: 1991.

Current laws: 1999 (labor code) and 2001 (employment law).

Type of program: Social insurance system.

Coverage

Residents of Azerbaijan.

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: Subsidies as required from national and local governments.

Qualifying Conditions

Unemployment benefit: Must have at least 26 weeks of covered employment in the 12 months before unemployment. The insured must be aged 15 up to the normal retirement age, registered with the state employment services, and actively seeking and willing to work.

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

70% of gross average monthly earnings in the 12 months before unemployment is paid for up to 26 weeks in any 12-month period.

The maximum monthly benefit is the national average monthly wage.

The national average monthly wage is 490.50 manat (October 2016).

Administrative Organization

Ministry of Labor and Social Protection of the Population (<http://www.mlsp.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).

Family Allowances

Regulatory Framework

First law: 1944.

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

Type of program: Social insurance (child care benefit) and social assistance (targeted social assistance and child benefit) system.

Coverage

Social insurance benefits: Insured persons with at least one child.

Social assistance benefits: Low-income families.

Source of Funds

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

Self-employed person: See source of funds for social insurance under Old Age, Disability, and Survivors.

Employer: See source of funds for social insurance under Old Age, Disability, and Survivors.

Government: The total cost of social assistance and the child allowance.

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 and average monthly per capita income up to 105 manat.

Azerbaijan

Social assistance (income tested): Paid to families with average monthly per capita income up to 105 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): 40 manat a month is paid until the child reaches 18 months; 25 manat until the child reaches age 3.

Child allowance (social assistance, income tested): 49.10 manat a month is paid (55 manat for a child whose parent is in active military service).

Social assistance (income tested): The benefit raises the family's average monthly per capita income to 105 manat a month.

Birth and adoption grants (social assistance): A lump sum of 99 manat is paid.

Full orphan's special allowance (social assistance): 55 manat a month is paid.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Protection of the Population (<http://www.mlsp.gov.az/>) provides general oversight and administers and pays benefits to unemployed parents through local branches.

State Social Protection Fund (<http://www.sspf.gov.az/>), through its departments and regional branches, collects contributions and manages payment of benefits 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.

Coverage

Employed Bahraini citizens 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 persons with at least five years of previous compulsory social security coverage, self-employed persons, and other Bahraini citizens 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 earnings; 15% of declared monthly income for the voluntarily insured.

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

Self-employed person: 15% of monthly 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 minimum that is higher than 200 dinars when joining the system, the minimum may be decreased annually by 5% but must not be 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 the employee's monthly earnings.

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.

Periods of employment prior to joining the scheme may be credited under certain conditions.

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

Usual employment must cease.

Earnings test: Pensioners may work in a new job as long as the combined monthly income (pension plus earnings) does not exceed the insured's average monthly earnings in the last two years.

Compensation for prolonged service: Paid if the insured had more than 40 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.

Employment must cease.

The old-age settlement may be paid in certain other circumstances, 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: The insured was younger than age 60 (men) or age 55 (women) when the disability began and had 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.

Disability settlement: The insured does 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 or had at least six consecutive months of contributions immediately before death or 12 nonconsecutive months of contributions with three months immediately before 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 for orphans: No pension is paid if personal earnings are at least equal to the survivor pension.

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

Marriage grant: A lump sum is paid to each woman receiving a survivor pension who marries. The grant is paid to each 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 did not meet the contribution requirements for a survivor pension 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.

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

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 minimum pension is the insured's average contributory wage during the last two years of contributions or 200 dinars a month, whichever is less. The minimum pension for each family member (including the pensioner) is 35 dinars a month; 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 pension is 80% of the insured's average earnings in the last two years of contributions plus an additional 10% of the pension. Instead of an additional 10%, the pensioner may choose a lump sum of 3% of the insured's average monthly earnings in the last two years of contributions multiplied by 12 times the number of years of contributions.

The insured's average monthly earnings in the last two years of contributions must not exceed 150% of the insured's monthly earnings five years before claiming the pension.

Early pension: The pension is reduced by 20% if the insured retires before age 45, by 15% if aged 45 to 49, or by 10% if aged 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 contribution year exceeding 40 years.

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 first paid.

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

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 during the last year of contributions multiplied by the number of years of contributions, whichever is greater.

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

The maximum pension is 80% of the insured's average earnings in the last year of contributions plus an additional 10% of the pension. 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.

The insured's average earnings in the last year of contributions must not exceed 150% of the insured's monthly earnings five years before the disability began.

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 of the settlement.

Benefits are payable abroad in certain circumstances.

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

Survivor Benefits

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 is no eligible orphan; 75% if there are no 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; 62.5% if the widow is the only eligible survivor.

If there are no other eligible survivors, 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to a full orphan; 87.5% if there is no widow but there are 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 no eligible orphan; 62.5% if there are no other eligible survivors.

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

The maximum pension is 80% of the deceased's average monthly earnings in the last year of contributions plus an additional 10% of the pension. 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.

The deceased's average monthly earnings in the last year of contributions must not exceed the deceased's monthly earnings five years before death.

All survivor benefits combined must not exceed 44% of the deceased's average monthly earnings in the last year of contributions or 2% of the deceased's average monthly earnings in the last year of contributions multiplied by the number of years of contributions, whichever is greater.

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

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 first 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.

Benefits are payable abroad in certain circumstances.

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

Administrative Organization

Ministry of Finance (<http://www.mof.gov.bh/>) provides general supervision.

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

Sickness and Maternity

Regulatory Framework

First and current law: 2012 (labor law).

Type of program: Employer-liability (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Private-sector employees.

Exclusions: Self-employed persons.

Medical benefits: Citizens and residents of Bahrain.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

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

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

Sickness and Maternity Benefits

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.

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

Workers' Medical Benefits

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 the insured.

Administrative Organization

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

Medical benefits: Ministry of Health (<https://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

Employed persons in establishments with one or more employees.

Exclusions: Household workers, casual employees, family labor, self-employed persons, and agricultural workers.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of the employee's monthly earnings.

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

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

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

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.

The minimum pension is 200 dinars a month 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: A percentage of the full pension is paid according to the assessed degree of disability. For a loss of working capacity of less than 30%, a lump sum of 36 times the monthly 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

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); 62.5% if the widow is the only eligible survivor.

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.

If there is no other eligible survivor, 100% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible full orphan; 87.5% if there are other eligible survivors but no widow.

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 minimum pension is 200 dinars a month or 88% of the deceased's last contributory wage, whichever is higher. The contributory wage is the deceased's monthly wage received in January of each year. The minimum pension for each surviving family member is 35 dinars a month.

The maximum pension is 80% of the deceased's average monthly earnings in the last year of contributions plus an additional 10% of the pension. 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.

All survivor benefits combined must not exceed 44% of the deceased's average monthly earnings in the last year of contributions or 2% of the deceased's average monthly earnings in the last year of contributions multiplied by the number of years of contributions, whichever is greater.

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

Marriage grant: A lump sum of 15 times the monthly pension is paid to each woman receiving a survivor pension who marries. The grant is paid to each survivor only once.

Death grant: A lump sum of six months of the deceased's earnings or the permanent disability pension the deceased received or was entitled to receive is paid.

Funeral grant: A lump sum of three months of the deceased's earnings or the permanent disability pension the deceased received or was entitled to receive is paid.

The minimum funeral grant is 500 dinars.

Benefits are payable abroad in certain circumstances.

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

Administrative Organization

Ministry of Finance (<http://www.mof.gov.bh/>) provides general supervision.

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

Unemployment

Regulatory Framework

First and current law: 2006 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Legal residents of Bahrain, civil servants (regardless of nationality), private-sector employees (regardless of nationality), and first-time job seekers (Bahraini citizens only).

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of total monthly salary.

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 total monthly salary.

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 private-sector employee's total monthly salary; contributes as an employer.

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 retirement age and have at least 12 consecutive months of employment for the first benefit claim; 12 months of employment during the last 18 months for the second benefit claim; 18 months during the last 24 months for the third benefit claim; and 36 months during 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 retirement age. Must not be engaged in gainful activity or own a business, and must be capable of and available for work.

Unemployment Benefits

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

The minimum unemployment benefit is 150 dinars a month.

The maximum unemployment benefit is 500 dinars a month.

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/en>) registers unemployed persons, makes decisions on benefit entitlement, and provides training.

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

Bangladesh

Exchange rate: US\$1.00 = 79 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

Low-income citizens residing in 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 pension (means tested): Age 65 (men) or age 62 (women) or older with monthly income up to 10,000 taka. Must not be receiving any other government or non-government allowances. Only one member from each family can receive the pension. A designated committee determines eligibility, giving priority to the most vulnerable. Of those selected, at least half need to be women.

Disability pension (means tested): Aged 6 or older with annual income up to 36,000 taka and assessed with a sensory, mental, speech, or physical disability. Must not be receiving any other government or non-government allowances. A designated committee determines eligibility, giving priority to the most vulnerable.

Survivor allowance (means tested): Paid to widows and women who are divorced or abandoned by their husbands with monthly incomes up to 12,000 taka. Must not be receiving any other government or non-government allowances. A designated committee determines eligibility, giving priority to the most vulnerable.

Old-Age Benefits

Old-age pension (means tested): 500 taka a month is paid.

Permanent Disability Benefits

Disability pension (means tested): 600 taka a month is paid.

Survivor Benefits

Survivor allowance (means tested): 500 taka a month is paid.

Administrative Organization

Ministry of Social Welfare (<http://www.msw.gov.bd>) administers the program.

Local branches of government-run banks pay old-age pensions.

Department of Social Services (<http://www.dss.gov.bd>) pays disability and survivor benefits.

Sickness and Maternity

Regulatory Framework

First law: 1939.

Current law: 2006 (labor law).

Type of program: Employer-liability system.

Coverage

Cash sickness and maternity benefits (employer liability): 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 (employer liability): 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: Funds government hospitals.

Qualifying Conditions

Cash sickness benefits (employer liability): Must provide a medical certificate from a registered medical practitioner.

Cash maternity benefits (employer liability): Must have at least six months of employment with the same employer on the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of earnings is paid for up to 14 days a year.

Maternity benefit (employer liability): The insured's average wage in the last three months of work 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

Medical benefits (employer liability): On-site medical facilities are provided for employees of firms with at least 300 workers.

Administrative Organization

Ministry of Labor and Employment (<http://www.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

Death benefit: Employed persons.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, workers in nonprofit organizations, certain public-sector workers, and seamen.

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: Household workers, family laborers, agricultural workers on small farms, and certain public-sector worker.

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 incapacity for work for at least three days. For an occupational disease, must have at least six months of continuous service with an employer.

Death benefit: Must have at least two years of continuous service with an employer. Death must have occurred while on duty or at the workplace.

Death compensation: Death must be a result of work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's earnings is paid for the first two months, 66.7% of earnings for the next two months, and 50% of earnings for each subsequent month of disability, up to two years. The disability must last at least three days.

Permanent Disability Benefits

A lump sum of up to 125,000 taka is paid.

Partial disability: A percentage of the full pension is paid according to the assessed loss of earning capacity.

Survivor Benefits

Death benefit: 30 days of the employee's wages for every year of service is paid with less than ten years of service to a designated beneficiary or surviving dependents; 45 days for every year of service with at least ten years of service

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 (<http://www.mole.gov.bd/>) administers the program.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2006 labor law requires employers to provide severance pay to dismissed employees with at least one year of service in case of termination of contract or ill health, and a redundancy pay in case of retrenchment (reduction in workforce). In all cases, the payment is 30 days of wages for every year of service.

Bhutan

Exchange rate: US\$1.00 =
66.95 Bhutanese Ngultrums.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1976 (royal command) and 2007 (employment and labor act).

Type of program: Provident fund system.

Coverage

Persons employed for at least one year in firms with at least five employees.

Exclusions: Self-employed persons and family labor.

Special system for military personnel, civil servants, and employees of public corporations.

Source of Funds

Insured person: At least 5% of monthly basic earnings.

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

Self-employed: Not applicable.

Employer: At least 5% of monthly basic earnings.

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

Government: None.

Qualifying Conditions

Old-age benefit: Age 56 with at least five years of contributions; at any age if employment ceases involuntarily.

Disability benefit: Assessed with a total loss of working capacity due to a work- or nonwork-related illness or injury and has at least five years of contributions.

Employment must cease.

Survivor benefit: Paid when a fund member dies before withdrawing the full account balance.

Eligible survivors include a widow(er), legitimate children, parents, and persons named by the deceased.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus accrued interest minus draw-down payments is paid.

Drawdown payment: Up to 50% of the balance of total employee and employer contributions plus accrued interest may be withdrawn after five years of continuous contributions. Subsequent withdrawals are possible after additional five-year periods of continuous contributions.

With less than five years of contributions, a lump sum of total employee contributions plus accrued interest is paid.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus accrued interest minus draw-down payments is paid.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accrued interest minus draw-down payments is split among eligible survivors in proportions determined by 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.com.bt/>) and administers the provident fund.

Sickness and Maternity

Regulatory Framework

First and current laws: 2007 (employment and labor) and 2008 (constitution).

Type of program: Employer-liability (cash sickness and maternity benefits) and universal (medical benefits) system.

Coverage

Cash maternity and cash sickness benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits (universal): Citizens of Bhutan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have worked at least six consecutive months before the incapacity began.

Cash maternity benefits (employer liability): Must have worked at least five consecutive months before the expected date of childbirth.

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

Sickness and Maternity Benefits

Cash sickness benefits (employer liability): 100% of the employee's earnings is paid for up to five days a year.

Cash maternity benefits (employer liability): 100% of the employee's earnings is paid for at least eight weeks.

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

Cash sickness and maternity benefits: Ministry of Labour and Human Resources (<http://www.molhr.gov.bt/molhr/>) provides general supervision.

Medical benefits: Ministry of Health (<http://www.health.gov.bt/>) provides general supervision.

Government hospitals and health facilities deliver medical benefits.

Work Injury

Regulatory Framework

First law: 1994 (workmen's compensation).

Current law: 2007 (employment and labor).

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 (provides benefits directly or pays insurance premiums).

Government: None.

Qualifying Conditions

Must have been employed for at least one year (temporary disability benefit) or have at least five years of continuous contributions (permanent disability benefit).

Temporary Disability Benefits

70% of the employee's earnings (excluding overtime payments and allowances) in the last month before the disability began is paid for up to five years, or until the employee returns to work or receives a permanent disability benefit from another system, whichever is earlier.

Permanent Disability Benefits

A lump sum of approximately one year of the national minimum wage is paid if the employee is still unable to return to work after five years.

The national minimum daily wage is 234 ngultrums.

Workers' Medical Benefits

Benefits include the total cost of 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 earnings (excluding overtime payments and allowances) in the last month before death is paid to a widow(er), legitimate children, and parents. Eligible survivors must have been partly or wholly dependent on the deceased.

Survivor lump sum: A lump sum of 1,080 days of the national minimum wage is paid to a widow(er), legitimate children, and parents. Eligible survivors must have been partly or wholly 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/molhr/>) 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 Bhutanese citizens. 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: Provident fund, supplementary individual account, and universal old-age and disability pension system.

Coverage

Provident fund: Public- and private-sector employees who are citizens or permanent residents of Brunei.

Exclusions: Self-employed persons.

Special systems for military and police personnel, and prison wardens.

Supplementary pension: Public- and private-sector employees who are citizens or permanent residents of Brunei.

Voluntary coverage for self-employed persons.

Exclusions: Employees covered under the public service pension scheme.

Universal old-age and disability pension: Residents of Brunei.

Source of Funds

Insured person

Provident fund: 5% of monthly basic salary. Additional voluntary contributions are possible.

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

Supplementary pension: 3.5% of monthly basic salary. The minimum contribution is B\$17.50. Additional voluntary contributions are possible.

Of the total employee and employer contributions to the supplementary pension, 6/7 finances old-age benefits and 1/7 finances survivor benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are B\$2,800 a month.

Universal old-age and disability pension: None.

Self-employed person

Provident fund: Not applicable.

Supplementary pension: B\$17.50 a month.

Universal old-age and disability pension: None.

Employer

Provident fund: 5% of monthly payroll. Additional voluntary contributions are possible.

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

Supplementary pension: 3.5% of monthly payroll. The minimum monthly contribution is B\$17.50.

Of the total employee and employer contributions to the supplementary pension, 6/7 finances old-age benefits and 1/7 finances survivor benefits.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are B\$2,800 a month.

Universal old-age and disability pension: None.

Government

Provident fund: None.

Supplementary pension: Any deficit; supplements the employee contribution for employees earning less than B\$500 a month; B\$17.50 a month for self-employed persons.

The government pays B\$30 for each month the insured 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.

Universal old-age and disability pension: The total cost.

Qualifying Conditions

Old-age benefit

Provident fund: Age 55.

Early withdrawal: Age 50; at any age if emigrating permanently.

Housing withdrawal: Fund members with at least B\$40,000 in their individual account or who have been provident fund members for at least 10 years.

Supplementary pension: Age 60 with at least 35 years of continuous contributions.

(The government pays retroactive contributions for those who joined the provident fund scheme before January 1, 2010.)

The supplementary pension may not be drawn down before retirement.

Universal old-age pension: Age 60 with at least 10 years of residence immediately before claiming the pension if born in Brunei; at least 30 years if born outside of Brunei.

Disability benefit

Provident fund: The fund member must be unable to work as the result of a physical or mental disability.

A medical board assesses the degree of disability.

Universal disability pension: Aged 15 or older; assessed with a mental or physical disability, blind, or suffers from Hansen's Disease; unable to work; a resident of Brunei during the 10 years immediately before the disability began; and receives 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.

Survivor benefit (provident fund): Paid to the next of kin or named survivors.

Survivor pension (supplementary pension): Paid to a widow and children younger than age 21 if the insured had continuous contributions until death.

The widow's portion of the survivor pension ceases on remarriage and is paid to eligible orphans.

Old-Age Benefits

Old-age benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Early withdrawal: Fund members may draw down up to 25% of accumulated assets at age 50.

Housing withdrawal: The fund member may draw down up to 45% of accumulated assets only once before age 55.

Interest rate adjustment: Set by the Employees' Trust Fund Board annually according to the financial health of the fund, interest rates on savings accounts, and inflation rates.

Supplementary pension: At least B\$150 a month is paid for up to 20 years.

If the insured does not meet the contribution requirements at the normal retirement age, the account balance is paid as a lump sum.

Universal old-age pension: B\$250 a month is paid.

Benefit adjustment: The pension is adjusted on an ad hoc basis.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Interest rate adjustment: Set by the Employees' Trust Fund Board annually according to the financial health of the fund, interest rates on savings accounts, and inflation rates.

Universal disability pension: B\$250 a month is paid.

Dependent's supplement: B\$188 a month is paid for a dependent spouse or for 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.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Interest rate adjustment: Set by the Employees' Trust Fund Board annually according to the financial health of the fund, interest rates on savings accounts, and inflation rates.

Survivor benefit (supplementary pension): If the deceased died before the normal retirement age, eligible survivors share a total of up to B\$400 a month for 15 years from the date of death.

If the deceased was aged 60 to 75, eligible survivors share a monthly amount based on the supplementary scheme account balance until the deceased would have been aged 75.

If the deceased was older than age 75, a lump sum of the supplementary scheme account balance 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 the supplementary pension scheme.

Department of Community Development of the Ministry of Culture, Youth, and Sports (<http://www.japem.gov.bn/>) administers the universal benefit program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1984 (labor act), 2009 (labor law), and 2011 (maternity leave).

Type of program: Employer-liability (cash sickness and maternity benefits), employment-related (certain maternity benefits), and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits (employer liability): Employed persons.

Cash maternity benefits (employment related): Employed citizens and permanent residents of Brunei.

Medical benefits: Residents of Brunei.

Source of Funds

Insured person

Cash sickness and maternity benefits (employer liability): None.

Cash maternity benefits (employment related): None.

Medical benefits: None.

Self-employed persons

Cash sickness and maternity benefits (employer liability): Not applicable.

Cash maternity benefits (employment related): Not applicable.

Medical benefits: None.

Employer

Cash sickness and maternity benefits (employer liability): The total cost.

Cash maternity benefits (employment related): The total cost of eight weeks of paid leave.

Medical benefits: None.

Government

Cash sickness and maternity benefits (employer liability): None.

Cash maternity benefits (employment related): The total cost of five weeks of paid leave.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have worked for at least six months.

Cash maternity benefits (employer liability): Must have worked for at least 180 days in the last year before maternity leave begins.

Cash maternity benefits (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.

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

Sickness and Maternity Benefits

Sickness benefits (employer liability): 100% of the employee's gross monthly wage is paid for up to 14 days a year (up to 56 days a year if hospitalized).

Maternity benefits (employer liability): 100% of the employee's gross monthly wage 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.

Maternity benefits (employment related): 100% of the employee's gross monthly wage is paid for 13 weeks. The employer pays the first eight weeks; the government pays the next five weeks. The employee is entitled to two additional weeks 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 insured.

Administrative Organization

Cash benefits: Department of Labour (<http://www.labour.gov.bn/>) in the Ministry of Home Affairs (<http://www.moha.gov.bn/>) enforces the law.

Individual employers pay benefits.

Medical benefits: Ministry of Health (<http://www.moh.gov.bn/>) registers physicians and approves hospitals to provide 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.

Exclusions: Household workers, self-employed persons, security personnel, and home-based workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the employee's average monthly earnings in the six months before the disability began is paid monthly 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 benefit is B\$130.

Permanent Disability Benefits

A lump sum of 48 times the employee's average monthly earnings in the six months before the disability began is paid.

The maximum benefit is B\$9,600.

Constant-attendance supplement (total permanent disability): A lump sum of 25% of the total permanent disability benefit is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A lump sum of the total 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 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 36 times the insured's average monthly earnings in the last six months before death is paid.

The maximum benefit is B\$7,200.

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 insured'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 must 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 = 1182 kyats.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2012 (social security), partially implemented in 2014.

Type of program: Social insurance system.

Note: The 2012 social insurance law is gradually being implemented. Old-age (superannuation), disability, and survivors benefits have not yet been implemented, but provisions of the new 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 or foreign governments, 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 covered monthly 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: 6% of covered monthly 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: 3% of covered monthly 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

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 (<http://www.mol.gov.mm/>) provides general supervision.

Sickness and Maternity

Regulatory Framework

First law: 1954 (social security), implemented in 1956.

Current law: 2012 (social security), partially implemented in 2014.

Type of program: Social insurance system.

Note: The 2012 social insurance law is gradually being implemented. Cash sickness, maternity, and paternity benefits and medical benefits have been implemented.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments, 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% for pensioners) of covered monthly 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 maximum earnings used to calculate contributions.

The insured's contributions also finance family allowances.

Self-employed person: 4% (5% for pensioners) of covered monthly 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 maximum earnings used to calculate contributions.

The insured's contributions also finance family allowances.

Employer: 2% (2.5% for pensioners) of covered monthly 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.

The employer's contributions also finance family allowances.

Government: Subsidies as required.

Qualifying Conditions

Sickness benefit: Must have worked at least six months for the same employer and have at least four months of contributions in the last 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.

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 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.

Medical benefits: Must be in insured employment. There is no minimum qualifying period.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

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.

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 wage 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 wage 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 wage in the year before the paternity leave is paid for up to 15 days.

Burma (Myanmar)

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 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), partially implemented in 2014.

Type of program: Social insurance system.

Note: The 2012 social insurance law is gradually being implemented. Work injury benefits have been implemented.

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, 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: Information is not available.

Employer: 1% to 1.5% of covered monthly 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 3,600 kyats.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

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 disability, 70% of the insured's average monthly earnings in the four months before the disability began is paid.

Constant-attendance supplement: 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: A percentage of the full pension is paid according to the assessed loss of capacity; if the loss of capacity is less than 20%, a lump sum of five years of the permanent disability pension is paid.

Medical officers of the Social Security Board assess the percentage loss of 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: With up to 60 months of contributions, 30 times the deceased's average monthly earnings in the four months before death is paid; with 60 to 119 months of contributions, 50 times the deceased's average monthly earnings; with 120 to 239 months, 60 times the deceased's average monthly earnings; and with at least 240 months of contributions, 80 times the deceased's average monthly earnings.

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: A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension for other survivors is determined by the Social Security Board, depending on the nature of the survivor's relationship with the deceased, personal income, working capacity, and other related conditions.

Administrative Organization

Ministry of Labor, Immigration, and Population (<http://www.mol.gov.mm/>) provides general supervision.

Social Security Board administers contributions and benefits.

Unemployment

Regulatory Framework

First and current law: 2012 (social security), partially implemented in 2014.

Type of program: Social insurance system.

Note: The 2012 social insurance 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.

Exclusions: Self-employed persons, employees of international organizations or foreign governments, 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.

Voluntary coverage is available.

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 covered monthly 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 covered monthly 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 covered monthly 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.

Dependent's supplement: Up to 10% of the unemployment benefit is paid if the insured person has a dependent spouse.

Administrative Organization

Ministry of Labor, Immigration, and Population (<http://www.mol.gov.mm/>) provides general supervision,

Family Allowances

Regulatory Framework

First and current law: 2012 (social security), partially implemented in 2014.

Burma (Myanmar)

Type of program: Social insurance system.

Note: The 2012 social insurance law is gradually being implemented. Family benefits have been implemented.

Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments, 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: Subsidies as needed.

Qualifying Conditions

Education allowance (means 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 (means tested): 10% of the insured's average monthly wage in the year before the start of the academic year is paid.

Natural disaster assistance: 40% of the insured's average monthly wage 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.

Social Security Board administers contributions and benefits.

China

Exchange rate: US\$1.00 = 6.64 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); and 2015 (inclusion of civil servants and public-sector employees).

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

The basic pension insurance scheme has two components: a social insurance program 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 schemes, 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

Basic pension insurance and mandatory individual account: 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.

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

Basic pension insurance (social insurance): None, or as determined by local government regulations.

Basic pension insurance (mandatory individual account): 8% of gross insured earnings.

The minimum earnings used to calculate contributions are 60% of the local average wage for the previous year.

The maximum earnings used to calculate contributions are 300% of the local average wage for the previous year.

Pension schemes for rural and nonsalaried urban residents (noncontributory pension): None.

Pension schemes for rural and nonsalaried urban residents (individual account): A choice of 100 yuan to 2,000 yuan a year according to 12 scales. Local governments may adjust the number and levels of scales.

Self-employed person

Basic pension insurance (social insurance): 12% of the local average wage.

Basic pension insurance (mandatory individual account): 8% of the local average wage.

Pension schemes for rural and nonsalaried urban residents (noncontributory): None.

Pension schemes for rural and nonsalaried urban residents (individual account): A choice of 100 yuan to 2,000 yuan a year according to 12 scales. Local governments may adjust the number and levels of scales.

Employer

Basic pension insurance (social insurance): Up to 20% of payroll, depending on local government regulations.

Basic pension insurance (mandatory individual account): None.

Pension schemes for rural and nonsalaried urban residents (noncontributory pension): None.

Pension schemes for rural and nonsalaried urban residents (individual account): None.

Government

Basic pension insurance (social insurance): Central and local governments contribute as employers and provide subsidies as needed.

Basic pension insurance (mandatory individual account): Central and local governments provide subsidies as needed.

Pension schemes for rural and nonsalaried urban residents (noncontributory pension): The central government provides the total cost (at least 70 yuan a month per insured person) in the central and western regions and 50% of the cost in the eastern region. Local governments may make additional contributions.

Pension schemes for rural and nonsalaried urban residents (individual account): 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 (social insurance, 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 coverage.

Age 55 (men) or age 45 (women) with at least 15 years of coverage 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 coverage and assessed with a total disability; age 55 (men) or age 45 (women) with eight to 10 years of continuous coverage if employed in arduous or unhealthy work.

Insured persons who reach the normal retirement age with less than 15 years of coverage 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 scheme 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 to become eligible for the basic pension.

Basic pension insurance (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 coverage.

Age 55 (men) or age 45 (women) with at least 15 years of coverage if employed in arduous or unhealthy work.

Early pension: Age 50 (men) or age 45 (women) with at least 10 years of coverage and assessed with a total disability; age 55 (men) or age 45 (women) with eight to 10 years of continuous coverage if employed in arduous or unhealthy work.

Those who joined the basic pension insurance scheme 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 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.

Pension schemes for rural residents and nonsalaried urban residents (noncontributory pension): Age 60 and not entitled to an old-age pension under the basic insurance pension (social insurance, central government guidelines).

Pension schemes for rural residents and nonsalaried urban residents (individual account): Age 60 with at least 15 years of contributions and not entitled to an old-age pension

under the basic insurance pension (mandatory individual account, central government guidelines).

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 (social insurance, central government guidelines): Assessed with a total incapacity for work and ineligible for an early old-age pension.

Medical experts of the Labor Ability Appraisal Committee assess the degree of disability.

Basic pension insurance (mandatory individual account, central government guidelines): No cash benefit is provided.

Survivor pension

Basic pension insurance (social insurance, 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.

Basic pension insurance (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.

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 (social insurance, 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 pension (the 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 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.

Basic pension insurance (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 233 to 56, depending on the insured's age, and is adjusted periodically according to 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 pension (the 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.

Pension schemes for rural and nonsalaried urban residents (noncontributory pension): At least 70 yuan a month is paid. The amount of the pension increases with age in some areas.

Pension schemes for rural and nonsalaried urban residents (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 according to the average life expectancy for the urban population and the interest rate.

After the monthly benefits from the mandatory individual account are exhausted, benefits are paid from a local pooling fund.

Permanent Disability Benefits

Disability pension

Basic pension insurance (social insurance, central government guidelines): 40% of the insured's monthly wage is paid.

The minimum pension is set by provincial and local governments according to the local standard of living.

Basic pension insurance (mandatory individual account, central government guidelines): No cash benefit is provided.

Survivor Benefits

Survivor pension

Basic pension insurance (social insurance, central government guidelines): A lump sum of six to 12 months of the deceased's last monthly wage is paid, according to 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, depending on the age of the deceased.

Basic pension insurance (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.

Pensions 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, 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.

Mandatory individual account funds are deposited in state-owned banks or used to purchase state bonds.

Provincial labor 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.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1953; 1978 (permanent employees); 1986 (contract workers); 1988 and 1994 (female employees); 1998, 1999, 2000, and 2002 (medical insurance and pilot rural cooperative medicare); 2007 (pilot nonsalaried urban resident medical insurance); 2009 (directive on health

care reforms); 2010 (social insurance); 2011 (social insurance); 2012 (special protection for female employees); and 2016 (integrated scheme for rural and nonsalaried urban residents).

Type of program: Social insurance (cash sickness and maternity benefits and medical benefits for rural and nonsalaried urban residents) and social insurance and mandatory individual account (basic medical insurance benefits) system.

Note: Since July 2011, existing regional and local social security schemes, 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 health insurance system for both rural and nonsalaried urban residents. The government has also announced that medical insurance and maternity insurance programs will be merged.

Coverage

Sickness and maternity insurance programs: Employees in urban areas working in government organizations, enterprises, social groups, and nonprofit organizations. Voluntary coverage for self-employed persons in most provinces.

Basic medical insurance for employees: Employees in urban areas working in government organizations, enterprises, social groups, and nonprofit organizations. Voluntary coverage for self-employed persons.

Coverage of employees in township and village enterprises, urban business owners and their contracted labour, persons in flexible forms of employment and migrant farm workers is subject to the decision of the provincial governments.

Basic medical insurance for rural and nonsalaried urban residents: Rural and nonsalaried urban residents of China. Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Sickness and maternity insurance (social insurance): None.

Basic medical insurance for employees (social insurance and individual medical savings account): None to the pooling fund; about 2% of gross earnings to the individual account (local governments may adjust contribution rates according to local conditions).

The minimum earnings used to calculate contributions are 60% of the average monthly local in the previous year.

The maximum earnings used to calculate contributions are 300% of the average monthly local wage in the previous year.

Basic medical insurance for rural and nonsalaried urban residents (social insurance): An average annual flat-rate contribution of 120 yuan.

Self-employed person

Sickness and maternity insurance (social insurance): The total cost (actual rates vary according to region).

Basic medical insurance for employees (individual medical savings account): About 10% of gross earnings (local government may adjust contribution rates according to local conditions).

The self-employed person's contributions are split between the pooling fund and the individual account in varying proportions according to local conditions. Self-employed persons may also pay a lower rate to the pooling fund (without establishing an individual account) or join the nonsalaried urban resident medical insurance program.

Basic medical insurance for rural and nonsalaried urban residents (social insurance): An average annual flat-rate contribution of 120 yuan.

Employer

Sickness and maternity insurance (social insurance): The total cost (sickness benefits); up to 1% of payroll (maternity benefits), depending on local government regulations.

Basic medical insurance for employees (social insurance and individual medical savings account): About 6% of payroll (local government may adjust contribution rates according to local conditions).

70% of the employer's contribution is directed to the pooling fund; 30% to the insured's individual account.

Nonparticipating enterprises pay benefits directly to the insured.

Medical insurance for rural and nonsalaried urban residents (social insurance): None.

Government

Sickness and maternity insurance (social insurance): None; subsidizes administrative costs.

Basic medical insurance for employees (social insurance and individual medical savings account): Central and local governments provide tax concessions and subsidies for administrative costs and finance complementary medical insurance systems for civil servants.

Basic medical insurance for rural and nonsalaried urban residents (social insurance): An annual matching contribution (combined central and local governments) of 380 yuan for each person. The actual amount of the matching contribution varies by province. (Central and local governments financed an average of over 75% of the insured's contributions to the medical insurance for rural and nonsalaried urban residents in 2015.)

Qualifying Conditions

Sickness, maternity, and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (central government guidelines for permanent workers): 60% to 100% (according to 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 permanent workers): 100% of the enterprise's average monthly wage for the previous year is paid for up to 98 days for the birth of a child, including 15 days before the birth (an additional 15 days for complicated deliveries), 42 days for an abortion or miscarriage that takes place after at least four months of pregnancy, and 15 days for an abortion or 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 (central government guidelines): Medical care is provided at an accredited hospital or clinic on a fee-for-service basis.

Cost sharing: The individual account finances medical benefits only, up to 10% of the local average annual wage. The pooling fund reimburses the cost of medical benefits above 10% and up to 600% of the local average annual wage, according to a schedule. Reimbursement for payments beyond 600% of the local average annual wage must be covered by private insurance or public supplementary systems.

Basic medical insurance benefits for rural and non-salaried urban residents: Insured persons are reimbursed annually for medical costs up to 600% of the local average annual income.

Dependents' Medical Benefits

Basic medical insurance benefits (central government guidelines): No benefits are provided. The individual account must not be used to pay for dependents' medical benefits.

Medical insurance benefits for rural and nonsalaried urban residents: No benefits are provided.

Administrative Organization

Department of Medical Insurance, under the Ministry of Human Resources and Social Security, provides general guidance to local governments' medical insurance programs and ensures that local regulations follow central government guidelines.

Department of Medical Insurance, under the Ministry of Human Resources and Social Security, supervises the provision of benefits by nonparticipating enterprises.

Local government social insurance agencies and participating enterprises administer medical benefits insurance with the social insurance funds.

Local government social insurance agencies contract with accredited clinics and hospitals to provide medical benefits.

Ministry of Public Health provides general guidance to medical care providers.

Individual state-run enterprises administer cash benefit programs.

Local government social insurance agencies manage individual medical savings accounts and the medical insurance program for nonsalaried urban residents. Most county-level public health authorities administer the medical insurance program for rural residents.

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), and 2010 (work injury insurance regulations).

Type of program: Local government-administered social insurance system. (Employer-liability system for nonparticipating enterprises.)

Coverage

Employees in enterprises, 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.

Source of Funds

Insured person: None.

Self-employed person: Not applicable; small business owners contribute as an employer.

Employer

Social insurance: An average of 0.75% of payroll, according to eight categories of industry and the assessed degree of risk.

Employer-liability: The total cost (for employers not participating in the social insurance program).

Government: Subsidies as needed; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period.

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 according to 10 degrees of assessed disability.

For a total disability (degrees 1-4), a lump sum of 27 months of the insured's previous wage plus a monthly pension of 90% of the insured's previous wage is paid (1st degree); a lump sum of 25 months of wages plus a pension of 85% of the insured's previous wage (2nd degree); a lump sum of 23 months of wages plus a pension of 80% of the insured's previous wage (3rd degree); or a lump sum of 21 months of wages plus a pension of 75% of the insured's previous wage (4th degree).

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 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 fund pays the difference.

To receive a benefit for an assessed total disability, the insured and the former employer must contribute to the basic medical insurance system.

For a moderate permanent disability (degrees 5-6), a lump sum of 18 months of wages (5th degree) or 16 months of wages (6th degree) is paid. If the employer cannot offer the insured an appropriate job, a monthly benefit 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 minor permanent disability (degrees 7-10), a lump sum of 13 months of wages (7th degree), 11 months of wages (8th degree), nine months of wages (9th degree), or seven months of wages (10th degree) 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 minimum benefit is the local minimum wage.

Medical experts of the municipal Labor Ability Appraisal Committee assess the degree of disability.

Workers' Medical Benefits

Accredited hospitals and clinics provide benefits. Benefits include treatment, surgery, nursing, medicine, appliances, rehabilitation, transportation, and hospitalization, according to a list of approved diagnoses and treatments.

Survivor Benefits

Survivor pension: 40% of the deceased's last monthly wage 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.

All survivor pensions combined must not exceed 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 31,195 yuan (2015).

Funeral grant: A lump sum of six months of the local average wage is paid.

Administrative Organization

Department of Work Injury Insurance, under the Ministry of Human Resources and Social Security, provides general guidance and ensures that local regulations follow central government guidelines.

Local government social insurance agencies and participating enterprises administer the programs.

Unemployment

Regulatory Framework

First and current laws: 1986, 1993, 1999, 2010 (social insurance); and 2011 (medical insurance for unemployment benefit claimants).

Type of program: Local government-administered social insurance programs.

Coverage

Employees in urban areas working in government organizations, enterprises, social groups, and nonprofit organizations.

Exclusions: Self-employed persons.

Source of Funds

Insured person: Up to 0.5% of gross earnings, depending on local government regulations.

Self-employed person: Not applicable.

Employer: 1% to 1.5% of payroll, depending on local government regulations.

Government: Provincial regulatory funds and local governments provide subsidies to unemployment funds as required.

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, provides general guidance and ensures that local regulations follow central government guidelines.

Local government social insurance agencies pay benefits.

Local government social insurance agencies and the tax authorities collect contributions.

Family Allowances

Regulatory Framework

Tax-financed, means-tested minimum subsistence guarantee and medical assistance programs, both administered by the local Bureau of Civil Affairs, provide benefits to urban and rural families whose per capita income is below a minimum level.

Local governments offer various financial incentives (lump-sum, periodic, or in-kind benefits) to families who comply with family planning policies.

Fiji

Exchange rate: US\$1.00 = 2.05 Fiji dollars (F\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1966 (provident fund); 2001 (social assistance); 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 prior to retirement); and a General Account that may be accessed prior to retirement for education, medical, unemployment, housing, and other approved expenses.

Coverage

Provident Fund: Employed persons who reside in Fiji.

Voluntary coverage for self-employed persons, household workers, students, some foreign workers employed in Fiji, and certain informal-sector workers.

Exclusions: Employees whose employer's principal place of business is outside Fiji.

Special systems for civil servants and military and police personnel who began employment before November 1971 and opted to continue under the Civil Service Pension Scheme.

Social assistance: Citizens of Fiji.

Source of Funds

Insured person

Provident fund: 8% of total wages; F\$35 is deducted annually from the member's provident fund account (Special Death Benefit). Additional voluntary contributions of up to 12% of total wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of total wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

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 up to age 65. Additional voluntary contributions of up to 12% of total wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of total wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Social assistance: None.

Government

Provident fund: None.

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\$2,000; at any age if emigrating permanently.

Drawdown payment: May withdraw funds before age 55 to finance the purchase of a first home.

General Account: Funds may be accessed prior to retirement for education, medical, unemployment, housing, and other approved expenses.

Old-age social pension (Social Pension Scheme, social assistance): Age 68 and not receiving provident fund benefits, poverty benefits, or a government pension.

Disability benefit (provident fund): Must have a permanent incapacity for work in covered employment. Medical certification is required. 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 survivors named by the fund member, when the fund member dies.

Special Death Benefit: Paid 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

drawdown payments 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 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.

Drawdown payment: Up to 30% of the account balance may be withdrawn prior to retirement to finance housing costs.

General Account: The balance of total employee and employer contributions plus accrued interest may be withdrawn for education purposes, medical care, housing costs, periods of unemployment, or funeral expenses.

Old-age social pension (Social Pension Scheme, social assistance): F\$50 a month is paid.

Permanent Disability Benefits

Disability benefit (provident fund): The balance of total employee and employer contributions plus accrued interest minus drawdown payments (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) 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.

Special Death Benefit: F\$8,500 is credited to the deceased's 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 (<https://www.myfnpf.com.fj/>), appointed by the Minister of Finance, provides general supervision and enforces the law.

Ministry of Women, Children & Poverty Alleviation (<http://www.welfare-women.gov.fj/>) administers the social assistance programs.

Sickness and Maternity

Regulatory Framework

First and current laws: 2002 (public health), 2002 (public hospitals), and 2007 (labor code).

Type of program: Employer-liability (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons.

Medical benefits: Citizens of Fiji.

Source of Funds

Insured person

Cash benefits (employer liability): None.

Medical benefits: None.

Self-employed person

Cash benefits (employer liability): None.

Medical benefits: None.

Employer

Cash benefits (employer liability): The total cost; pays benefits directly to employees.

Medical benefits: None.

Government

Cash benefits (employer liability): None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Temporarily incapable of work due to illness or injury and has at least three months of continuous service with the same employer. The employer may request a medical certificate.

Cash maternity benefits (employer liability): Must have been employed for at least 150 days in the nine months before the date of childbirth.

Sickness and Maternity Benefits

Cash sickness (employer liability): 100% of the insured's normal earnings is paid for up to 10 days a year.

Cash maternity benefits (employer liability): 100% of the woman's normal earnings is paid for up to 84 days for up to three births; 50% for the 4th and subsequent births. If the woman was employed by multiple employers during the entitlement period, the responsibility for payment is divided proportionally among them.

Workers' Medical Benefits

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

Cash benefits (employer liability)

Ministry of Employment, Productivity, and Industrial Relations (<http://www.labour.gov.fj/>) provides general supervision.

Employment Relations Tribunal and Employment Relations Court adjudicate employment claims for paid sickness and maternity leave.

Medical benefits

Division of Public Health and Hospital Services of the Ministry of Health (<http://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 and current law: 1965 (workmen's compensation).

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual labor, family labor, military personnel, self-employed persons, some public-sector employees, and other workers designated by the government.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees.

Government: None.

Qualifying Conditions

Must have an incapacity for work for at least three days.

Temporary Disability Benefits

66% of the insured's weekly earnings is paid after a two-day waiting period for up to 260 weeks.

The maximum total 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 disability, a lump sum of 260 weeks of earnings is paid.

The minimum lump-sum benefit is F\$6,000.

The maximum lump-sum benefit is F\$67,000.

Constant-attendance supplement: 50% of the lump sum for a total disability is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the lump sum for a total disability is paid according to the assessed degree of disability.

The minimum lump-sum benefit is F\$3,000.

The maximum lump-sum 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 paid.

Eligible survivors include individuals who were fully or partially dependent on the insured. The survivor benefit is split among all eligible survivors.

The minimum combined lump-sum benefit is F\$9,000.

The maximum combined lump-sum benefit is F\$50,000.

Administrative Organization

Ministry of Employment, Productivity, and Industrial Relations (<http://www.labour.gov.fj/>) enforces work injury law.

Individual employers pay compensation directly to their own employees, except for lump-sum payments and survivor benefits.

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 draw down a portion of their account balance during periods of unemployment. See Old Age, Disability, and Survivors.

Family Allowances

Regulatory Framework

First and current law: 2001 (social justice).

Type of program: Social assistance system.

Coverage

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 (Care & Protection Allowance, means tested): Paid to needy single mothers, deserted spouses, widows, prisoners' dependents, and foster parents or guardians without any source of income. The child must be younger than age 18.

Food voucher program (means tested): Provided to needy households with children in remote rural areas if children are enrolled in school; to needy pregnant women during the last seven months of pregnancy; and to certain needy citizens aged 68 or older who qualify for an old-age or disability allowance.

Family Allowance Benefits

Poverty benefit (means tested): F\$30 a month is paid for each household member, up to F\$120. An additional food voucher of F\$30 a month is provided.

Child allowance (Care & Protection Allowance, means tested): F\$25 to F\$100 is paid per child.

Food voucher program (means tested): Food vouchers of F\$50 are provided.

Administrative Organization

Ministry of Women, Children & Poverty Alleviation (<http://www.welfare-women.gov.fj/>) administers the programs.

Georgia

Exchange rate: US\$1.00 = 2.34 tlari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

Current laws: 2005 (state pensions), 2005 (state compensation), and 2012 (social package).

Type of program: Universal and social assistance system.

Coverage

Citizens of Georgia; certain individuals granted special status without citizenship; and foreign nationals with at least 10 years of residence.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age state pension (universal): Age 65 (men) or age 60 (women).

Social package disability benefit (social assistance): Paid if the insured is assessed with a Group I (severe) or Group II (moderate or significant) disability.

An authorized medical institution assesses the degree of disability.

Social package survivors benefit (social assistance): Paid to surviving children up to age 18 when the breadwinner dies from an industrial injury, occupational sickness, or a nonwork-related sickness or injury. The benefit is also paid to victims of political repression.

State compensation: Paid to former military personnel, certain civil servants, and certain former elected officials. The benefit is paid when the insured retires, reaches age 65, is assessed with a disability, or dies.

Old-Age Benefits

Old-age state pension (universal): 180 tlari a month is paid.

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

State compensation: A lump sum of up to 1,000 tlari is shared equally among family members.

Permanent Disability Benefits

Social package disability benefit (social assistance): 180 tlari a month is paid for a Group I disability; 100 tlari for a Group II disability.

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

Survivor Benefits

Social package survivors benefit (social assistance): 100 tlari a month is paid.

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

Administrative Organization

Social Services Agency (<http://www.ssa.gov.ge/>) provides general supervision and coordination.

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), and 2010 (labor code).

Type of program: Employer-liability (cash sickness benefits), social insurance (cash maternity benefits), and social assistance (medical benefits) system.

Coverage

Cash sickness and maternity benefits (employer liability): Employed persons, military personnel, and civil servants.

Maternity benefits (social insurance): Employed women.

Medical benefits (social assistance): Needy residents of Georgia.

Source of Funds

Insured person

Cash sickness benefits (employer liability): None.

Maternity and medical benefits: None.

Self-employed person

Cash sickness benefits (employer liability): None.

Maternity and medical benefits: None.

Employer

Cash sickness benefits (employer liability): The total cost.

Maternity and medical benefits: None.

Government

Cash sickness benefits (employer liability): None.

Maternity and medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must be in covered employment and obtain a sickness certificate from an authorized doctor or medical institution.

Cash maternity benefits (social insurance): There is no minimum qualifying period.

Medical benefits (social assistance): Must be assessed as needy.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the insured'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 tleri. 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.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those provided under the Universal Healthcare Program.

Administrative Organization

Cash sickness benefits (employer liability): Employers provide benefits directly to employees.

Cash maternity benefits (social insurance): Social Services Agency (<http://www.ssa.gov.ge/>) administers the program.

Medical benefits (social assistance): Ministry of Labor, Health, and Social Affairs (<http://www.moh.gov.ge/>) provides general supervision. 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 laws: 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: If the employer is found liable, the total cost of cash and medical benefits.

Government: None.

Qualifying Conditions

A court determines the benefit amount according to the insured's degree of disability.

Temporary Disability Benefits

The benefit is based on the insured's average pay in the three months before the temporary disability began (unless otherwise stated in the employment contract).

Permanent Disability Benefits

Permanent disability pension: A court determines the benefit amount according to the insured'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

Survivor pension: A court determines the benefit amount according to the insured's level of disability.

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 average monthly earnings (unless otherwise stated in the employment contract).

Family Allowances

Regulatory Framework

First and current law: 2006 (social assistance).

Type of program: 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

Targeted Social Assistance cash benefit (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

Targeted Social Assistance cash benefit (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; and 10 tlari a month for each child up to age 16 with 65,001 to 100,000 points.

Administrative Organization

Social Services Agency (<http://www.ssa.gov.ge/>) administers the program.

Hong Kong

Exchange rate: US\$1.00 =
7.76 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); and 1995 (mandatory provident funds), 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

Old-age and disability allowances (universal): Residents of Hong Kong.

Mandatory provident fund (occupational): Employees under contract for 60 days or more (shorter for employees in the catering and construction industries) and self-employed persons.

Exclusions: Self-employed hawkers; household workers; persons covered by statutory pension plans or provident funds, such as civil servants or 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.

Comprehensive social security (social assistance): Residents of Hong Kong.

Source of Funds

Insured person

Old-age and disability allowances (universal): None.

Mandatory provident fund (occupational): 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.

Comprehensive social security (social assistance): None.

Self-employed person

Old-age and disability allowances (universal): None.

Mandatory provident fund (occupational): At least 5% of monthly or yearly 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.

Comprehensive social security (social assistance): None.

Employer

Old-age and disability allowances (universal): None.

Mandatory provident fund (occupational): 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.

Comprehensive social security (social assistance): None.

Government

Old-age and disability allowances (universal): The total cost.

Mandatory provident fund (occupational): None.

Comprehensive social security (social assistance): The total cost.

Qualifying Conditions

Old-age pension

Old-age allowance (universal, means tested): Age 65 and a resident of Hong Kong for at least seven years, including one year of continuous residence immediately before claiming the benefit. The allowance is income tested (monthly income must not exceed HK\$7,580 if single or HK\$12,290 if married) and asset tested (assets must not exceed HK\$219,000 if single or HK\$332,000 if married).

Old-age allowance (universal, not means tested): Age 70 and a resident of Hong Kong for at least seven years, including one year of continuous residence immediately before claiming the benefit.

Mandatory provident fund (occupational): Age 65.

Early withdrawal: Age 60 if ceasing employment permanently; at any age if emigrating permanently, if account balance is less than HK\$5,000, or if diagnosed with a terminal illness with a life expectancy of one year or less.

Comprehensive social security old-age benefit (social assistance): Age 60 and a resident of Hong Kong for at least one year. The one-year residence does not have to be continuous or immediately before claiming the benefit. The benefit is income tested and asset tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Disability pension

Disability normal-rate allowance (universal): A resident of Hong Kong for at least seven years, including one year of continuous residence immediately before claiming the benefit. Both residency requirements are waived for residents younger than age 18. Must be assessed with a 100% loss of earning capacity or as profoundly deaf.

Disability higher-rate allowance (universal): A resident of Hong Kong for at least seven years, including one year of continuous residence immediately before claiming the benefit. Both residency requirements are waived for residents younger than age 18. Must require constant attendance of another person to perform daily activities. Must not receive care in government-subsidized residential institutions, hospitals, or boarding schools.

Mandatory provident fund (occupational): Must be assessed with a total and permanent incapacity for work by a registered medical practitioner.

Employment must cease.

Comprehensive social security disability benefit (social assistance): Must be assessed with a disability by a public medical officer and be a resident of Hong Kong for at least one year (requirement waived for residents younger than age 18). The one-year residence does not have to be continuous or immediately before claiming the benefit. The benefit is income tested and asset tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Partial disability: Paid for an assessed degree of disability of 50% or more and the loss of at least 50% but less than 100% of earning capacity.

Survivor pension

Mandatory provident fund (occupational): Paid to a named survivor if a fund member dies before withdrawing the full account balance.

Comprehensive social security burial grant (social assistance): Paid to the person who paid for the funeral if the deceased received social assistance.

Old-Age Benefits

Old-age allowance (universal, means tested): HK\$2,495 a month is paid.

Old-age allowance (universal, not means tested): HK\$1,290 a month is paid.

Mandatory provident fund (occupational): The account balance is paid, either through a lump sum or periodic payments (as of February 2017).

Comprehensive social security old-age benefit (social assistance): HK\$3,340 to HK\$5,690 a month is paid for a person living alone or HK\$3,150 to HK\$5,220 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 normal-rate allowance (universal): HK\$1,650 a month is paid.

Disability higher-rate allowance (universal): HK\$3,300 a month is paid.

Mandatory provident fund (occupational): A lump sum of the account balance is paid.

Comprehensive social security disability benefit (social assistance): HK\$3,340 to HK\$6,095 a month is paid for a person living alone or HK\$3,150 to HK\$5,630 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

Mandatory provident fund (occupational): A lump sum of the account balance is paid.

Comprehensive social security burial grant (social assistance): A lump sum equal to the cost of the funeral, up to HK\$14,500, is paid.

Administrative Organization

Universal allowances and social assistance: Social Welfare Department (<http://www.swd.gov.hk/>) administers the programs.

Mandatory occupational benefits: Mandatory Provident Fund Schemes Authority (MPFA) (<http://www.mpfa.org.hk/>), under an executive director and an advisory committee, supervises mandatory provident funds. The MPFA licenses provident funds and oversees management of the funds by trustees.

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 (medical benefits) system.

Coverage

Cash sickness, maternity, and paternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits (social assistance): Residents of Hong Kong.

Source of Funds

Insured person

Cash sickness, maternity, and paternity benefits (employer liability): None.

Medical benefits (social assistance): None.

Self-employed person

Cash sickness, maternity, and paternity benefits (employer liability): Not applicable.

Medical benefits (social assistance): None.

Employer

Cash sickness, maternity, and paternity benefits (employer liability): The total cost; provides benefits directly to employees.

Medical benefits (social assistance): None.

Government

Cash sickness, maternity, and paternity benefits (employer liability): None.

Medical benefits (social assistance): The total cost.

Qualifying Conditions

Cash sickness benefits (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.

Cash maternity benefits (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 benefits (employer liability): Must have at least 40 weeks of continuous employment. The employee must provide notice to the employer of her intention to take paternity leave.

Medical benefits (social assistance): Aged 15 to 59, in ill health, and a resident of Hong Kong for at least one year (waived for residents younger than age 18). The one-year residence does not have to be continuous or immediately before claiming the benefit. Benefits are income tested and asset tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Must be assessed with a limited working capacity or as incapable of work by a public medical officer.

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.

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. The leave can be taken at any time from four weeks before the expected date of childbirth to 10 weeks after the date of childbirth.

Medical benefits (social assistance): HK\$3,340 a month is paid for a person living alone or HK\$3,150 a month if living with other family members; plus special grants to meet the beneficiary's other needs.

Workers' Medical Benefits

Medical benefits (social assistance): Free medical treatment is provided in public hospitals and clinics through the Comprehensive Social Security Assistance program.

Dependents' Medical Benefits

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

Administrative Organization

Employer liability: Labour Department (<http://www.labour.gov.hk/>) administers the program.

Social assistance: Social Welfare Department (<http://www.swd.gov.hk/>) administers the program.

Work Injury

Regulatory Framework

First and current law: 1953 (employee's compensation ordinance).

Type of program: Employer-liability system through private carriers.

Coverage

Employees, including household workers, agricultural employees, and crew members of Hong Kong ships.

Exclusions: Home-based workers, family helpers, certain casual workers, and self-employed persons.

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

There is no minimum qualifying period.

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 a disability is considered permanent.

The insured's monthly earnings used to calculate benefits are the 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 incapacity for work.

Benefit adjustment: The insured's monthly earnings are adjusted according to the average rate of earnings increase for employees in similar employment with the same employer or, if there are no such employees, according to 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 disability (100%), 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 insured's earnings used to calculate benefits are the 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\$3,690 (as of March 5, 2015).

The maximum monthly earnings used to calculate benefits are HK\$26,070 (as of March 5, 2015).

The minimum lump sum for a permanent total disability is HK\$426,880 (as of March 5, 2015), regardless of age.

The maximum lump sum for a permanent total disability is HK\$1,251,360 if aged 56 or older; HK\$1,877,040 if aged 40 to 55; or HK\$2,502,720 if younger than age 40 (as of March 5, 2015).

Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability and a schedule in law.

Constant-attendance supplement: The actual cost of constant attendance, up to HK\$511,770 (as of March 5, 2015), is paid as a lump sum.

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\$200 a day for inpatient care or outpatient care, or HK\$280 if both types of care are needed during the same day. The maximum limit for appliances is initially HK\$36,430; HK\$110,390 for subsequent repair and renewal of the appliance (2015).

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 deceased's earnings used to calculate benefits are 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\$26,070 (as of March 5, 2015).

The minimum lump sum is HK\$375,950 (as of March 5, 2015), regardless of age.

The maximum lump sum is HK\$1,251,360 if the deceased was aged 56 or older; HK\$1,877,040 if aged 40 to 55; or HK\$2,502,720 if younger than age 40 (as of March 5, 2015).

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 accident. 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\$76,220 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

Comprehensive social security unemployment benefit (means tested): Aged 15 to 59 with at least one year of residence (requirement waived if a resident is younger than age 18) before claiming the benefit. The one-year residence does not have to be continuous or immediately before claiming the benefit. Benefits are income tested and asset tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Must be capable of work, actively seeking full-time work, and participating in the Support for Self-reliance Scheme of the Social Welfare Department.

Unemployment Benefits

Comprehensive social security unemployment benefit (means tested): HK\$2,355 a month is paid for a person living alone or HK\$1,690 to HK\$2,100 a month if living with other family members, depending on the number of family members; 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

Comprehensive social security family benefit (means tested): A resident of Hong Kong for at least one year (residency requirement waived if a resident is younger than age 18) before claiming the benefit. The one-year residence does not have to be continuous or immediately before claiming the benefit. Benefits are income tested and asset tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Single Parent Supplement: Paid to single parents with a child younger than age 18 (age 21 if single and a full-time student). The supplement is also paid to a married parent if his/her spouse is hospitalized, in a penal institution, or banned from Hong Kong.

Family Allowance Benefits

Comprehensive social security family benefit (means tested): From HK\$1,690 to HK\$2,560 a month is paid, depending on the number of family members; plus special grants to meet the recipient's needs.

Single Parent Supplement: HK\$330 a month is paid (as of February 1, 2016).

Administrative Organization

Social Welfare Department (<http://www.swd.gov.hk/>) administers the program.

India

Exchange rate: US\$1.00 = 67.40 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: Provident fund, social insurance, employer-liability, and social assistance system.

Note: A funeral grant is paid under Sickness and Maternity.

Coverage

Provident fund and survivor (deposit-linked) insurance scheme: Employees, including those engaged in casual, part-time, daily wage, and contract work, with monthly wages of 15,000 rupees or less 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 of more than 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.

Exclusions: Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers.

Employees covered by equivalent occupational private plans may opt out.

Pension scheme (social insurance): Employees who became members of the provident fund 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.

Gratuity scheme (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.

Separate informal-sector schemes exist for certain artisans and the rural landless.

Source of Funds

Insured person

Provident fund: 12% of basic wages (10% in specified categories of industry; businesses covered prior to September 22, 1997, with fewer than 20 employees; and some other specific cases).

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Survivor (deposit-linked) insurance scheme (social insurance): None.

Pension scheme (social insurance): None.

Gratuity scheme (employer liability): None.

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Survivor (deposit-linked) insurance scheme (social insurance): Not applicable.

Pension scheme (social insurance): Not applicable.

Gratuity scheme (employer liability): Not applicable.

Social assistance: None.

Employer

Provident fund: 3.67% of monthly payroll plus 0.85% of monthly payroll for administrative costs.

Survivor (deposit-linked) insurance scheme (social insurance): 0.5% of monthly payroll plus 0.01% of monthly payroll for administrative costs.

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Pension scheme (social insurance): 8.33% of monthly payroll.

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Gratuity scheme (employer liability): An average of 4% of monthly payroll.

Social assistance: None.

Government

Provident fund: None.

Survivor (deposit-linked) insurance scheme (social insurance): None.

Pension scheme (social insurance): 1.16% of the insured's basic wages.

The maximum monthly wages used to calculate contributions are 15,000 rupees.

Gratuity scheme (employer liability): None.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefits

Old-age benefit (provident fund): Age 58 and retired from covered employment; at any age if permanently emigrating, if covered employment ends involuntarily, on the termination of service under a voluntary retirement scheme, on changing employment from an establishment covered by the scheme to one that is not, or after two months of unemployment.

Drawdown payment: Partial drawdown is permitted 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, or costs relating to the onset of a disability.

Under certain circumstances, the full amount can be drawn down before age 58.

Old-age pension (social insurance): Age 58 with at least 10 years of coverage.

Deferred pension: The pension may be deferred up to age 60.

Partial pension: Age 58 with less than 10 years of coverage.

Early pension: Age 50 with at least 10 years of coverage.

Employment must cease.

Old-age benefit (gratuity scheme): Must have at least five years of continuous employment.

Old-age pension (social assistance): Age 60 and assessed as needy.

Disability benefits

Disability benefit (provident fund): Assessed with a permanent and total incapacity for normal work.

Disability pension (social insurance): Assessed with a permanent and total disability as the result of an occupational injury and has at least one month of contributions.

Disability benefit (gratuity scheme): Assessed with a disability caused by a disease or an accident.

Disability pension (social assistance): Aged 18 or older, needy, and with an assessed disability of at least 80%.

Survivor benefits

Survivor benefit (provident fund): Paid to named family members, other named beneficiaries, or legal heirs if the fund member dies before withdrawing the full account balance.

Survivor (deposit-linked) insurance scheme (social insurance): Paid to named beneficiaries, family members, or legal heirs if the fund member dies before withdrawing the full account balance.

Survivor pension (social insurance): Paid to a widow(er) and up to two children younger than age 25 (no limit with a total and permanent disability) if the deceased had at least one month of contributions, regardless of whether the deceased was employed or retired at the time of death.

The pension ceases on remarriage.

If there is no surviving widow(er) or orphan, the pension is paid to a named survivor or a dependent parent.

Survivor benefit (gratuity scheme): Paid if the insured dies as the result of an illness or an accident.

Widow's pension (social assistance): Paid to needy widows aged 40 or older.

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 benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

Drawdown payment: According to circumstances, the value of the minimum payment varies from one month of wages to total employee and employer contributions plus accrued interest minus previous drawdown payments.

Old-age pension (social insurance): A monthly pension is paid based on a member's pensionable service and wage. The minimum monthly pension is 1,000 rupees.

Deferred pension: The basic pension is increased by 4% after one year of deferral; 8.16% after two years.

Partial pension: A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

Early pension: The basic pension is reduced by 4% for each year that retirement is taken before age 58.

Benefit adjustment: The pension is adjusted annually by the central government according to an actuarial evaluation.

Old-age benefit (gratuity scheme): A lump sum of 15 days of wages for each year of continuous service is paid

(a reduced amount is paid for partial years exceeding six months).

The maximum lump-sum benefit is 400,000 rupees.

For seasonal employees, employers pay at the rate of seven days of wages for each season worked.

Old-age pension (social assistance): A basic pension of 200 rupees a month is paid if aged 60 to 79; 500 rupees if aged 80 or older. Additional amounts may be paid and vary by state.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid.

Disability pension (social insurance): A monthly pension is paid based on the member's pensionable earnings or 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: The pension is adjusted annually by the central government according to an actuarial evaluation.

Disability benefit (gratuity scheme): A lump sum of 15 days of the insured's last daily wage is paid for each year of continuous service before the disability began (a reduced amount is paid for partial years exceeding six months).

The maximum lump-sum benefit is 350,000 rupees.

For seasonal employees, employers pay the gratuity at the rate of seven days of wages for each season worked.

Disability pension (social assistance): A basic monthly pension of 300 rupees is paid; 500 rupees if aged 80 or older. Additional amounts may be paid and vary by state.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments is paid to a named survivor or split equally among all eligible family members.

Death grant: A lump sum of up to 2,000 rupees is paid.

Survivor (deposit-linked) insurance scheme (social insurance): A lump sum is paid of the average balance of the deceased's provident fund account during the 12 months before death or during the period of membership, whichever is less.

The maximum lump-sum benefit is 600,000 rupees. The benefit is paid in addition to the provident fund survivor benefit.

Spouse's pension (social insurance): 50% of the 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 (social insurance): 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 (social insurance): Up to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid.

Benefit adjustment: The pension is adjusted annually by the central government according to an actuarial evaluation.

Survivor benefit (gratuity scheme): A lump sum of 15 days of the deceased's last daily wage is paid for each year of continuous service (a reduced amount is paid for partial years exceeding six months).

The maximum lump-sum benefit is 350,000 rupees.

When seasonal employees die, employers pay the gratuity at the rate of seven days of wages for each season worked.

Widow's pension (social assistance): A monthly pension of 300 rupees is paid; 500 rupees if aged 80 or older.

Survivor grant (social assistance): A lump sum of 20,000 rupees is paid.

Administrative Organization

Ministry of Labour and Employment (<http://www.labour.nic.in/>) provides general supervision for most schemes.

Employees' Provident Fund Organisation (<http://www.epfindia.com/>) administers the 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 funds.

Central and state authorities administer the gratuity scheme.

Ministry of Rural Development (<http://rural.nic.in/>) provides general supervision for social assistance schemes.

National Social Assistance Programme administers social assistance old-age pension, disability and survivor schemes.

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 earning from 137 rupees a day to 21,000 rupees a month (up to 25,000 rupees a month if disabled) and working in a factory or firm with at least 10 workers (20 workers in certain industries).

Employees working for government-run firms covered by equivalent private plans may opt out.

Coverage is being extended gradually, with 851 industrial centers currently covered. (The scheme has not been implemented in the state of Arunachal Pradesh.)

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 (less than seven months a year), agricultural workers, and workers in certain other sectors.

Social assistance: Needy women.

A national health insurance scheme covers qualified hospitalization and transport costs for needy individuals in most states.

Separate informal-sector schemes exist for certain artisans.

Source of Funds

Insured person

Social insurance: 1% of wages.

The insured person's contributions also finance work injury benefits and the unemployment allowance.

Voluntarily insured persons pay a flat-rate of 10 rupees a month (medical benefits).

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 3% of payroll.

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.

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 benefits (social insurance): Must have been in insured employment for at least 78 days during a six-month period before the incapacity began, or 156 days during a two-year period if diagnosed with specified long-term diseases.

Extended sickness benefit: Younger than age 60, diagnosed with any of 34 malignant and long-term diseases, and has exhausted normal cash sickness benefits. Must have been in insured employment for at least 156 days during the last two years, with at least 78 days of contributions during a six-month period before the incapacity began.

Cash maternity benefits (social insurance): Must have been in insured employment for at least 70 days during two designated and consecutive six-month periods. Paid to an insured woman or the wife of an insured man.

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.

Janani Suraksha Yojana maternity grant (social assistance): Paid to needy women aged 19 or older who give birth in a government health facility.

Medical benefits (social insurance): Must be currently in insured employment or qualify for cash sickness benefits.

Funeral grant (social insurance): Paid when the insured dies.

Sickness and Maternity Benefits

Cash sickness benefit (social insurance): 70% of the insured's average daily wage 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 wage for up to 124 days during a two-year period for specified long-term diseases.

Family planning (sterilization): 100% of the average daily wage is 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 wage is paid for 124 days; may be extended to 309 days under certain circumstances and up to two years with a recommendation from the medical board.

Cash maternity benefit (social insurance): 100% of the insured's average wage, according to wage class, is paid for up to 26 weeks (including up to six weeks before the expected date of childbirth); 12 weeks for two or more children; six weeks in the case of a miscarriage. The benefit may be extended by four weeks for medical reasons.

The minimum daily benefit is 25 rupees.

Confinement grant: A lump sum of 5,000 rupees is paid.

Janani Suraksha Yojana cash maternity grant (social assistance): 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 (social insurance): A lump sum of up to 10,000 rupees for the cost of the funeral is paid to the dependents or to the person who performs the last rites.

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, according to 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 (<http://www.labour.nic.in/>) provides general supervision.

Employees' State Insurance Corporation (<http://www.esic.nic.in/>), managed by a tripartite board and a Director General, 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 (<http://www.mohfw.nic.in/>), administers the social assistance scheme.

Work Injury

Regulatory Framework

First law: 1923 (workmen's compensation).

Current law: 1948 (employees' state insurance).

Type of program: Social insurance system.

Coverage

Employees earning from 137 rupees a day to 21,000 rupees a month (up to 25,000 rupees a month if disabled) and working in a factory or firm with at least 10 workers (20 workers in certain industries).

Employees working for government-run firms covered by equivalent private plans may opt out.

Coverage is being extended gradually, with 790 industrial centers currently covered. (The scheme has not been implemented in the state of Arunachal Pradesh.)

Exclusions: Self-employed persons, seasonal workers (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

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

90% of the insured's average daily wage is paid for the duration of the disability (must last at least three days).

There is no maximum duration of payments.

Permanent Disability Benefits

Permanent disability pension: A pension is paid according to 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 benefit is the temporary disability benefit.

India

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 pension is paid according to 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

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.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Other eligible survivors: If there is no 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, and other dependents younger than age 18 (no limit if an unmarried female).

The minimum monthly benefit is 1,200 rupees for each family.

Funeral grant: A lump sum of up to 10,000 rupees for the cost of the funeral 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 (<http://www.labour.nic.in/>) provides general supervision.

Employees' State Insurance Corporation (<http://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 earning from 137 rupees a day to 21,000 rupees a month (up to 25,000 rupees a month if disabled) and working in a factory or firm with at least 10 workers (20 workers in certain industries).

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 funded by state governments.

Qualifying Conditions

Unemployment allowance (social insurance): Must have at least two years of contributions. Unemployment must be due to the closure of the factory or firm, retrenchment, or an assessed nonwork-related disability of at least 40%.

National Rural Employment Guarantee scheme (social assistance): A member of the household must volunteer to do unskilled manual work in qualified rural areas.

Unemployment Benefits

Unemployment allowance (social insurance): 50% of the insured's average daily wage during the two years preceding unemployment is paid for up to one year; 25% for up to one additional year.

Free medical care is also provided to beneficiaries and their dependents.

National Rural Employment Guarantee scheme (social assistance): At least 100 days of unskilled manual work at minimum wage are guaranteed.

Administrative Organization

Employees' State Insurance Corporation (<http://www.esic.nic.in/>), managed by a tripartite board and a Director General, administers the program through regional and local offices.

Ministry of Rural Development administers the National Rural Employment Guarantee (<http://www.nrega.nic.in/>).

Indonesia

Exchange rate: US\$1.00 = 13,100 rupiah.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1977 (government regulation).

Current laws: 1992 (employees' social security); 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: Provident fund, social insurance, and mandatory life insurance system.

Note: In 2015, a new mandatory defined benefit pension system administered by the Social Security Administering Body on Employment (BJPS Ketenagakerjaan) was implemented that provides old-age, disability, and survivors benefits.

Coverage

Provident fund and mandatory life insurance: Employed persons working in the formal and informal sectors, 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.

Social insurance: Public- and private-sector employees.

Source of Funds

Insured person

Provident fund: 2% of gross monthly earnings.

Social insurance: 1% of gross monthly earnings.

The maximum monthly earnings used to calculate contributions are 7,300,000 rupiah.

Mandatory life insurance: None.

Self-employed person

Provident fund: At least 2% of gross monthly declared earnings.

Social insurance: Information is not available.

Mandatory life insurance: 1% of gross monthly declared earnings.

Employer

Provident fund: 3.7% of gross monthly payroll.

Social insurance: 2% of gross monthly payroll.

The maximum monthly earnings used to calculate contributions are 7,300,000 rupiah.

Mandatory life insurance: 0.3% of gross monthly payroll.

Government

Provident fund: None.

Social insurance: None.

Mandatory life insurance: None.

Qualifying Conditions

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 or beginning military service, or if unemployed for at least six months after at least five years of fund membership.

Employment may continue.

The benefit may be deferred. There is no maximum age for deferral.

Old-age pension (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.

A lump sum is paid with less than 180 months of contributions.

Disability benefit (provident fund): Younger than age 56 (gradually rising by one year every three years until reaching age 65 in 2043) with a total permanent incapacity for work as a result of a work injury. A medical doctor must certify the incapacity.

Disability pension (social insurance): Younger than age 56 (gradually rising by one year every three years until reaching age 65 in 2043), assessed with a total and permanent disability, and has at least one month of contributions. Must have a contribution payment compliance (density) rate of at least 80%.

A lump sum is paid if the insured has less than one month of contributions or a contribution payment compliance (density) rate of less than 80%.

Survivor benefit (provident fund): The deceased was younger than age 56 (gradually rising by one year every three years until reaching age 65 in 2043) at the time of death or age 56 or older and receiving a periodic old-age or disability benefit (provident fund) at the time of death.

Eligible survivors include a spouse or, if there is no spouse, dependent children.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance

old-age or disability pension and has at least one year of contributions. Must have a contribution payment compliance (density) rate of at least 80%.

A lump sum is paid if the insured had less than one month of contributions or a contribution payment compliance (density) rate of less than 80%.

Eligible survivors include a widow(er), children, and parents.

Death grant and funeral grant (mandatory life insurance): Paid 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 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 account may opt for a periodic payment.

Old-age pension (social insurance): 1% of the insured's average adjusted annual earnings divided by 12, multiplied by the number of years of contributions is paid.

The minimum monthly pension is 300,000 rupiah (2015).

The maximum monthly pension is 3,600,000 rupiah (2015).

If the insured has less than 180 months of contributions, a lump sum of the insured's contributions plus income derived from investments is paid.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid. Members with more than 50 million rupiah in their provident fund account may opt for a periodic payment.

Disability pension (social insurance): 1% of the insured's average adjusted annual earnings divided by 12, multiplied by the number of years of contributions is paid.

The minimum monthly pension is 300,000 rupiah (2015).

The maximum monthly pension is 3,600,000 rupiah (2015).

If the insured has less than one month of contributions or a contribution compliance (density) rate of less than 80%, a lump sum of the insured's contributions plus income derived from investments is paid.

Survivor Benefits

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. Eligible survivors of deceased members who had more than 50 million rupiah in their provident fund account may opt for a periodic payment.

Spouse's pension (social insurance): 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

If the deceased had less than one month of contributions or a contribution compliance (density) rate of less than 80%, a lump sum of the deceased's contributions plus income derived from investments is paid.

Orphan's pension (social insurance): 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 social insurance spouse's pension for a half orphan.

If the deceased had less than one month of contributions or a contribution compliance (density) rate of less than 80%, a lump sum of the deceased's contributions plus income derived from investments is paid.

Parent's pension (social insurance): 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.

If the deceased had less than one month of contributions or a contribution compliance (density) rate of less than 80%, a lump sum of the deceased's contributions plus income derived from investments is paid.

Benefit adjustment: Social insurance benefits are adjusted every two years.

Death grant and funeral grant (mandatory life insurance)

Death grant: A lump sum of 14,200,000 rupiah is paid plus 200,000 rupiah a month for up to 24 months.

Funeral grant: A lump sum of 2,000,000 rupiah is paid.

Administrative Organization

National Social Security Board provides general supervision.

Social Security Administering Body on Employment (BPJS Ketenagakerjaan) (<http://www.bpjsketenagakerjaan.go.id/>) collects contributions, administers benefits, and manages the investment funds.

Sickness and Maternity

Regulatory Framework

First law: 1957.

Current laws: 1992 (employees' social security); 2003 (labor law); 2004 (social security system), being implemented in stages; and 2011 (social security agency), implemented in 2014.

Type of program: Employer-liability (cash benefits) and social insurance (medical benefits) system.

Note: In January 2014, the Social Security Health Agency (BPJS Kesehatan) replaced the Employees' Social Security System (Jamsostek).

Coverage

Cash benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits (social insurance): Employed persons.

Exclusions: Employees with labor contracts of less than three months. Employees covered by company-provided health insurance plans that are more comprehensive than the benefits provided by BPJS Kesehatan are exempt from BPJS Kesehatan until 2019.

Voluntary coverage for self-employed persons.

Special system for civil servants, civil service pensioners, military and police pensioners, veterans, and national independence pioneers.

Source of Funds

Insured person

Cash benefits (employer liability): None.

Medical benefits (social insurance): 1.0% of monthly earnings. An additional 1% for each person for family members and dependents.

The maximum monthly earnings used to calculate contributions are 4,700,000 rupiah.

Self-employed person

Cash benefits (employer liability): Not applicable.

Medical benefits (social insurance): 25,000 to 59,500 rupiah a month.

Employer

Cash benefits (employer liability): The total cost.

Medical benefits (social insurance): 4% of monthly payroll.

The maximum monthly earnings used to calculate contributions are 4,700,000 rupiah.

Government

Cash benefits (employer liability): None.

Medical benefits (social insurance): None.

Qualifying Conditions

Cash sickness, maternity, and paternity benefits (employer liability): There is no minimum qualifying period.

Medical benefits (social insurance): 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; 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; and emergency, dental, and eye care. 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; 100,000 rupiah for inpatients. Clinics and hospitals are required to pay any extra medical costs themselves. There is a standard cost for ophthalmic services, orthopaedic surgery, neurosurgery, outpatient treatment.

The cost of maternity care for up to three children, up to 500,000 rupiah each, is paid.

Inpatient care is provided for up to 60 days a year.

Dependents' Medical Benefits

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

Eligible dependents include the dependent spouse and up to three dependent children (unmarried and unemployed) younger than age 21.

Administrative Organization

Cash benefits: Ministry of Manpower and Transmigration provides general supervision.

Medical benefits: National Social Security Board provides general supervision.

Social Security Health Agency (BPJS Kesehatan) (<http://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.

Note: In January 2014, the Social Security Administering Body on Employment (BPJS Ketenagakerjaan) replaced the Employees' Social Security System (Jamsostek).

Coverage

Employed and self-employed persons, including 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: The total cost; contributions vary according to five classes 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 partial or total disability before age 56 (gradually rising by one year every year until reaching age 65 in 2043). There is no minimum qualifying period.

Temporary Disability Benefits

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

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: A lump sum is paid 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.

The degree of disability is based on an examination by a medical doctor.

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.

Death grant: A lump sum of 14,200,000 rupiah is paid plus 200,000 rupiah a month for up to 24 months.

Funeral grant: A lump sum of 3,000,000 rupiah is paid.

Eligible survivors (in order of priority) include a spouse, children, parents, grandchildren, grandparents, siblings, and parents-in-law. If there are no eligible survivors, the benefits are paid to a person named by the deceased; if there is no named survivor, only the funeral grant is paid to the person who pays for the funeral.

Administrative Organization

National Social Security Board provides general supervision.

Social Security Administering Body on Employment (BPJS Ketenagakerjaan) (<http://www.bpjsketenagakerjaan.go.id/>) collects contributions, administers benefits, and manages the investment funds.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Labor law 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 according to the number of years of service: one month's pay for less than a year of employment; two months' pay with at least one but less than two years; three months' pay with at least two years but less than three years; four months' pay with at least three years but less than four years; five months' pay with at least four years but less than five years; six months' pay with at least five years but less than six years; seven months' pay with at least six years but less than seven years; eight months' pay with at least seven years but less than eight years; and nine months' pay with at least eight years of employment.

Iran

Exchange rate: US\$1.00 = 30,100 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); and 2009 (coverage of carpet weavers and handicraft workers).

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 with at least 30 days of prior coverage.

Special systems for government employees and military personnel.

Source of Funds

Insured person: 5% of earnings; 9.5% of earnings for commercial drivers.

Voluntarily insured persons contribute 18% of 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 laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

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

Self-employed person: 18% of earnings (old age, survivors, and disability); 14% of earnings (old age and survivors); or 12% of earnings (old age), depending on the level of coverage.

Employer: 14% of payroll. To subsidize certain strategic industries, the government pays the employer's contributions for up to five employees for each company, and for commercial drivers.

The minimum monthly earnings used to calculate contributions for salaried employees are the legal monthly minimum wage of an unskilled laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

The employer's contributions also finance sickness and maternity, and work injury benefits.

Government: 2% of earnings for employed persons, self-employed and voluntarily insured persons; and 9.5% for commercial drivers. The government pays the employer's contributions for up to five employees for each company for 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 laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

The government's contributions also finance sickness and maternity, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men), age 55 (women), or age 42 (women covered by the labor code) with at least 20 years of contributions; age 50 (men) or age 45 (women) with at least 30 years of work and regular contributions; 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 they would have had with 10 years of contributions.

Employment must cease.

Disability pension: Must be assessed with a total disability (loss of at least 66% 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: Paid if the insured does not meet the contribution requirements for the full disability pension and has at least 10 years of contributions.

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 total disability pensioner at the time of death.

Partial pension: Paid to eligible survivors if the deceased did not meet the contribution requirements for a survivor pension and had at least one year of contributions.

Eligible survivors include a widow or dependent widower, sons younger than age 20 (no limit if an university student, disabled, or an unmarried daughter without income), 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 insured's average covered monthly earnings in the last 2 years before retirement divided by 30 and multiplied by the number of years of contributions, up to 35 years, is paid.

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 pension is the legal monthly minimum wage of an unskilled laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

Partial pension: A reduced pension is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Permanent Disability Benefits

Disability pension: The insured's average covered monthly earnings in the last 720 days before the disability began divided by 30, and multiplied by the number of years of contributions is paid.

The minimum monthly pension is 50% of the insured's average monthly earnings or 100% of the legal monthly minimum wage of an unskilled laborer, whichever is greater.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

The maximum monthly pension is 100% of the insured's average monthly earnings in the last 720 days before the disability began.

Benefit adjustment: Benefits are adjusted annually according to 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). If there is more than one legitimate widow, the pension is split equally.

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 laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 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 according to changes in the cost of living.

Funeral grant: A lump sum of one month of the legal monthly minimum wage of an unskilled laborer is paid.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare provides general supervision.

Social Security Organization (<http://www.tamin.ir/>) administers the programs 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 (universal health insurance); and 2004 (comprehensive welfare and social security).

Note: Information on the 1994 law is not available.

Type of program: Social insurance system.

Coverage

Cash maternity and sickness benefits: Employed persons (including commercial drivers).

Exclusions: Self-employed persons.

Medical benefits: 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; housewives; and old-age, disability, and survivor pensioners.

Voluntary coverage for persons aged 50 or younger with at least 30 days of prior coverage.

Special systems for government employees and military personnel.

Source of Funds

Insured person

Cash maternity and sickness benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 2% of earnings; 4% for commercial drivers; 8% for voluntarily insured persons. 2% of the pension for old-age, disability, and survivor pensioners.

Self-employed person

Cash maternity and sickness benefits: Not applicable.

Medical benefits: Pays a contribution set by the Social Security Organization for medical benefits.

Employer

Cash maternity and sickness benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 6% of earnings. The government pays the employer's contributions for commercial drivers.

Government

Cash maternity and sickness benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1% of earnings; 9.5% for commercial drivers. The government pays the employer's contributions for commercial drivers.

Qualifying Conditions

Sickness benefit: There is no minimum qualifying period.

Maternity benefit: 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: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's average 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 covered earnings if unmarried and hospitalized in a hospital owned by the Social Security Organization; there is no reduction if the insured person has dependents.

The benefit is paid after a three-day waiting period (unless hospitalized) until recovery.

Maternity benefit: 66% of the insured's average earnings in the three months before the birth is paid for up to six months (one year for multiple births).

Workers' Medical Benefits

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.

Dependents' Medical Benefits

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

Eligible dependents include a wife, a dependent husband older than age 60, sons younger than age 20 (no limit if a university student, disabled, or an unmarried daughter without income), and aged dependent parents.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare provides general supervision.

Social Security Organization (<http://www.tamin.ir/>) administers the programs.

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); and self-employed persons.

Exclusions: Persons voluntarily insured under Old Age, Disability, and Survivors.

Special systems for government 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

There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average covered daily 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 covered daily earnings in the 90 days before the incapacity began if unmarried and hospitalized in a Social Security Organization hospital; there is no reduction if the insured person 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 covered monthly earnings in the last 720 days before the disability began multiplied by the number of years of contributions is paid.

The minimum monthly pension is 50% of the insured's average covered monthly earnings in the last 720 days or 100% of the legal monthly minimum wage of an unskilled laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

The maximum monthly pension is 100% of the insured's average covered monthly 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 two years 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 two years.

Partial disability: For an assessed degree of disability of 33% to 66%, a percentage of the full disability pension is paid according to the assessed degree of disability.

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.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Workers' Medical Benefits

See medical benefits under Sickness and Maternity.

Survivor Benefits

Survivor's pension

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow or dependent widower.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive (50% for a full orphan) is paid for each orphan younger than age 18 (no age limit if a student or disabled) and to an unmarried, unemployed daughter.

Parent's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid for each dependent aged parent (a father older than age 60 or disabled; a mother older than age 55 or disabled).

The minimum monthly combined survivor pension is 50% of the insured's average earnings or 100% of the legal monthly minimum wage of an unskilled laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

The maximum monthly combined survivor pension is 100% of the permanent disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Funeral grant: A lump sum of one month of the legal monthly minimum wage of an unskilled laborer is paid.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare provides general supervision.

Social Security Organization (<http://www.tamin.ir/>) administers the program 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, 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.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Must have at least six months of insurance before the date of unemployment. Must be registered at an employment office and 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 retirement age.

Dependent supplement: Paid for up to four dependents.

Unemployment Benefits

55% of the insured's average 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.

With six to 24 months of coverage, the benefit is paid for up to 12 months (six months if single); with 25 to 120 months of coverage, up to 18 months (12 months if single); with 121 to 180 months, up to 26 months (18 months if single); with 181 to 240 months, up to 36 months (26 months if single); with at least 241 months, up to 50 months (36 months if single).

The minimum benefit is the legal monthly minimum wage of an unskilled laborer.

The legal monthly minimum wage of an unskilled laborer is 8,121,660 rials.

The maximum monthly benefit is 80% of the insured's average earnings in the 90 days before unemployment began.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Cooperatives, Labor, and Social Welfare provides general supervision.

Social Security Organization (<http://www.tamin.ir/>) administers the program.

Family Allowances

Regulatory Framework

First law: 1953.

Current law: 1975 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Family allowances: 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: 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.

Family Allowance Benefits

Family allowances: A monthly benefit of three times the legal daily minimum wage of an unskilled laborer is paid for each eligible child.

The legal daily minimum wage of an unskilled laborer is 270,722 rials.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Marriage grant: 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 insured, each spouse receives the grant.

Administrative Organization

Ministry of Cooperatives, Labor and Social Welfare provides general supervision.

Social Security Organization (<http://www.tamin.ir/>) administers the programs through provincial branch offices and local agencies.

Iraq

Exchange rate: US\$1.00 = 1,166 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (provident fund).

Current laws: 1971 (social insurance), 2014 (retirement), and 2014 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons.

Exclusions: Self-employed persons.

Special systems for public-sector employees and military and police personnel.

Social assistance (social welfare program): Citizens and residents of Iraq with household per capita income below the national poverty line.

The national per capita poverty line is 105,000 dinars a month (2014).

Source of Funds

Insured person

Social insurance: 4.1% of monthly earnings.

The minimum earnings used to calculate contributions is based on the minimum wage in the insured's profession.

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

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 9.9% of monthly payroll; 15% of monthly payroll for employers in the oil sector.

The minimum earnings used to calculate contributions is based on the minimum wage in the insured's profession.

Social assistance: None.

Government

Social insurance: A subsidy may be provided.

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 any age with at least 30 years (men) or 25 years (women) of contributions.

Employment must cease.

The pension is payable abroad in certain cases.

Old-age settlement (social insurance): Age 60 (men) or age 55 (women) and does not meet the contribution requirements for a social insurance old-age pension.

Social welfare program old-age allowance (social assistance, means tested): Age 60 (men) or age 55 (women), unable to work, and does not qualify for any social insurance pension.

Disability pension (social insurance): Assessed with a permanent or long-term loss of working capacity of at least 91%.

Partial disability: Assessed with a permanent or long-term loss of working capacity of 35% to 90%.

Social welfare program disability allowance (social assistance, means tested): Unable to work due to illness or physical or mental disability and does not qualify for any social insurance pension.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or full disability pension (assessed disability of at least 91%) at the time of death.

Eligible survivors include widow(er)s, orphans, a dependent mother, father, sister, or brother.

Social welfare program survivor allowance (social assistance, means tested): Paid to widows and divorced women older than age 63, to women who were abandoned by their husbands or whose husbands are missing, and to full orphans younger than age 18. Must not qualify for any social insurance pension.

Old-Age Benefits

Old-age pension (social insurance): 2.5% of the insured's average monthly earnings during the last three years multiplied by the number of months of contributions, divided by 12 is paid.

Old-age settlement (social insurance): A lump sum of the average monthly earnings paid in the last three years times the number of years of service, is paid.

Social welfare program old-age allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

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

Permanent Disability Benefits

Disability pension (social insurance): 2.5% of the insured's average monthly earnings during the last three years times the number of months of contributions, divided by 12 is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

Social welfare program disability allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

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

Survivor Benefits

Spouse's pension (social insurance): 60% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a surviving spouse.

Orphan's pension (social insurance): 40% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for each son younger than age 17 (age 27 if a student; no limit if disabled) and each unmarried daughter younger than age 17; 60% for a full orphan.

If there are no other survivors, 40% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a dependent mother, father, sister, or brother.

The maximum total combined survivor pension is 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive.

Social welfare program survivor allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

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

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Department of Social Security and Pensions for Workers administers the social insurance program.

Social Protection Authority Administers the social assistance program.

Ministry of Planning determines the national poverty line.

Sickness and Maternity

Regulatory Framework

First law: 1956 (provident fund) and 1987 (labor code).

Current laws: 1971 (social insurance) and 2015 (labor code).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash benefits: Employed persons.

Exclusions: Self-employed persons.

Special systems for public-sector employees and military and police personnel.

Medical benefits: Citizens of Iraq.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: 1% of monthly payroll; 3% for employers in the oil industry.

Medical benefits: None.

Government

Cash benefits: A subsidy may be provided.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period. Must provide a medical certificate for cash sickness benefits.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's average earnings during the three months before the incapacity began is paid after an eight-day waiting period (the employer pays 100% of the insured's average earnings during the first eight days) for up to six months (may be extended to two years at 100% of the insured's average earnings for incurable or malignant diseases).

Maternity benefit: 100% of the insured's earnings is paid for 14 weeks, beginning up to eight weeks before the expected date of childbirth; may be extended for up to nine months for multiple births or if there are complications resulting from childbirth.

Maternity grant: If leaving employment because of pregnancy, a lump sum of one month's benefit for each year of contributions is paid.

Workers' Medical Benefits

Government health care centers and hospitals funded by the Department of Social Security and Pensions for Workers provide health care services. Benefits include general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

A small private health care sector exists.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Department of Social Security and Pensions for Workers administers the programs.

Work Injury

Regulatory Framework

First law: 1936.

Current laws: 1971 (social insurance) and 2015 (labor code).

Type of program: Social insurance system.

Note: This information is more than 10 years old.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special systems for public-sector employees and military and police personnel.

Source of Funds

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

Self-employed person: Not applicable.

Employer: 2% of monthly payroll; 3% for employers in the oil industry.

Government: A subsidy may be provided.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's last earnings before the disability began (and the insured paid contributions) is paid after an eight-day waiting period until recovery or certification of permanent disability. The employer must pay full wages for the first eight days after the disability began.

Permanent Disability Benefits

Permanent disability pension: 80% of the insured's average earnings is paid if the insured is assessed with a total disability.

The minimum disability pension is the minimum wage in the insured's profession.

Partial disability: For an assessed disability of at least 32%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed disability of less than 32%, a lump sum of four years' of the insured's partial disability pension is paid.

Workers' Medical Benefits

The Ministry of Health, local authorities, and private clinics provide health care services. Benefits include general medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines.

Survivor Benefits

Spouse's pension: 60% of the permanent total disability pension the deceased received or was entitled to receive is paid. A lump sum of four years of the partial disability pension the deceased received or was entitled to receive is paid to the widow or to a dependent disabled widower.

Orphan's pension: 40% of the pension the deceased received or was entitled to receive is paid (60% if a full orphan) for each son younger than age 17 (age 27 if a student; no limit if disabled) and each unmarried daughter under age 17.

If there are no other survivors, 40% of the deceased's pension is paid for a dependent mother, father, sister, or brother younger than age 16.

The maximum survivor pension is 100% of the deceased's pension.

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Department of Social Security and Pensions for Workers administers contributions and benefits.

Unemployment

Regulatory Framework

Labor law (2015) requires employers to provide severance pay in cases of company closure or downsizing, death of the employer or employee, mutual termination of a contract, employee resignation or retirement, prolonged illness (more than six months) or incapacity (at least 75%). The amount is two weeks' pay for each year of service.

Family Allowances

Regulatory Framework

First and current law: 2014 (social protection).

Type of program: Social assistance system.

Coverage

Citizens and residents of Iraq with household per capita income below the national poverty line.

The national per capita poverty line is 105,000 dinars a month (2014).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social welfare program family allowance (social assistance, means tested): Paid to the family of a person who has been incarcerated for at least a year; an unmarried woman older than age 35 or older than age 18 and not living with her parents; a ward of the state; and married couples who are students. Must not qualify for any social insurance pension.

Family Allowance Benefits

Social welfare program family allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

The allowance ceases if the insured leaves Iraq for more than six months or refuses to attend work training programs (if the insured is capable of work).

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Social Protection Authority administers the program.

Israel

Exchange rate: US\$1.00 = 3.85 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 wage (old-age and survivor pensions); 0.11% of earnings up to and 1.86% of earnings above 60% of the national average wage (disability benefits); and 0.01% of earnings up to and 0.14% of earnings above 60% of the national average 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 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 wage (disability benefits); and 0.09% of unearned income up to and 0.21% of unearned income above 60% of the national average wage (long-term care).

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 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 wage (old-age and survivor pensions); 1.11% of earnings up to and 1.86% of earnings above 60% of the national average wage

(disability benefits); and 0.12% of earnings up to and 0.18% of earnings above 60% of the national average wage (long-term care).

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are 25% of the national average wage.

Social assistance: None.

Employer

Social insurance: 1.30% of earnings up to and 2.04% of earnings above 60% of the national average wage (old-age and survivor pensions); 0.26% of earnings up to and 0.42% of earnings above 60% of the national average wage (disability benefits); and 0.04% of earnings up to and 0.09% of earnings above 60% of the national average wage (long-term care).

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 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 45.1% 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): Age 70 (men) or age 68 (women, gradually rising to age 70 from 2017 to 2020) for a pension without an earnings test; age 67 (men) or age 62 (women, gradually rising to age 64 from 2017 to 2022) for a pension with an earnings test. Must have at least 60 months of contributions in the last 10 years or a total of 144 months of contributions. 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.

Deferred pension supplement: Paid to persons for each year from age 67 to 70 (men) or age 62 to 68 (women) that they did not receive an earnings-tested pension.

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 in certain other cases). A housewife or widow who receives a pension is ineligible.

Seniority supplement: Paid for more than 10 years of contributions. A housewife or widow who receives a pension is ineligible.

Old-age income supplement (means tested): Paid to recipients of the old-age pension if assets and income, including the old-age pension, are less than the minimum established by law. See Family Allowances.

Benefits are 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 from 2017 to 2022). The pension is paid to persons who immigrated to Israel for the first time after age 60 to 62 (depending on date of birth); and to persons who emigrated from the country and returned, but who do not meet the contribution requirements for an old-age pension (social insurance).

Old-age income supplement (means tested): Paid to recipients of the special old-age pension if assets and income, including the old-age pension, are less than the minimum established by law. See Family Allowances.

Income support (social assistance): See Family Allowances.

Disability pension (social insurance): Aged 18 to the retirement age for the earnings-tested old-age pension. There is no qualifying period. Must have either a total 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).

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 if assessed with a degree of disability of at least 75% and if monthly income from employment is less than the monthly national average wage.

The national average wage is 9,464 new shekels a month.

Partial disability: Paid for an assessed disability of up to 74%.

Incentive pension: The insured's income from employment must exceed the amount specified by law. The amount depends on the severity of the medical impairment and the period of entitlement to a disability pension. Must have

received a disability pension for at least 12 consecutive months before his or her income exceeded the amount.

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, and are no longer eligible because their income from employment exceeds the threshold 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 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 be assessed with at least a 60% disability and receiving a disability pension (or assessed with a disability of at least 75% and subject to an earnings test).

Special benefit: Must be assessed with a disability and be receiving the constant-attendance supplement.

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).

Mobility allowance (social assistance): 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 from 2017 to 2022), not live in an institution, and require the constant attendance of others to perform daily functions. The benefit is paid to an individual with income less than 1.5 times the national average wage, to a couple with income less than 2.25 times the national average wage, or to a person with dependent children with additional income less than 0.75 times the national average wage for each child.

The national average wage is 9,464 new shekels a month.

Survivor's pension (social insurance): Paid if an insured person dies from any cause, except war or hostile action. The deceased had at least 12 months of contributions in the year before death, 24 months in the last five years, 60 months in the last 10 years, or met the qualifying period for an old-age pension. No qualifying period is required 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 premilitary framework, age 21 if in military or volunteer service, up to age 24 in certain other cases) 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.

Child increment: Paid to a widow(er) with dependent children.

Seniority increment: Paid if the deceased had more than 10 years of contributions.

Remarriage grant: Paid to the 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 the minimum income established by law. See Family Allowances.

In most cases, the survivor's pension ceases upon remarriage.

Benefits are 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.

Funeral grant: Paid to the organization responsible for the funeral when a resident of Israel dies.

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.

Death grant (social insurance): Paid to a widow(er) or children of a recipient of the old-age, disability or survivor's pension or income support.

Old-Age Benefits

Old-age pension (social insurance): 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 8,648 new shekels.

Earnings test: From age 67 (men) or age 62 (women, gradually rising to age 70 from 2017 to 2020) up to the full retirement age, the pension is reduced by 0.60 new shekels for every new shekel of income that exceeds 57% (individuals) or 76% (with dependents, according to the number of dependents) of the national average wage.

The national average wage is 9,464 new shekels a month.

Deferred pension supplement: The pension is increased by 5% for each year retirement is deferred.

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 10 years, up to 50% of the pension.

Old-age income supplement (means tested): 31.2% to 65.95% of the monthly old-age basic amount, depending on marital status and the number of dependent children, is paid to pensioners younger than age 70; 32.55% to 67.05% if aged 70 to 79; and 34.05% to 68.92% if aged 80 or older. The resulting amounts are increased by an additional 7% for all age groups.

The monthly old-age basic amount is 8,648 new shekels.

Special old-age pension for new immigrants (social assistance, means tested): The benefits are the same as the social insurance old-age pension.

Old-age income supplement (means tested): 31.2% to 65.95% of the monthly old-age basic amount, depending on marital status and the number of dependent children, is paid to pensioners younger than age 70; 32.55% to 67.05% if aged 70 to 79; and 34.05% to 68.92% if aged 80 or older. The resulting amounts are increased by an additional 7% for all age groups.

The monthly old-age basic amount is 8,648 new shekels.

Income support (social assistance): See Family Allowances.

Benefit adjustment: Benefits are adjusted annually in January according to 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 8,757 new shekels.

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

Incentive pension: Up to a full disability pension is paid according to the insured's income.

For a partial disability, a pension is paid according to the insured's earning capacity or a schedule in law (whichever is lower).

Additional monthly pension (AMP): 17% of the disability pension is paid if the assessed degree of disability is at least 80%; 14% for an assessed degree of 70% to 79%; 11.5% for 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 a spouse; 10% for each of the first two children. An additional 7% is paid for both categories.

Constant-attendance supplement: 50%, 111.9%, or 188% of the full disability pension is paid, according to the assessed degree of dependence.

Special benefit: 14%, 28.5%, or 42.5% of the full disability pension is paid, according to the assessed degree of dependence.

Disabled child benefit (social insurance): 50% to 188% of the full disability pension is paid, according to the assessed degree of disability. An increment of 50% of the benefit is paid for each additional child assessed with a disability.

Disabled child benefit supplements: The cost of schooling for students with disabilities and an additional benefit for children with severe disabilities is paid.

The maximum total benefit is 140% of the full disability pension.

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.

Long-term care benefit (social insurance, income tested) : 91% of the full disability pension is paid if the beneficiary is largely dependent on the help of others; 150% if severely dependent; 168% 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 caregiver, the benefit rate is of 80%.)

Earnings test: The benefit is reduced by 50% if the insured's income is greater than the national average wage for a single person; by 50% if income is greater than 1.5 times the national average wage for a couple, plus 0.5 times the national average wage for each child, up to a maximum.

The national average wage is 9,464 new shekels a month.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Survivor Benefits

Survivor's 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 8,648 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 the deceased had more than 10 years of contributions, 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 amounts are increased by an additional 7%.

Orphan's pension: 11% of the basic old-age amount is paid for one 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 8,648 new shekels.

Bar Mitzvah grant: 33% of the monthly disability basic amount is paid.

The monthly disability basic amount is 8,757 new shekels.

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.

Special survivor benefit (social assistance, means tested): The benefits are the same as those for the spouse's or orphan's pension.

Funeral grant: The cost of the burial is paid, up to a fixed amount.

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.

Death grant (social insurance): A lump sum of the monthly disability basic amount is paid.

The monthly disability basic amount is 8,757 new shekels.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Administrative Organization

Ministry of Social Affairs (<http://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

Sickness benefits: Employees are covered under collective agreements. (Cash sickness benefits are not provided under the 1953 law.)

Maternity benefits: Employed persons, self-employed persons, and persons 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 wage (medical benefits); 0.04% of earnings up to and 0.87% of earnings above 60% of the national average 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 wage (maternity benefits).

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 new shekels.

Self-employed person: 3.1% of earnings up to and 5% of earnings above 60% of the national average wage (medical benefits); 0.56% of earnings up to and 0.82% of earnings above 60% of the national average wage (maternity benefits).

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are 25% of the national average wage.

Employer: None (medical benefits); 0.11% of earnings up to and 0.40% of earnings above 60% of the national average wage (maternity benefits).

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 new shekels.

Government: None (medical benefits); 0.09% of earnings (maternity benefits). Subsidizes the birth allowance and the hospitalization grant; subsidizes total contributions (see source of funds under Old-Age, Disability, and Survivors).

Qualifying Conditions

Sickness benefits: Employees are covered under collective agreements. (Cash sickness benefits are not provided under the 1953 law.)

Maternity and paternity benefits: The full benefit is paid with at least 10 months of contributions in the last 14 months (or 15 months in the last 22 months). A partial benefit is paid with at least six 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 15 months in the last 22 months) may share the benefit with the mother.

Adoption and foster benefit: 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 15 months 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 of contributions in the last 14 months.

At-risk pregnancy benefit: 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 15 months in the last 22 months), and must not receive a similar payment from any other source.

Maternity grant: 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: Paid for the adoption of a child younger than age 10.

Hospitalization grant: Paid for necessary hospitalization for a birth.

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: Provided for women who travel by ambulance to a hospital and give birth within three days of arriving at the hospital nearest to the woman's residence.

Special allowance and special benefit: 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.

Sickness and Maternity Benefits

Sickness benefit: Benefits are provided to employees under collective agreements; 75% to 100% of earnings are paid for at least 90 days.

Maternity allowance: 100% of the insured's average daily net income in the three months preceding the day on which the insured woman stopped work is paid for up to 14 weeks; seven weeks for a partial benefit. (May be extended if the mother or child is hospitalized during the maternity leave.)

Adoption and foster benefit: For a child up to age 3, 100% of the insured's average daily net income in the three months preceding the day of adoption, or the day of receiving the child into their home for foster care, is paid for up to 14 weeks; seven weeks for a partial benefit. For a child over age 3, 100% of the insured's average daily net income in the three months preceding the day of the adoption or the beginning of foster care is paid for up to four weeks.

At-risk pregnancy benefit: For each day the mother is not working because of a risk to the pregnancy, the benefit is the monthly disability basic amount divided by 30 or the insured woman's income in the three months preceding the day she stopped working divided by 90, whichever is lower.

The monthly disability basic amount is 8,757 new shekels.

Maternity and adoption grants: A lump sum of 1,751 new shekels is paid for the first child, 788 new shekels for the second child, and 525 new shekels for the third and each subsequent child (greater for multiple births).

Hospitalization grant: A lump sum of 12,397 new shekels is paid directly to the hospital for hospitalization expenses for each woman giving birth.

Multiple birth allowance: A percentage of the monthly disability basic amount is paid for 20 months.

The monthly disability basic amount is 8,757 new shekels.

Hospital transportation costs: A fixed amount is paid for the cost of transportation to the hospital.

Special allowance: For 24 months after the birth of a child, 30% of the national average wage is paid to the child's father or guardian for each child born; 12 months if the spouse is also receiving survivor or dependent benefits.

The national average wage is 9,464 new shekels a month.

Special benefit: 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.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Social Affairs (<http://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.btl.gov.il/>), Leumit (National) Sickness Fund (<https://www.leumit.co.il/>), Clalit (General) Sickness Fund (<http://www.clalit.co.il/>), Maccabi Healthcare Services (<http://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

Employed persons, self-employed persons, vocational trainees and those undergoing vocational rehabilitation, working prisoners, foreign residents working in Israel, migrant workers working in Israel, and some Israelis working abroad.

Exclusions: Police, prison service, and defense force employees.

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 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 wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are 25% of the national average wage.

Self-employed person

Work-related injuries and occupational diseases: 0.37% of earnings up to and 0.68% of earnings above 60% of the national average wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are 25% of the national average wage.

Non-work-related injuries: 0.06% of earnings up to and 0.08% of earnings above 60% of the national average wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are 25% of the national average 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 wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 new shekels.

Non-work-related injuries: 0.01% of earnings up to and 0.06% of earnings above 60% of the national average wage (accident).

The national average wage is 9,464 new shekels a month.

Government

Work-related injuries and occupational diseases: 0.03% of insured and self-employed persons' earnings; subsidizes total contributions (see Old-Age, Disability, and Survivors).

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 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. There is no minimum qualifying period.

Accident allowance: Paid for a temporary work incapacity and absence from work as the result of an accident (including accidents outside the workplace). (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 not receive 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: 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 an income below 4,569 new shekels a month. 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 for an assessed degree of disability of at least 50%, had reached retirement age for the earnings-tested old-age pension, or received a dependent's allowance.

Death grant (nonwork injury-related death): 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 wage in the year preceding the death.

The national average wage is 9,464 new shekels a month.

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 according to 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 pension is paid according to the insured's earnings and assessed degree of disability.

Disability grant: A lump sum of 43 months of the disability pension is paid.

Special pension: Financial aid for personal expenses and transportation, up to a maximum.

Special grant: Aid in purchasing a car (under special conditions), solving housing problems, and acquiring special accessories needed due to the disability.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

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): 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 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 survivor pension is paid.

Remarriage grant: A lump sum of 36 months of the pension is paid in two equal parts (the first on marriage, the second two years later).

Bar Mitzvah grant: A lump sum of 33% of the monthly disability basic amount is paid.

The monthly disability basic amount is 8,757 new shekels.

Death grant (work injury-related): A lump sum of the monthly disability basic amount is paid.

The monthly disability basic amount is 8,757 new shekels.

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: The cost of the funeral is paid, up to a maximum, to the organization responsible for the funeral.

Administrative Organization

Ministry of Social Affairs (<http://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.

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 wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 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 wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 new shekels.

Government: 0.06% of insured persons' earnings; subsidizes total contributions (see Old-Age, Disability, and Survivors).

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 new shekels.

Qualifying Conditions

Must be involuntarily unemployed, registered at the labor exchange, and ready and able to perform any suitable work.

Must have paid contributions for at least 12 work months in the 18 months before unemployment.

Unemployment Benefits

20% to 80% of the insured's average daily wage in the six months before unemployment is paid daily.

The maximum daily benefit is 378.56 new shekels for the first five months and 252.37 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 age and number of dependents.

Administrative Organization

Ministry of Social Affairs (<http://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 wage.

Self-employed person: 1.32% of earnings up to and 2.4% of earnings above 60% of the national average wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 new shekels.

Employer: 1.32% of earnings up to and 2.08% of earnings above 60% of the national average wage.

The national average wage is 9,464 new shekels a month.

The minimum monthly earnings used to calculate contributions are the monthly minimum wage.

The monthly minimum wage is 4,650 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 8,646 new shekels.

Government: 0.08% of insured 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 monthly minimum wage.

The monthly minimum wage is 4,650 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 8,648 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, means tested): Paid to female residents with a 'judgment for maintenance' (awarded when the husband fails to pay child maintenance), and who are caring for at least one child, aged 60 or older, or unable to maintain themselves. Paid to a child possessing a 'judgment for maintenance' and not in the custody of his mother, the state, or a local authority.

Study grant (universal): Paid for a child aged 6 to 18. Paid to a single-parent family; a parent with four or more children and receiving certain other National Insurance benefits; an orphan or abandoned child; a child who immigrated to Israel without an insured parent; some women residing in battered women's shelters; and a person who receives his or her own income support benefit.

Family Allowance Benefits

Family allowance (universal): For children born before June 1, 2003: 150 new shekels a month is paid for the first child; 188 new shekels a month for the second and third child; 336 new shekels for the fourth child; and 354 new shekels for the fifth and each subsequent child.

For children born on or after June 1, 2003: 150 new shekels a month is paid for the first child; 188 new shekels a month for the second, third, and fourth child; and 354 new shekels for the fifth and each subsequent child.

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 new shekels.

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 with age. Widows, separated persons, and single parents and orphans receive a greater benefit.

The monthly old-age basic amount is 8,648 new shekels.

Maintenance allowance (social assistance, means tested): 20% to 52.5% of 8,648 new shekels a month is paid, according to the number of children and age; 10% to 37.5% is paid to children who receive the benefit directly.

Study grant (universal): At the beginning of the school year, 18% of the monthly old-age basic amount is paid for each child aged 6 to 11; 10% for each child aged 12 to 18.

The monthly old-age basic amount is 8,648 new shekels.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Administrative Organization

Ministry of Social Affairs (<http://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 = 102.66 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 (to age 69 in special cases) and for Japanese citizens aged 20 to 64 (to age 69 in special cases) residing abroad.

Employees' pension insurance: Employed persons younger than age 70 in covered firms.

Exclusions: Most self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

National pension program: 16,260 yen a month (April 2016 to March 2017).

The EPI insurance pays contributions for low-income insured persons and dependent spouses of insured persons. The total amount transferred is based on the number of the insured persons under the EPI and NP programs.

Employees' pension insurance: 8.914% (gradually rising to 9.150% by September 2017) of monthly wage class earnings, according to 30 wage classes; miners and seamen contribute 8.968% (gradually rising to 9.150% by September 2017) of monthly earnings.

The contributions of insured persons whose employers contract out a portion of the EPI are reduced by 1.2% to 2.5% of monthly earnings.

The minimum monthly earnings used to calculate contributions are 98,000 yen.

The maximum monthly earnings used to calculate contributions are 620,000 yen.

The minimum and maximum earnings levels are adjusted on an ad hoc basis according to the increase in the national average wage.

Self-employed person

National pension program: 16,260 yen a month (April 2016 to March 2017, gradually rising to 16,900 yen a month by September 2017).

Employees' pension insurance: Generally not applicable.

Employer

National pension program: None.

Employees' pension insurance: 8.914% (gradually rising to 9.150% by September 2017) of monthly payroll, according to 30 wage classes; contributions for miners and seamen, 8.968% (gradually rising to 9.150% by September 2017) of payroll.

The contributions of employers who contract out a portion of the EPI are reduced by 1.2% to 2.5% of monthly earnings.

The minimum monthly earnings used to calculate contributions are 98,000 yen.

The maximum monthly earnings used to calculate contributions are 620,000 yen.

The minimum and maximum earnings levels are adjusted on an ad hoc basis according to 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.

Qualifying Conditions

Old-age pension (national pension program): Age 65 with at least 25 years of contributions (including any periods exempt from contribution requirements such as low-income periods). The full pension is paid with 40 years of paid contributions. The coverage period includes years of coverage under the EPI and other employment-related programs as an insured's dependent spouse (including common-law spouse).

Retirement is not necessary. There is no earnings test.

Early pension: Aged 60 to 64 with at least 25 years of contributions.

Deferred pension: The pension may be deferred until age 70.

Spousal supplement: If the insured receives a dependent's supplement for a spouse under the EPI, the spouse will receive a supplement when he or she reaches age 65 and receives a pension in his or her own right under the NP program.

Old-age pension (employees' pension insurance):

Age 60 (gradually rising to age 65 by 2025 (men) and 2030 (women) or age 59 (seamen and miners) with at least 25 years of contributions (including any periods exempt from contribution requirements such as low-income periods).

Retirement is not necessary.

Earnings test: The pension is reduced if the insured continues working beyond age 60 and the combined total of monthly earnings and pension exceeds 280,000 yen (aged 60 to 64) or 470,000 yen (aged 65 to 69).

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 during 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 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 during 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).

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 for a Group I (total disability and requires constant attendance) or Group II (severely restricted ability to live independently) disability. Must have paid contributions during 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).

Survivor pension (national pension program): The deceased received or was entitled to receive an NP old-age pension; an insured person 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, if younger than age 65, must have 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 and married to the deceased for at least 10 years. The deceased was not an old-age pensioner at the time of death and had at least 25 years of contributions (including any periods exempt from contribution requirements such as low-income periods).

Death grant (national pension program): The deceased did not meet the contribution requirements for an NP old-age or disability pension at the time of death and had at least three years of contributions (including any periods exempt from contribution requirements such as low-income periods).

Survivor pension (employees' pension insurance): The deceased received or was entitled to receive an EPI old-age or disability (Group I or II) pension; or had 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).

Eligible survivors include a widow, a widower aged 55 or older at the time of the insured's death (from age 60 if he does not receive a pension in his own right under the national program), 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): The full pension is 780,100 yen a year. A reduced pension is paid according to the number of paid or credited contributions. The pension is paid every two months.

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 older cohorts, 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 older cohorts, the pension paid at age 65 is increased by 12% to 88%, depending on the age at which the pension is awarded.

Dependent's supplement: From 15,042 yen to 224,500 yen a year, depending on the spouse's age, is paid to a qualifying spouse aged 65 or older.

Benefit adjustment: Benefits are automatically adjusted annually according to 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 the combined total of monthly earnings and pension is no greater than 280,000 yen; if the combined monthly total is 280,000 yen to 470,000 yen, the pension is reduced by 50% of the amount exceeding 280,000 yen; if monthly earnings exceed 470,000 yen a month, the pension is further reduced.

For working pensioners aged 65 to 69, if the combined monthly earnings and pension exceed 470,000 yen, the pension is reduced by 50% of the amount exceeding 280,000 yen.

Dependent's supplement: 224,500 yen a year is paid for a spouse; 224,500 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 according to changes in prices and wages.

Permanent Disability Benefits

Disability pension (national pension program): 975,125 yen a year is paid for a Group I disability; 780,100 yen a year for a Group II disability.

Dependent's supplement: 224,500 yen a year is paid for each of the first two children and 74,800 yen a year for each additional child.

Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in prices and wages.

Disability pension (employees' pension program): 125% of the old-age employees' pension (plus additional benefits for dependents) the insured received or was entitled to receive 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 pension is 585,100 yen.

Dependent's supplement: 224,500 yen a year is paid.

Benefits are paid every two months.

Disability grant (employees' pension program): A lump sum of 200% of the old-age employees' pension the insured received or was entitled to receive is paid.

The minimum disability grant is 1,170,200 yen.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in prices and wages.

Survivor Benefits

Survivor pension (national pension program): 780,100 yen a year is paid to a widow(er) or to full orphans. If there is more than one full orphan, the pension is split equally.

Dependent's supplement: 224,500 yen a year is paid for each of the first two full orphans and 74,800 yen a year for each additional full orphan.

Childless widow's pension (national pension program): 75% of the old-age pension the deceased received or was entitled to receive is paid.

Benefits are paid every two months.

Death grant (national pension program): A lump sum of 120,000 yen to 320,000 yen is paid according to the number of paid contributions from three to 35 years.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in prices and wages.

Survivor pension (employees' pension insurance): 75% of the old-age pension is paid to the first eligible survivor.

Widow's supplement: 585,100 yen a year is paid.

Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in prices and wages.

Administrative Organization

Pension Bureau of the Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp/>) supervises both the national and employees' pension programs.

Japan Pension Service (<http://www.nenkin.go.jp/>), managed by the Ministry of Health, Labour 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: Disabled persons 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 certain persons aged 65 to 74.

Source of Funds

Insured person

National health insurance: Varies according to the insurer. (The average annual contribution in 2014 was 84,951 yen for each insured person, or 142,652 yen for each household.)

Contributions may be reduced for low-income persons.

The contributions (insured person, self-employed person, and employer) to the national health insurance program also finance about 40% of the cost (excluding the insured's copayment) of medical care provided under the health and medical care program for older people.

Employees' health insurance: 5% of monthly earnings, according to 50 wage classes (association-managed program). The annual average contribution in 2016 is 4.09% of monthly earnings, according to 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 according to any increase in the national average wage.

Health and medical program for older people: Varies according to the insurer. (The average annual contribution in 2015 was 66,738 yen for each insured person.)

Contributions may be reduced for low-income persons.

Self-employed person

National health insurance: Varies according to the insurer. (The average annual contribution in 2014 was 84,952 yen for each insured person, or 142,652 yen for each household.)

The maximum contribution is 730,000 yen a year for each household.

Contributions may be reduced for low-income persons.

The contributions (insured person, self-employed person, and employer) to the national health insurance program also finance about 40% of the cost (excluding the insured's copayment) of medical care provided under the health and medical care program for older people.

Employees' health insurance: Not applicable.

Health and medical program for older people: Varies according to the insurer. (The average annual contribution in 2015 was 66,738 yen for each insured person.)

Contributions may be reduced for low-income persons.

Employer

National health insurance: None.

Employees' health insurance: 5% of monthly payroll, according to 50 wage classes (association-managed program). The annual average contribution in 2016 is 4.89% of monthly payroll, according to 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 according to any increase in the national average wage.

The contributions (insured person, self-employed person, and employer) to the national health insurance program also finance about 40% of the cost (excluding the insured's copayment) of medical care provided under the health and medical care program for older people.

Health and medical program for older people: Not applicable.

Government

National health insurance: 50% (41% from the national government and 9% from the prefecture) of the cost of medical care.

Employees' health insurance: 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 program for older people: About 50% of the cost (excluding the insured's copayment) of medical care provided under the health and medical care program for older people.

Qualifying Conditions

National health insurance and health and medical care program for older people: Must reside in Japan.

Employees' health insurance: Must be in covered employment. If an insured person leaves employment but was in covered employment during the previous two months, the insured may be covered on a voluntary basis for up to two years.

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 provides maternity and child care allowances and funeral grants, according to the municipality.

Employees' health insurance

Sickness and injury allowance: 66.67% of the average daily basic wage is paid according to 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 average daily basic wage is paid, according to 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.

Child care allowance: A lump sum of 420,000 yen is paid to an insured person or the dependent of an insured person.

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: The amount depends on the person's age: 20% of the cost for preschool children; 30% of the cost for persons up to age 69; 20% or 30% of the cost (depending on income) for persons aged 70 to 74 (10% if the insured reached age 70 before April 2014); and 10% or 30% of the cost (depending on income).

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses, 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 depends on the person's age: 20% of the cost for preschool children; 30% of the cost for persons up to age 69; 20% or 30% of the cost (depending on income) for persons aged 70 to 74; 10% or 30% of the cost (depending on income) for persons aged 75 or older.

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses, 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, Labour and Welfare (<http://www.mhlw.go.jp/>) oversees the National

Japan

Health Insurance and Employee's Health Insurance programs.

Regional Bureaus of Health and Welfare and prefectures supervise the programs locally.

National health insurance: Municipalities administer the program.

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 and medical care program for older people: Municipalities administer the program.

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, according to the type of business.

The basic daily benefit is the insured's average wages in the last three months before the injury occurred or disease began.

Employer: 0.25% to 8.8% of payroll, according to the type of business.

Government: Provides subsidies as needed.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

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 wage in the last three months before the injury occurred or disease began.

The minimum daily benefit is 3,920 yen.

The maximum daily benefit is 12,970 yen to 25,123 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 to persons with more severe disabilities (Injury and Disease Class 1 to 3). The annual benefit is 100% of the basic daily benefits multiplied by 245 to 313 days until recovery, according to the degree of disability, plus a special supplement based on the worker's annual salary bonus.

Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually for changes in wages.

Permanent Disability Benefits

Permanent disability pension: The pension varies according to the assessed degree of disability.

An annual pension of 131 to 313 times the basic daily benefit before the disability began is paid to persons with more severe disabilities (Disability Class 1 to 7). A lump sum of 56 to 503 times the basic daily benefit before the disability began is paid to persons with less severe disabilities (Disability Class 8 to 14).

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 104,950 yen a month is paid if the insured requires the constant attendance of others to perform daily functions (57,030 yen if family members provide care); up to 52,480 yen a month if the insured requires part-time care (28,520 yen if family members provide care).

Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in wages.

Workers' Medical Benefits

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 according to the number of survivors.

The basic daily benefit is calculated based on the deceased's wages in the last three months before the death.

Eligible survivors include a widow(er) 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.

Benefits are paid every two months.

Benefit adjustment: Benefits are automatically adjusted annually according to 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 wage 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, Labour and Welfare (<http://www.mhlw.go.jp/>) provides general supervision and administration.

Work Injury Compensation Department within the Ministry of Health, Labour and Welfare's Bureau of Labour Standards administers the program through prefectural Labour Bureaus and local Labour Standards Inspection Offices.

Unemployment

Regulatory Framework

First law: 1947.

Current law: 1974 (employment insurance).

Type of program: Social insurance system.

Coverage

Employed persons up to age 65.

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 and self-employed persons.

Special systems for daily workers and seasonal workers.

Source of Funds

Insured person: 0.4% of monthly earnings; 0.5% for agricultural, forestry, fishery, or sake brewing industry workers.

Self-employed person: Not applicable.

Employer: 0.7% of payroll; 0.8% for agricultural, forestry, fishery, or sake brewing industry workers; and 0.9% for construction workers.

Government: 13.75% of the cost of unemployment benefits and special allowances, about 18.3% of the cost of benefits for daily workers, and about 6.9% of the cost of benefits for insured persons on child care leave and for older workers.

Qualifying Conditions

Unemployment benefit: Must have at least 12 months of coverage during 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.

Older worker benefit: Paid to workers aged 60 to 64 with more than five years of coverage whose wage was reduced by at least 15% from the wage paid at 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 18 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 wage (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, according to the length of coverage, age, and reasons for unemployment. The benefit may be extended for another 60 days for insured persons who are unemployed due to insolvency or dismissal and are having difficulty finding a new job, taking into consideration age and regional circumstances (temporary measure until March 31, 2017).

Japan

The minimum daily benefit is 1,832 yen.

The maximum daily benefit is 7,775 yen.

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.

Older worker benefit: Up to 15% of the wage after age 60 is paid, depending on the percentage of wage reduction.

Child care leave benefit: 67% of the insured's average daily wage in the six months before the leave period multiplied by 30 is paid for the first six months; thereafter, 50%.

Nursing care leave benefit: 40% of the insured's wage before the leave period is paid.

Administrative Organization

Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp/>) provides general supervision and management.

Employment Security Bureau in the Ministry of Health, Labour and Welfare administers the national program through the Employment Insurance Divisions of prefectural Labour Bureaus and Public Employment Security 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 0.2% of wages) for 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%.

Qualifying Conditions

Must meet an income test of 9.6 million yen a year for parents with two children.

Family Allowance Benefits

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.

The sum of allowances for the previous four months is normally paid every four months (February, June, and October).

Administrative Organization

Cabinet Office (<http://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 law: 1978.

Current law: 2014 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees, public-sector employees not covered by a special system, Jordanian citizens working at diplomatic missions or for international organizations, and self-employed persons.

Voluntary coverage is available.

Exclusions: Casual labor.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 6.5% (January 2017) of gross monthly earnings; 17.5% (January 2017) for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 190 dinars.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted according to changes in the consumer price index and the legally defined average covered wage for the previous year.

Self-employed person: 17.5% (January 2017) of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are the national monthly minimum wage.

The national monthly minimum wage is 190 dinars.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted according to changes in the consumer price index and the legally defined average covered wage for the previous year.

Employer: 11% (January 2017) of gross monthly payroll. Employers of workers in hazardous professions pay an additional 1%.

The maximum monthly earnings used to calculate contributions are 3,000 dinars.

The maximum monthly earnings used to calculate contributions are adjusted according to changes in the consumer price index and the legally defined average covered wage for the previous year.

Government: Any deficit.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 180 months of coverage, including 84 months of paid contributions.

An insured person with a minimum number of months of coverage at the normal retirement age may continue to contribute up to age 65 (men) or age 60 (women) to either qualify for, or increase the value of, the old-age pension.

Dependent's supplement: Eligible dependents include 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 contributions; age 45 with at least 300 months of contributions; or age 45 with at least 216 months (men) or 180 months (women) of contributions and at least 60 months of 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 contributions.

Benefits are payable abroad.

Old-age settlement: Age 60 (men) or age 55 (women) but did not meet the contribution requirements for the old-age pension.

Disability pension: Must be assessed with a total or partial incapacity for work due to a nonwork-related disability, have at least 60 months of contributions, including 24 consecutive months, and apply within 6 months of stopping work.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The Central Medical Committee and Appeal Medical Committee assess the degree of disability.

Benefits are payable abroad.

Survivor pension: The deceased had at least 24 months of contributions, including six consecutive months.

Eligible survivors include a widow; a disabled widower with no income; sons up to age 23; an unemployed, dependent daughter who is unmarried, widowed, or divorced; dependent brothers younger than age 18; dependent sisters; and parents.

The pension for a widow, daughter, or sister ceases on marriage but is resumed if she is subsequently widowed or divorced.

Benefits are payable abroad.

Funeral grant: Paid when an insured person dies.

Old-Age Benefits

Old-age pension: The pension is 2.5% of the average monthly earnings in the last 60 months, up to 1,500 dinars, multiplied by the insured's total number of monthly contributions divided by 12, plus 2% of the amount above 1,500 dinars multiplied by the insured's total number of monthly contributions divided by 12.

Dependent's supplement: The pension is increased by 12% for the first dependent (at least 10 dinars and up to 100 dinars) and by 6% each for the second and third dependent (at least 10 dinars and up to 25 dinars for each person).

Early pension: The pension is reduced proportionally according to a schedule in law and is based on the last 60 months of contributions and the insured person's age at application.

All newly awarded pension benefits are increased by 40 dinars except for the early pension, which is increased by 20 dinars and again by 20 additional dinars at the normal retirement age.

Benefit adjustment: Pensions are adjusted in May every year according to changes in the consumer price index or the annual growth in the legally defined average covered wage, whichever is lower, but may not increase more than 20 dinars.

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 for less than 10 years of contributions; 12% of the insured's average annual earnings for 10 to 18 years; or 15% of the insured's average annual earnings for more than 18 years of contributions.

Permanent Disability Benefits

Disability pension: For a total disability, 50% of the insured's average monthly earnings in the last 36 months is paid for the first 1,500 dinars of earnings plus 30% of the amount above 1,500 dinars. For a partial disability, 75% of the full disability pension is paid.

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% with at least 120 months of contributions.

Constant-attendance allowance: 25% of the pension is paid.

All newly awarded pension benefits are increased by 40 dinars.

There is no maximum pension.

Benefit adjustment: Pensions are adjusted in May every year according to changes in the consumer price index or the annual growth in the legally defined average covered wage, whichever is lower, but may not increase more than 20 dinars.

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% 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.

All newly awarded pension benefits are increased by 40 dinars.

Benefit adjustment: Pensions are adjusted in May every year according to changes in the consumer price index or the annual growth in the legally defined average covered wage, whichever is lower, but may not increase more than 20 dinars.

Funeral grant: A lump sum of 500 dinars is paid.

Administrative Organization

Social Security Corporation (<https://www.ssc.gov.jo/>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1978.

Current laws: 2014 (social security) and 1996 (sickness).

Type of program: Social insurance and employer-liability system. Cash benefits only.

Coverage

Cash maternity benefits (social insurance): Private-sector employees and Jordanian citizens working at diplomatic missions or for international organizations.

Exclusions: Casual labor.

Cash sickness benefits (employer liability): Employed persons.

Exclusions: Public-sector employees, including municipal workers; self-employed persons; family laborers; household workers; and certain agricultural workers.

Source of Funds

Insured person

Cash maternity benefits (social insurance): None.

Cash sickness benefits (employer liability): None.

Self-employed person

Cash maternity benefits (social insurance): Information not available.

Cash sickness benefits (employer liability): Not applicable.

Employer

Cash maternity benefits (social insurance): 0.75% of gross monthly payroll.

Cash sickness benefits (employer liability): The total cost.

Government

Cash maternity benefits (social insurance): Any deficit.

Cash sickness benefits (employer liability): None.

Qualifying Conditions

Cash maternity benefits (social insurance): Must have at least six months of coverage before childbirth.

Cash sickness benefits (employer liability): None.

Sickness and Maternity Benefits

Cash maternity benefits (social insurance): 100% of the insured's last covered monthly earnings is paid for up to 10 weeks.

Cash sickness benefits (employer liability): 100% of wages is paid for a period of 14 days, can be extended to 21 days for those with five years' service with the same employer.

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.

Work Injury

Regulatory Framework

First law: 1978.

Current law: 2014 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees and apprentices and Jordanian citizens working at diplomatic missions or for international organizations.

Exclusions: Casual labor.

Source of Funds

Insured person: None.

Self-employed person: Information not available.

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); none for wages paid to apprentices.

Government: Any deficit.

Qualifying Conditions

There is no minimum qualifying period.

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 monthly earnings on the day of the injury is paid.

Constant-attendance allowance: 25% of the pension is paid, up to the national monthly minimum wage.

The national monthly minimum wage is 190 dinars.

Partial disability: For an assessed loss of working capacity of 30% to 74%, 75% of the insured's monthly earnings on the day of the injury multiplied by the assessed degree of disability 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 of the injury multiplied by the assessed degree of disability 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 covered monthly earnings on the day of the injury 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; the insured's sons up to age 23 if a student or until the completion of the first university degree, whichever is earlier; an unemployed, dependent daughter who is unmarried, widowed, or divorced; dependent brothers younger than age 18; dependent sisters; and parents.

The pension for a widow, daughter, or sister ceases on marriage but is resumed if she is subsequently widowed or divorced.

All newly awarded pension benefits are increased by 40 dinars.

Funeral grant: A lump sum of 500 dinars is paid.

Administrative Organization

Social Security Corporation (<https://www.ssc.gov.jo/>) administers the program.

Unemployment

Regulatory Framework

First law: 1978.

Current law: 2014 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees and Jordanian citizens working at diplomatic missions or for international organizations.

Exclusions: Casual labor.

Source of Funds

Insured person: 1% of gross monthly earnings.

Self-employed person: Information not available.

Employer: 0.5% of gross monthly payroll.

Government: Any deficit.

Qualifying Conditions

Must have at least 36 months of old-age contributions and at least one month of unemployment contributions before the date of entitlement to unemployment benefits.

Unemployment Benefits

75% of the insured's last covered monthly earnings is paid for the first month; 65% for the second month; 55% for the third month; and 45% for the fourth to sixth months. Paid for up to three months with contributions of less than 180 months; up to six months with contributions of 180 months or more.

Administrative Organization

Social Security Corporation (<https://www.ssc.gov.jo/>) administers the program.

Kazakhstan

Exchange rate: US\$1.00 = 338.90 tenge.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1991.

Current laws: 1997 (social security benefits); 2003 (social insurance), implemented in 2005; 2007 (labor code); and 2013 (pensions).

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

Coverage

Old-age state basic pension (universal): Citizens of Kazakhstan.

Old-age and survivor pensions (mandatory individual account): Employed and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

Old-age solidarity pension (social insurance): Employed Kazakh citizens with at least six months of contributions before January 1, 1998.

Disability and survivor pensions (social insurance): Employed and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

State social benefit (social assistance): Residents of Kazakhstan.

Source of Funds

Insured person

Old-age state basic pension (universal): None.

Old-age and survivor pensions (mandatory individual account): 10% of monthly earnings.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The maximum earnings used to calculate contributions are 75 times the monthly minimum wage.

The monthly minimum wage is 22,859 tenge.

Old-age solidarity pension (social insurance): None.

Disability and survivor pensions (social insurance): None.

State social benefit (social assistance): None.

Self-employed person

Old-age state basic pension (universal): None.

Old-age and survivor pensions (mandatory individual account): 10% of monthly income.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The maximum earnings used to calculate contributions are 75 times the monthly minimum wage.

The monthly minimum wage is 22,859 tenge.

Old-age solidarity pension (social insurance): None.

Disability and survivor pensions (social insurance): 5% of monthly income.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The maximum earnings used to calculate contributions are 10 times the monthly minimum wage.

The monthly minimum wage is 22,859 tenge.

The self-employed person's contribution also finances unemployment benefits.

State social benefit (social assistance): None.

Employer

Old-age state basic pension (universal): None.

Old-age and survivor pensions (mandatory individual account): None; 5% of monthly payroll for workers employed in hazardous occupations.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The maximum earnings used to calculate contributions are 75 times the monthly minimum wage.

The monthly minimum wage is 22,859 tenge.

Old-age solidarity pension (social insurance): None.

Disability and survivor pensions (social insurance): 5% of monthly payroll.

The minimum earnings used to calculate contributions are the monthly minimum wage.

The maximum earnings used to calculate contributions are 10 times the monthly minimum wage.

The monthly minimum wage is 22,859 tenge.

The employer's social insurance contributions also finance unemployment, maternity, and child care benefits.

State social benefit (social assistance): None.

Government

Old-age state basic pension (universal): The total cost.

Old-age and survivor pensions (mandatory individual account): None.

Old-age solidarity pension (social insurance): Subsidies as needed.

Disability and survivor pensions (social insurance): None; contributes as an employer.

The government's social insurance contributions (made as an employer) also finance unemployment, maternity, and child care benefits.

State social benefit (social assistance): The total cost.

Qualifying Conditions

Old-age state basic pension (universal): Age 63 (men) or age 58 (women).

Old-age pension (mandatory individual account): Age 63 (men) or age 58 (women, gradually rising to age 63 from 2018 to 2027). Age 55 (men) or age 50 (women, gradually rising to age 55 from 2018 to 2027) if the account balance is sufficient to finance a benefit at least equal to the minimum monthly pension.

The minimum monthly pension is 25,824 tenge.

Old-age solidarity pension (social insurance): Age 63 with at least 25 years of contributions (men) or age 58 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.

Old-age state social benefit (social assistance, means tested): Age 63 (men) or age 58 (women) and does not qualify for an old-age earnings-related pension.

Disability pension (social insurance): Assessed with a Group I (incapacity for any work), Group II (incapacity for usual work), or Group III (capacity for work) disability.

Disability state social benefit (social assistance, means tested): 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 earnings-related pension.

Survivor pension (mandatory individual account): Paid to survivors named by the deceased.

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 dependents unable to work, children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); a widow(er) of retirement age, disabled, or caring for children younger than age 3; and any relative caring for children younger than age 3.

Survivor state social benefit (social assistance, means tested): Paid to survivors when the family breadwinner

dies if the deceased did not qualify for an earnings-related old-age or disability pension.

Eligible survivors include dependents unable to work, children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); a widow(er) of retirement age, disabled, or caring for children younger than age 8; and any relative caring for children younger than age 8.

Old-Age Benefits

Old-age state basic pension (universal): 52% of the monthly minimum wage is paid.

The monthly minimum wage is 22,859 tenge.

Benefit adjustment: The benefit is set annually in the national budget.

Old-age pension (mandatory individual account): A benefit based on the insured's account balance at retirement 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 25,824 tenge.

Old-age solidarity pension (social insurance): 60% of the insured's average monthly earnings in the best three consecutive years after 1995 plus 1% of earnings for each year exceeding 25 years (men) or 20 years (women) of work is paid.

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: A percentage of the full pension is paid according to the number of years below the required number of years of coverage.

The minimum monthly old-age solidarity pension is 25,824 tenge.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Old-age state social benefit (social assistance, means tested): 52% of the monthly minimum wage is paid.

The monthly minimum wage is 22,859 tenge.

Permanent Disability Benefits

Disability pension (social insurance): A monthly benefit is paid based on the difference between average monthly insured earnings in the last 24 months and 80% of the monthly minimum wage, multiplied by the income replacement rate, the loss of working capacity rate, and the covered period rate.

The monthly minimum wage is 22,859 tenge.

The income replacement rate is 0.6.

The loss of working capacity rate is 0.7 for a loss of working capacity of 80% to 100% (Group I disability); 0.5 for a loss of at least 60% but less than 80% (Group II disability); and 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; and 1.0 with at least 60 months.

The disability pension ceases at the normal retirement age and is replaced by the old-age solidarity pension.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Disability state social benefit (social assistance, means tested): A flat-rate monthly benefit is paid according to the assessed degree of disability and the prescribed category of disability.

Survivor Benefits

Survivor pension (mandatory individual account): A benefit based on the deceased's account balance is distributed among named survivors in proportions determined by the deceased.

Survivor pension (social insurance): A monthly benefit is paid based on the difference between the insured's average monthly earnings in the last 24 months and 80% of the monthly minimum wage, multiplied by the income replacement rate, the number of survivors rate, and the covered period rate.

The monthly minimum wage is 22,859 tenge.

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 six to 12 months; 0.75 with 12 to 23 months; 0.85 with 24 to 36 months; 0.9 with 36 to 48 months; 0.95 with 48 to 60 months; and 1.0 with 60 or more months.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

State survivor social benefit (social assistance, means tested): A flat-rate monthly benefit is paid according to family size and whether any family members have disabilities.

Administrative Organization

Mandatory individual account: National Bank of Kazakhstan manages pension fund assets.

Unified Accumulative Pension Fund (<http://www.enpf.kz/kz/>) administers the program.

Universal, social insurance, and social assistance:

Ministry of Health and Social Development (<http://www.enbek.gov.kz/>) provides general coordination and supervision.

State Fund of Social Insurance (<http://www.gfss.kz/>) collects contributions for disability and survivor insurance.

Regional departments administer the programs.

Sickness and Maternity

Regulatory Framework

First and current laws: 1999 (employer-financed benefits); 2003 (social insurance), implemented in 2005; and 2007 (labor code).

Type of program: Employer-liability (sickness benefits), social insurance (maternity benefits), and universal (medical benefits) system.

Coverage

Cash benefits: Employed citizens of Kazakhstan.

Exclusions: Self-employed persons.

Medical benefits: Permanent residents of Kazakhstan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost of sickness benefits; see source of funds under Old Age, Disability, and Survivors for maternity and child care benefits.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness, maternity, and child care benefits, and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): The daily benefit is calculated based on the insured's average daily earnings.

Kazakhstan

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Maternity benefit (social insurance): A benefit based on the mother'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 in certain circumstances.

Child care benefit (social insurance): A benefit based on one of the parents' 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 according to 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

Cash sickness benefits: Employers pay benefits directly to employees.

Ministry of Health and Social Development (<http://www.enbek.gov.kz/>) provides general coordination and supervision.

Cash maternity and child care benefits: Ministry of Health and Social Development (<http://www.enbek.gov.kz/>) provides general coordination and supervision.

State Fund of Social Insurance manages the program finances.

Medical benefits: Ministry of Health and Social Development (<http://www.enbek.gov.kz/>) and health departments of local governments provide general supervision and coordination.

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 system: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Residents of Kazakhstan.

Source of Funds

Insured person

Employer-liability system: None.

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

Self-employed person

Employer-liability system: Not applicable.

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

Employer

Employer-liability system: The total cost (pays annual insurance premiums that range from 0.04% to 9.9% of payroll or provides benefits directly to the insured).

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

Government

Employer-liability system: None.

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

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (employer liability): 100% of earnings is paid from the first day of incapacity until recovery or award of a permanent disability pension.

Permanent Disability Benefits

Disability state social benefit (social assistance, means tested): A flat-rate monthly benefit is paid according to the assessed degree and prescribed category of disability.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Lump-sum grant (employer liability): According to collective agreements, at least five times 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.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Workers' Medical Benefits

Medical benefits (employer liability): Benefits include general and specialist care, hospitalization, laboratory services, transportation, appliances, and rehabilitation.

Survivor Benefits

Survivor state social benefit (social assistance, means tested): A flat-rate monthly allowance is paid according to family size and whether any family members have a disability.

Eligible survivors include dependents unable to work, children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); a widow(er) of retirement age, disabled, or caring for at least one child younger than age 8; and any relative caring for at least one child younger than age 8.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

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

Employer-liability system: Employers pay benefits directly to employees.

Social assistance and medical benefits: Ministry of Health and Social Development (<http://www.enbek.gov.kz/>) provides general supervision and coordination.

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 permanent residents of 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 average monthly insured 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 six to 11 months of coverage; 0.75 with 12 to 23 months; 0.85 with 24 to 35 months; 0.9 with 36 to 47 months; 0.95 with 48 to 59 months; and 1.0 with 60 or more months.

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 (<http://www.gfss.kz/>) 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; persons with disabilities; full-time students and persons in training; persons aged 80 or older; and children younger than age 7.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Kazakhstan

Government: The total cost.

Qualifying Conditions

Family allowances: Must satisfy needs and income tests.

Family Allowance Benefits

Cash benefits are based on individual or family income, subject to needs and income tests. (Income from state social benefits is not included.)

Benefit adjustment: Benefits are adjusted periodically according to 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 =
1.34 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 old-age pension: Citizens of Kiribati.

Provident fund: Employed persons.

Voluntary coverage is available.

Exclusions: Expatriates working in Kiribati under certain types of contracts, household workers, prisoners, and patients in mental hospitals.

Source of Funds

Insured person

Universal old-age pension: None.

Provident fund: 7.5% of gross wages.

Additional voluntary contributions are possible.

The minimum monthly earnings used to calculate contributions are A\$10.

Self-employed person

Universal old-age pension: None.

Provident fund: At least A\$5 a month.

Employer

Universal old-age pension: None.

Provident fund: 7.5% of payroll.

The minimum monthly earnings used to calculate contributions are A\$10.

Government

Universal old-age pension: The total cost.

Provident fund: None; contributes as an employer.

Qualifying Conditions

Universal old-age pension: 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

Universal old-age pension: 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 7% a year.

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 pledged 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 interest rate is 7% 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, which consists 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: Employer-liability (cash maternity benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed persons.

Exclusions: Self-employed persons.

Medical benefits: Citizens of Kiribati.

Source of Funds

Insured person

Cash maternity benefits: None.

Medical benefits: None.

Self-employed person

Cash maternity benefits: Not applicable.

Medical benefits: None.

Employer

Cash maternity benefits: The total cost.

Medical benefits: None.

Government

Cash maternity benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: (employer liability): Must be currently employed.

Medical benefits: 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 the insured.

Administrative Organization

Cash maternity benefits: Ministry of Labour and Human Resource Development (<http://www.labour.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 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.

Qualifying Conditions

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after employment ended.

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 benefit is A\$160 a month.

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 earnings is paid.

The minimum grant is A\$500.

The maximum 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 according to 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 grant is A\$400.

The maximum grant is A\$25,000.

Funeral grant: A lump sum of up to A\$30 is paid.

Administrative Organization

Ministry of Labour and Human Resources Development (<http://www.labour.gov.ki/>) administers claims and calculates the benefits due.

Employers insure work injury liability with the Kiribati Insurance Corporation.

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 (supplementary), implemented in 1995; and 2014 (social insurance).

Type of program: Social insurance system.

Coverage

Basic system: Public-, private-, and oil-sector employees, self-employed persons, and military personnel; and Kuwaiti citizens working in one of the Gulf Cooperation Council countries (Bahrain, Oman, Qatar, Saudi Arabia, or United Arab Emirates).

Supplementary system: Employed persons with monthly earnings above 1,500 dinars.

Exclusions: Self-employed persons.

Remuneration system: Employed persons.

Source of Funds

Insured person

Basic system: 5% of monthly earnings.

The minimum monthly earnings used to calculate contributions are 230 dinars.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Supplementary system: 5% of monthly 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 under the basic and supplementary systems.

Remuneration system: 2.5% of monthly earnings.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Contributions to the remuneration system cease after 18 years.

Self-employed person

Basic system: 5% to 15% of declared monthly income, 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 under the basic system.

Supplementary system: Not applicable.

Remuneration system: 2.5% of declared monthly income.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Contributions to the remuneration system cease after 18 years.

Employer

Basic system: 10% of payroll.

The minimum monthly earnings used to calculate contributions are 230 dinars.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Supplementary system: 10% of 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 under the basic and supplementary systems.

Remuneration system: None.

Government

Basic system: 10% of payroll (public employees), 32.5% of payroll (military personnel), and 25% of monthly income minus the self-employed persons' contributions (self-employed persons).

Supplementary system: 10% of 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 employees' monthly earnings or income (self-employed) up to 2,750 dinars finances benefit adjustments under the basic and supplementary systems.

Remuneration system: 5% of payroll.

The maximum monthly earnings used to calculate contributions are 1,500 dinars.

Contributions to the remuneration system cease after 18 years.

Qualifying Conditions

Old-age pension

Basic system: Age 51 (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 46 (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.

Benefits are not payable abroad.

Supplementary system: The qualifying conditions for the supplementary system are the same as those for the basic system.

Deferred supplementary pension: The supplementary pension may be deferred if the insured continues to work beyond the normal retirement age.

Benefits are not payable abroad.

Remuneration system: Must qualify for a basic or supplementary 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 supplementary pension at the normal retirement age, or must have at least 30 years of contributions to the basic system.

Disability pension

Basic system and supplementary system: Must have an assessed degree of incapacity for work of more than 50%.

The general medical council assesses the degree of disability.

Benefits are not payable abroad.

Survivor pension: The insured 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; daughters of any age; parents; brothers; sisters; and a son's children.

Marriage grant: Paid to the deceased's daughter or the daughter of the deceased's son.

Death grant: Paid when an insured person or a pensioner dies.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension

Basic system: The benefit is 65% (75% for military personnel) of the insured's last monthly earnings or the insured's average monthly income 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 old-age pension, a lump sum of 10% of the insured's average monthly earnings in the last year of employment is paid for each of the first five years exceeding 30 years; 12% for the next five years; and 20% thereafter.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Supplementary system: The benefit is 25% to 30% (according to 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 (according to age).

Part of the pension may be paid as a lump sum before age 65.

Deferred pension (supplementary system): The benefit 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 supplementary pension ranges from 577 dinars (women and single men) to 990 dinars (men with five or more dependent children).

Remuneration system: 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

Basic system: The benefit is 65% (75% for military personnel) of the insured's last monthly earnings or the insured's average monthly income 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 contribution years from the date the disability began until age 60.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Supplementary system: The benefit is 25% to 30% (according to 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, according to the insured's age.

The benefit is based on 15% to 25% (according to 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 contribution years from the date the disability began until age 60.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

Survivor Benefits

Survivor pension: 100% of the old-age pension (basic, supplementary, and remuneration systems) the deceased received or was entitled to receive is paid, according to the number and category of eligible survivors. The survivor pension is split among eligible survivors in proportions determined by law.

The pension is suspended on marriage but reinstated if subsequently divorced or widowed.

The 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.

The minimum monthly pension is 250 dinars for a widow or a dependent widower; 196 dinars for each parent; 126 dinars for each of the other survivors.

Marriage grant: A lump sum of six months of the eligible survivor's share of the pension is paid. The grant is paid to each survivor only once.

Death grant: The grant is twice the deceased's last monthly earnings or the old-age pension (basic and supplementary) the deceased received or was entitled to receive. The minimum grant is twice the minimum wage in the oil and private sectors.

Benefit adjustment: Flat-rate adjustments are made to benefits every three years.

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.

Sickness and Maternity

Regulatory Framework

First and current laws: 1984 (health regions), 1998 (health administration), and 2010 (labor law).

Type of program: Employer-liability (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits (employer liability): Private-sector employees.

Exclusions: Self-employed persons.

Medical benefits: Citizens of Kuwait.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits (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; 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): 70% 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

Cash benefits: Ministry of Social Affairs and Labour (<http://www.mosal.gov.kw/>) provides general supervision.

Medical benefits: Ministry of Health provides general supervision.

Government hospitals and health facilities deliver medical benefits.

Work Injury

Regulatory Framework

First and current law: 1976 (social insurance), not yet implemented.

Type of program: Social insurance system.

Note: Employment-related permanent disability and survivor pensions are paid under Old Age, Disability, and Survivors.

Coverage

Employer-liability system: 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

There is no minimum qualifying period.

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 permanent disability.

Permanent Disability Benefits

See Old Age, Disability, and Survivors.

Workers' Medical Benefits

The employer pays the cost of necessary medical treatment, including medicine and transport.

Survivor Benefits

See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Social Affairs and Labour (<http://www.mosal.gov.kw/>) provides general supervision.

Unemployment

Regulatory Framework

First and current law: 2013 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Kuwaiti citizens 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.

Source of Funds

Insured person: 0.5% of monthly earnings.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

Self-employed: Not applicable.

Employer: 0.5% of monthly earnings.

The maximum monthly earnings used to calculate contributions are 2,750 dinars.

Government: Contributes as an employer.

Qualifying Conditions

Unemployment benefit: Aged 18 to 60 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; and 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 old-age pension the insured person would be entitled to receive under the supplementary system 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.

Kyrgyzstan

Exchange rate: US\$1.00 = 67.25 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current laws: 1997 (state pension) and 2008 (individual accounts).

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: Needy persons.

Source of Funds

Insured person: 8% (social insurance and NDC) and 2% (mandatory individual account) of earnings.

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

Self-employed person: 9.25% of average monthly earnings.

Employer: 15.25% of payroll (0.25% finances employees' health improvement activities).

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: The total cost of social assistance allowances 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: Paid with less than the required number of years of covered employment for a full old-age pension.

Old-age pension supplement: Paid to persons aged 80 or older, World War II veterans, Chernobyl disaster workers, persons with a Group I disability (requires constant attendance), caregivers of persons with a Group II disability (totally disabled with an 80% loss of mobility), 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): Paid at the normal retirement age to persons ineligible for an old-age pension. There is no income test.

Disability pension (social insurance and NDC): Must have one to five years of covered employment, depending on the insured's age when the disability began, and 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.

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, Migration and Youth assesses the degree of disability.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability 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 assessed with a disability who are ineligible for the disability pension.

Survivor pension (social insurance and NDC): Paid if the deceased had one to five years of covered employment, depending on age at the time of death.

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 spouse; children younger than age 16 (age 21 if a student) if both parents are deceased; nonworking dependents, including sisters, brothers, and grandchildren younger than age 16; and parents of normal retirement age or disabled.

The survivor pension is not payable abroad if the pensioner emigrates permanently.

Survivor social pension (social assistance): Paid to survivors ineligible for a survivor pension. There is no income test.

Funeral grant: Paid when an individual dies.

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 flat-rate benefit is 1,500 soms or 12% of the average monthly wage in the last year, whichever is greater.

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 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 according to the number of years of covered employment.

Old-age pension supplement: 50% to 475% of the basic rate is paid monthly.

The basic rate is 100 soms a month.

There is no maximum monthly old-age pension.

Benefit adjustment: Benefits are adjusted periodically according to 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 1,500 soms or 12% of the average monthly wage in the last year, whichever is greater.

The social insurance component is calculated as 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 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 disability pension: A percentage of the full pension is paid according to the number of years of covered employment.

Disability pension supplement: 50% to 475% of the basic rate is paid monthly.

The basic rate is 100 soms a month.

There is no maximum monthly disability pension.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and the consumer price index.

Disability social pension (social assistance): 2,000 soms a month is paid for a Group I disability; 1,500 soms for Group II; 1,000 soms for Group III; if disabled before age 18, 3,000 soms is paid for Group I; 2,500 soms for Group II; 2,000 soms for Group III.

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 according to changes in the national average wage and the consumer price index.

Survivor social pension (social assistance): 150% of the guaranteed minimum standard of living (GM) is paid monthly for each orphan younger than age 16 (age 21 if a full-time student); 225% for a full orphan. There is no income test.

The GM is 900 soms a month (October 2016).

Funeral grant: A lump sum is paid depending on the status of the deceased at the time of death. If the deceased was receiving an old-age, disability or survivor pension, 10 times the basic component is paid (three times the basic component for a dependent of a pensioner). If the deceased was an employee, 100% of the national average wage in the previous year is paid; 50% if self-employed; 20% for a dependent of an employed or self-employed person. If the deceased was receiving social assistance, five times the basic rate is paid.

The basic component is 1,500 soms or 12% of the average monthly wage in the last year, whichever is greater.

The basic rate is 100 soms a month.

Administrative Organization

Ministry of Social Development of the Kyrgyz Republic (<http://www.mlsp.gov.kg/>) provides general coordination and oversight.

Provincial and county offices of the Ministry of Social Development of the Kyrgyz Republic administer the programs.

Social Fund (<http://www.sf.kg/>) pays benefits.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 1955, 1996 (social insurance), and 1997 (medical insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity 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

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 2% of payroll.

Government

Cash benefits: None.

Medical benefits: The remainder of the cost.

Qualifying Conditions

Cash sickness and maternity benefits and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The monthly benefit is 60% of the insured's average monthly wage is paid for the first 10 working days with less than five years of work; 80% with five to eight years; 100% with eight or more years (100% with three or more dependent children, if a disabled veteran, or if disabled as a result of the Chernobyl disaster). After 10 days, the monthly benefit is 50 times the basic rate.

The basic rate is 100 soms a month.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and the consumer price index.

Maternity benefit: 100% of the insured's average monthly wage 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).

The basic rate is 100 soms a month.

Benefit adjustment: Benefits are adjusted periodically according to 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 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), 1990 (pensions), and 2005 (labor safety).

Type of program: Social insurance (cash benefits) and universal (medical 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

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's 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 according to changes in the national average wage and the consumer price index.

Permanent Disability Benefits

Permanent disability pension: 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.

If assessed with a Group I or Group II disability, the monthly pension is the sum of a basic component, an

insurance component based on years of covered employment and earnings for the period before 1996, and an insurance component based on the value of accumulated contributions since 1996. If assessed with a Group III disability, 50% of the full disability pension is paid.

The basic component is 1,500 soms or 12% of the average monthly wage in the last year, whichever is greater.

The insurance component for the period before 1996 is calculated as average monthly earnings for 60 consecutive working months multiplied by 1% for every complete year of insured employment.

The insurance component for the period since 1996 is calculated as accumulated contributions (of at least one year) divided by 12 months and multiplied by a coefficient.

Constant-attendance supplement: 100% of the basic rate is paid monthly if blind and requiring the constant attendance of others to perform daily functions; 50% of the basic rate for other categories of disability.

Disability pension supplement: 50% to 475% of the basic rate is paid monthly.

The basic rate is 100 soms a month.

The minimum disability pension is 100% of the minimum wage.

The legal monthly minimum wage is 1,060 soms.

Pensions for a work injury or an occupational disease are payable abroad.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and the consumer price index.

Workers' Medical Benefits

All necessary medical care is provided.

Survivor Benefits

Survivor pension: 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: Paid at the same rates as the survivor pension, based on the Group II disability pensions for both parents.

The minimum orphan's pension is 100% of the minimum wage.

The legal monthly minimum wage is 1,060 soms.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage and the consumer price index.

Administrative Organization

Temporary disability benefits: Social Fund provides (<http://www.sf.kg/>) general supervision.

Enterprises and employers pay cash benefits directly to their employees.

Permanent disability and survivor pensions: Ministry of Social Development of the Kyrgyz Republic (<http://www.mlsp.gov.kg/>) provides general coordination and oversight.

Provincial and county offices of the Ministry of Social Development of the Kyrgyz Republic (<http://www.mlsp.gov.kg/>) administer the program.

Medical benefits: 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.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 1998 (supporting 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 be registered at an employment office and 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 Social Development of the Kyrgyz Republic (<http://www.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: 1998 (state allowances).

Type of program: Social assistance system.

Coverage

Children of single-parent families or of unwed mothers; students younger than age 18 with disabled or unemployed parents.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (income tested): 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).

Social assistance allowance: Paid for each child younger than age 16 (age 18 if a full-time student).

Birth grant: Paid for each newborn child.

Family Allowance Benefits

Family allowances (income tested): 100% of the guaranteed minimum standard of living (GM) is paid monthly for a mother on leave caring for a child younger than age 18 months or caring for two children younger than age 3; 150% of the GM if caring for three children younger than age 16.

The GM is 900 soms a month (October 2016).

Social assistance allowance: 810 soms is paid annually (October 2016).

Birth grant: A lump sum of 300% of the GM is paid for each newborn child.

The GM is 900 soms a month (October 2016).

Administrative Organization

Ministry of Social Development of the Kyrgyz Republic (<http://www.mlsp.gov.kg/>) and local offices administer the programs.

Laos

Exchange rate: US\$1.00 = 8,077 kip.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1999 (employees in enterprises), implemented in 2001.

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 is available for self-employed persons.

Source of Funds

Insured person: 2.5% of gross monthly insurable earnings (6% for civil servants, and police and military personnel).

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Self-employed person: 5% of declared monthly earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Employer: 2.5% of gross monthly insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: 6% of 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 those in hazardous or arduous occupations.

Old-age lump-sum benefit: 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 at least 12 months of contributions in the last 24 months and an assessed degree of disability of at least 41%.

Disability lump-sum benefit: Must have at least 12 months of contributions in the last 24 months and an assessed degree of disability of less than 41%.

The National Social Security Fund's Medical Committee assesses the disability.

Caregiver's benefit: Paid for an assessed degree of disability of at least 80%.

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 and without working capacity); 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 lump-sum benefit: 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 insured earnings of all insured persons in the calendar year preceding retirement multiplied by 2%.

The number of pension points earned each year equals the insured's average earnings divided by the year's average insured 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 insurable 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 according to changes in the average insured earnings of all insured persons.

Old-age lump-sum benefit: A lump sum of 1.5 times the insured's average monthly insured 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 insured earnings in the last six months multiplied by the assessed degree of disability is paid.

The disability pension is reduced to 25% if the pensioner is employed.

Disability lump-sum benefit: 10 times the insured's average monthly insured earnings in the last six months multiplied by the assessed degree of disability is paid.

Caregiver's benefit: 70% of the insured's disability pension is paid.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

Survivor Benefits

Spouse's pension: 30% of the deceased's last monthly insured earnings, or the old-age or disability pension the deceased received or was entitled to receive is paid.

Orphan's pension: 20% of the deceased's last monthly insured earnings, or the old-age or disability pension the deceased received or was entitled to receive is paid.

The maximum orphan's pension is 60% of the deceased's last monthly insured earnings, or the old-age or disability pension the deceased received or was entitled to receive.

Parent's pension: 30% of the deceased's last monthly insured earnings, or the old-age or disability pension the deceased received or was entitled to receive is paid.

The maximum combined parents' pensions is 50% of the deceased's last monthly insured earnings, or the old-age or disability pension the deceased received or was entitled to receive.

The maximum total of all survivor pensions is 80% of the deceased's last monthly insured earnings, or the old-age or disability pension the deceased received or was entitled to receive.

Survivor lump-sum benefit: A lump sum is paid based on the length of the deceased's contribution period: for the first three to 12 months of contributions, five times the deceased's average monthly insured earnings is paid; for every one to two years of contributions beyond the first year, an additional month of the deceased's average monthly insured earnings is paid.

Administrative Organization

Ministry of Labor and Social Welfare (<http://www.molsw.gov.la/>) supervises the program.

The National Social Security Fund collects contributions and administers the payment of benefits.

Sickness and Maternity

Regulatory Framework

First law: 1999 (employees in enterprises), implemented in 2001.

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

Cash sickness and maternity benefits: 1.25% of gross monthly insurable earnings.

Medical benefits (health insurance): 0.75% of gross monthly insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Self-employed person

Cash sickness and maternity benefits: 2.5% of gross monthly insurable earnings.

Medical benefits (health insurance): 1.5% of gross monthly insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Employer

Cash sickness and maternity benefits: 1.25% of gross monthly insurable earnings.

Medical benefits (health insurance): 0.75% of gross monthly insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government:

Cash sickness and maternity benefits: 2.5% of gross monthly insurable earnings.

Medical benefits (health insurance): 1.5% of gross monthly insurable earnings.

Qualifying Conditions

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.

Maternity benefit: Paid to an insured 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 insured earnings in the last six months is paid for up to six months; 60% if extended for six months. If the insured is still unable to work after the additional six months, the insured will be assessed for permanent disability.

Maternity benefit: 80% of the insured's average monthly insured earnings in the six months before the insured stops working is paid for 105 days (120 days for twins).

Birth grant: A lump sum of 60% of the insured's average monthly insured earnings in the six months before childbirth.

Funeral grant: A lump sum is paid based on the insured person's average monthly insured earnings in the last six months: 12 times the average monthly insured earnings for the death of the insured person; six times for the death of a 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 collects contributions, administers cash benefit payments, and contracts with hospitals to provide medical benefits.

Work Injury**Regulatory Framework**

First law: 1999 (employees in enterprises), implemented in 2001.

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 insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: 0.5% of gross monthly insurable earnings.

Qualifying Conditions

Work injury benefits: Must have at least one month of contributions.

Disability pension: Must have at least one month of contributions and an assessed degree of disability of at least 41%.

Disability lump-sum benefit: Must have at least one month of contributions and an assessed degree of disability of less than 41%.

The National Social Security Fund's Medical Committee assesses the disability.

Caregiver's benefit: Paid for an assessed degree of disability of at least 80%.

Medical benefits: Must have at least one month of contributions.

Temporary Disability Benefits

70% of the insured's average monthly insured earnings in the last six months is paid for up to six months; 60% if extended for another six months. If the insured is still unable to work after the additional six months, the insured will be assessed for permanent disability.

Permanent Disability Benefits

Permanent disability benefit: The monthly benefit is the percentage of assessed permanent loss of earning capacity multiplied by the insured's average earnings in the last six months before the disability began.

The disability pension is reduced by 50% if the pensioner is employed.

The Social Security Organization's Medical Board assesses the insured's loss of earning capacity initially and reassesses it every three years.

Disability lump-sum benefit: A lump sum of 12 times the insured's average monthly insured earnings in the last six months before the disability began multiplied by the insured's assessed loss of earning capacity is paid.

Caregiver's benefit: 70% of the insured's disability pension is paid.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

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.

Survivor Benefits

See survivors' benefits under Old Age, Disability and Survivors.

Administrative Organization

Ministry of Labor and Social Welfare supervises the program.

The National Social Security Fund collects contributions and administers the payment of benefits.

Unemployment

Regulatory Framework

First law and 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 insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Self-employed person: Not applicable.

Employer: 1% of gross monthly insurable earnings.

The minimum monthly earnings used to calculate contributions are the minimum wage.

The legal monthly minimum wage is 900,000 kip.

The maximum monthly earnings used to calculate contributions are 4,500,000 kip.

Government: None.

Qualifying Conditions

Unemployment benefit: 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.

Vocational training: Must be unemployed and in need of vocational training.

Unemployment Benefits

60% of the insured's average monthly insured 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.

The National Social Security Fund collects contributions and administers the payment of benefits.

Lebanon

Exchange rate: US\$1.00 = 1,500 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1963.

Type of program: Social insurance system. Lump-sum benefits only.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees, citizens of countries without reciprocal agreements with Lebanon, self-employed persons; and persons with foreign employment contracts.

Special system for public-sector employees and teachers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.5% of payroll.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (compulsory at age 64); 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.

Reduced benefit: At any age with less than 20 years of employment if the insured leaves employment permanently.

Employment must cease.

Disability benefit: Assessed with at least a 50% loss of normal working capacity.

Survivor benefit: The deceased had at least six years of covered employment and was in covered employment or receiving an old-age or disability benefit at the time of death.

Eligible survivors include a widow(er), orphans (no age limit), parents (no age limit), brothers, and sisters.

Old-Age Benefits

Old-age benefit: A lump sum is paid of the insured's final monthly earnings (or the insured's average monthly earnings for the previous 12 months, if greater) multiplied by the number of years of service up to 20 years plus half the insured's monthly earnings multiplied by the number of years of service beyond 20 years.

Reduced benefit: A lump sum of 50% of the old-age benefit is paid with one to five years of contributions; 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: A lump sum of the insured's last month of earnings multiplied by the number of years of service is paid.

The minimum benefit is 20 months of the insured's earnings in the last month before the disability began.

Survivor Benefits

Survivor benefit: A lump sum of 100% of the deceased's final monthly earnings multiplied by the number of years of service 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 final month of earnings multiplied by the number of years of service is paid to surviving parents; the remaining 90% is paid to the widow(er) and orphans (25% and 75%, respectively).

Other eligible survivors: If there is no eligible widow(er) or orphan, 50% of the deceased's final monthly earnings multiplied by the number of years of service 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 benefit is six months of the deceased's earnings in the final month of work.

Administrative Organization

Ministry of Labor (<http://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.

Sickness and Maternity

Regulatory Framework

First and current law: 1963.

Type of program: Social insurance system. Medical benefits only.

Note: Programs for cash sickness and maternity benefits have not been implemented.

Coverage

Employees in industry and commerce, certain categories of agricultural employees, and teachers.

Public-sector employees, mayors, university students, dock workers, and doctors are covered for medical benefits only.

Voluntary coverage for self-employed persons and for workers previously covered by the mandatory system.

Exclusions: Temporary agricultural employees and citizens of countries without reciprocal agreement.

Source of Funds

Insured person: 2% of earnings.

The maximum earnings used to calculate contributions are 2,500,000 pounds.

Self-employed person: 9% of earnings.

The maximum earnings used to calculate contributions are 1,000,000 pounds (2,500,000 pounds for self-employed persons with employees).

Employer: 7% of payroll.

The maximum earnings used to calculate contributions are 2,500,000 pounds.

Government: About 25% of the cost of benefits.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Must be currently covered 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.

Funeral grant: A lump sum of 150% of the monthly minimum wage is paid.

The monthly minimum wage is 675,000 pounds.

Workers' Medical Benefits

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 (<http://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.

Work Injury

Regulatory Framework

First and current law: 1943.

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.

There are maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

75% of the covered worker'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

A lump sum of 800 days of the insured's pay is paid if the insured is younger than age 35; 700 days if aged 35 to 50; and 800 days if older than age 50. The benefit formula limits the insured's pay to 25% of the amount above the minimum wage and 12.5% of the amount above twice the minimum wage.

The monthly minimum wage is 675,000 pounds.

Partial disability: A percentage of the full benefit is paid according to 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: A lump sum of up to 500 days of the deceased's pay is paid. The benefit formula limits the deceased's pay to 25% of the amount above the monthly minimum wage and 12.5% of the amount above twice the monthly minimum wage.

The monthly minimum wage is 675,000 pounds.

Eligible survivors include the widow, an aged or disabled widower, children younger than age 16 (age 25 if a student or disabled), aged or disabled parents, and dependent brothers and sisters.

Funeral grant: Up to 200% of the monthly minimum wage is paid.

The monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (<http://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 benefits.

Family Allowances

Regulatory Framework

First law: 1943.

Current law: 1963.

Type of program: Social insurance system.

Coverage

Employees and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 18 (age 25 if a full-time student or an unmarried, unemployed daughter; no limit if disabled). The wife must not be gainfully employed.

Family Allowance Benefits

Family allowances: A lump sum of 60,000 pounds is paid to the wife; 33,000 pounds for each child, up to five children.

Administrative Organization

Ministry of Labor (<http://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 allowances.

Malaysia

Exchange rate: US\$1.00 = 4.03 ringgits.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951 (provident fund).

Current laws: 1969 (social security), 1980 (pension adjustment), 1991 (provident fund), and 2012 (minimum retirement age).

Type of program: Provident fund, social insurance, and social assistance system.

Note: The Employees Provident Fund (EPF) provides two types of individual accounts for each member: Account 1 that funds retirement and Account 2 that may be accessed prior to retirement for education, designated critical illnesses, or a home purchase. Fund members with sufficient savings may choose to invest a portion of their Account 1 balance with an external fund manager.

Coverage

Provident fund: Private-sector employees and certain public-sector employees not covered by a separate public-sector system.

Voluntary coverage for household workers, self-employed persons, and foreign workers.

Special systems for certain public-sector employees and military personnel.

Social insurance: Private-sector employees and certain public-sector employees not covered by a separate public-sector system.

Exclusions: Household workers, spouses of business owners, self-employed persons, and foreign workers.

Special systems for certain public-sector employees and military personnel.

Social assistance: Needy elderly persons.

Source of Funds

Insured person

Provident fund: 8% of monthly earnings for private-sector employees younger than age 60; 4% of monthly earnings for fund members aged 60 to 75. (70% and 30% of monthly contributions are allocated to Accounts 1 and 2, respectively.)

Additional voluntary contributions to Account 1 are possible.

The insured person's contributions to Account 2 also finance sickness and maternity benefits.

The minimum monthly earnings used to calculate contributions are 10 ringgits.

There are no maximum earnings used to calculate contributions.

Up to 6,000 ringgits a year of the insured person's contributions to the EPF are tax deductible.

Social insurance: 0.5% of monthly earnings, according to 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.

Social assistance: None.

Self-employed person

Provident fund: 50 to 5,000 ringgits a month.

The insured person's contributions to Account 2 also finance sickness and maternity benefits.

Up to 6,000 ringgits a year of the insured person's contributions to the EPF are tax deductible.

Social insurance: Not applicable.

Social assistance: None.

Employer

Provident fund: 13% of monthly earnings for fund members younger than age 60 earning up to 5,000 ringgits a month; 12% for fund members younger than age 60 earning 5,001 ringgits a month or more; 6.5% for fund members aged 60 to 75 earning up to 5,000 ringgits a month; 6% for fund members aged 60 to 75 earning 5,001 ringgits a month or more. (70% and 30% of monthly contributions are allocated to Accounts 1 and 2, respectively.)

Additional voluntary contributions are possible.

The employer's contributions to Account 2 also finance sickness and maternity benefits.

Social insurance: 0.5% of monthly payroll, according to 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.

Social assistance: None.

Government

Provident fund: Matches 10% of contributions up to 120 ringgits a year for self-employed persons and household workers (Account 1 only).

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund): Age 55 to withdraw all funds (Account 1 and 2).

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 75. Fund members who are still working and do not withdraw their funds at age 55 must continue to make contributions to the EPF. 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): May withdraw funds at any age if the member permanently emigrates from Malaysia or is a foreign worker who returns home after the job contract expires.

Investment withdrawal (Account 1): May withdraw funds 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 1,000 ringgits (age 18) to 196,800 ringgits (age 55).

Housing withdrawal (Account 2): May withdraw funds to purchase or build a house or to reduce a housing loan or monthly mortgage payments, subject to certain conditions.

Health withdrawal (Account 2): May withdraw funds to pay for the treatment of a critical illness for the fund member or his or her children, 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): May withdraw funds to pay for the education of the member or the member's children at any approved institution of higher learning.

Age 50 withdrawal (Account 2): A one-time withdrawal from Account 2 at age 50.

Hajj withdrawal (Account 2): Paid 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 according to Islamic principles.) The insured needs 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, mean tested): Age 60 and assessed as needy, with no financial support from other family members.

Incapacitation benefit (provident fund): Must be assessed by a medical doctor as mentally or physically unable to work. Fund members may be referred to an EPF panel to confirm the disability assessed by the medical doctor.

Additional benefit: Paid up to age 55.

All provident fund benefits are payable abroad.

Disability 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 last 40 months; 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.

Reduced disability pension: The insured paid contributions for at least 33.3% of the months since first becoming insured, with a total of at least 24 months of contributions.

A medical board appointed by the Social Security Organization in consultation with the Ministry of Health assesses the degree of disability.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability grant (social insurance): Paid if the insured is ineligible for a disability pension but has at least 12 months of contributions.

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.

All provident fund benefits are payable abroad.

Survivor pension (social insurance): The deceased had at least 24 months of contributions in the last 40 months 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.

Reduced survivor 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 spouse's pension continues upon remarriage.

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): Fund members can withdraw total or partial savings through: a lump-sum withdrawal (employee and employer contributions plus compound interest minus drawdown payments); a monthly withdrawal of at least 250 ringgits for at least one year, up to age 75; a withdrawal at any time of at least 2,000 ringgits a month; a combination of the last two options or a withdrawal 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 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 drawdown payments is paid.

Investment withdrawal (Account 1): Up to 20% 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 1,000 ringgits (age 18) to 196,800 ringgits (age 55).

Housing withdrawal (Account 2): Up to the balance of funds is paid.

Health withdrawal (Account 2): Up to the total cost of medical care or the balance of funds, whichever is less, is paid.

Education withdrawal (Account 2): Up to the total education fees or the balance of funds, whichever is less, is paid to the fund member or institution of higher learning.

Age 50 withdrawal (Account 2): Up to the balance of funds 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): 300 ringgits a month is paid.

Permanent Disability Benefits

Incapacitation benefit (provident fund): A lump sum of total employee and employer contributions (Accounts 1 and 2) plus compound interest minus drawdown payments is paid.

The guaranteed minimum interest rate is 2.5% a year.

Additional benefit: A lump sum of 5,000 ringgits is paid.

Disability pension (social insurance): 50% to 65% of the insured's average monthly earnings in the 24 months before the disability began is paid, depending on the number of contributions.

The maximum pension is 65% of the insured's average monthly earnings in the 24 months before the disability began, up to 1,917.55 ringgits.

The maximum monthly earnings used to calculate benefits are 2,950 ringgits.

Reduced disability pension: 50% of the insured's average monthly earnings in the 24 months before the disability began is paid.

The minimum monthly pension is 475 ringgits.

Constant-attendance allowance: 40% of the insured's pension (up to 500 ringgits a month) is paid.

Disability grant (social insurance): A lump sum of total employer and employee contributions plus accrued interest is paid.

Benefit adjustment: Social insurance benefits are adjusted according to changes in the cost of living and the social insurance system's finances.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions (Accounts 1 and 2) plus compound interest minus drawdown payments is paid.

The guaranteed minimum interest rate is 2.5% a year.

Additional benefit: A lump sum of 2,500 ringgits is paid.

Survivor pension (social insurance): If the deceased received a disability pension (social insurance), 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.

Reduced survivor 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.

Funeral grant (social insurance): A lump sum of up to 1,500 ringgits is paid.

Benefit adjustment: Social insurance benefits are adjusted according to changes in the cost of living and the social insurance system's finances.

Administrative Organization

Provident fund: Ministry of Finance (<http://www.treasury.gov.my/>) provides general supervision.

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.

Social insurance: Ministry of Human Resources (<http://www.mohr.gov.my/>) provides general supervision.

Social Security Organization (SOCSO) (<http://www.perkeso.gov.my/>), managed by a tripartite governing board, administers contributions and benefits.

Social assistance: Ministry of Women, Family, and Community Development (KPWKM) (<http://www.kpwkm.gov.my/>) provides general supervision for social assistance benefits.

Department of Social Welfare (JKMM) administers benefits through local branches.

Sickness and Maternity

Regulatory Framework

First laws: 1955 (public health) and 1951 (provident fund).

Current laws: 1955 (sickness and maternity) and 1991 (provident fund)

Type of program: Provident fund (medical benefits only) and employer-liability (sickness and maternity) system.

Coverage

Cash sickness and maternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits (provident fund): Private-sector employees and certain public-sector employees not covered by a separate public-sector system.

Voluntary coverage for household workers, self-employed persons, and foreign workers.

Special systems for certain public-sector employees and military personnel.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits (provident fund): See source of funds (provident fund) under Old Age, Disability, and Survivors.

Self-employed person

Cash sickness and maternity benefits: Not applicable.

Medical benefits (provident fund): See source of funds (provident fund) under Old Age, Disability, and Survivors.

Employer

Cash sickness and maternity benefits: The total cost.

Medical benefits (provident fund): See source of funds (provident fund) under Old Age, Disability, and Survivors.

Government

Cash sickness and maternity benefits: None.

Medical benefits (provident fund): See source of funds (provident fund) under Old Age, Disability, and Survivors. Subsidizes public health care services from general revenues.

Qualifying Conditions

Cash sickness benefits (employer liability): A registered medical practitioner or dentist must provide medical certification.

Cash maternity benefits (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.

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. May be paid for up to 60 days if the illness requires hospitalization, regardless of the length of service.

Maternity benefit (employer liability): The insured's wage or the rate set by the Minister of Labour, whichever is greater, is paid for at least 60 days.

Workers' Medical Benefits

Medical benefits (provident fund): Fund members may draw down a portion of their account balance to cover the cost of medical care. See cash benefits for insured workers (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

Cash maternity benefits: Ministry of Human Resources (<http://www.mohr.gov.my/>) provides general supervision.

Medical benefits: Ministry of Health (<http://www.moh.gov.my/>) provides general supervision.

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 law: 1969 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees and public-sector employees not covered by a separate public-sector system.

Exclusions: Household workers, spouses of business owners, 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: Not applicable.

Employer: 1.25% of monthly payroll, according to 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: There is no minimum qualifying period.

Temporary disability benefit: Must be certified by a medical doctor to be unfit for work for at least four days.

Temporary Disability Benefits

80% of the insured's average daily wage in the six months before the disability began is paid during the employee's medical leave.

The minimum daily benefit is 30 ringgits.

The maximum daily benefit is 105.33 ringgits.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 90% of the insured's average daily wage in the six months before the disability began is paid.

The minimum daily benefit is 30 ringgits.

The maximum daily 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 pension is paid according to the assessed degree of disability.

The minimum daily benefit for a permanent partial disability is 30 ringgits.

If the disability is assessed as less than 20%, the insured can request the benefit as a lump sum. If the disability is at least 20%, the insured is paid monthly, and may request up to 20% of the benefit as a lump sum.

Benefit adjustment: Benefits are adjusted according to 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: 60% of the full daily benefit is paid to the widow (the widower if previously the insured's dependent) and 40% to unmarried children (60% to full orphans) younger than age 21 (until the completion of a graduate degree, no limit if disabled).

The full daily benefit is 90% of the insured's average daily wage in the six months before death.

The spouse's pension continues upon remarriage.

Other eligible survivors: If there are no other eligible survivors, 40% of the full daily benefit is paid to parents (grandparents if the parents are deceased) and 30% to unmarried dependent siblings younger than age 21.

The minimum daily survivor benefit is 30 ringgits.

The maximum daily survivor benefit is 118.50 ringgits.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and the social insurance system's finances.

Funeral grant: Up to 1,500 ringgits is paid to the person who paid for the funeral. The benefits are paid (in order of priority) to the deceased's surviving spouse, orphans, or parents.

Benefit adjustment: Benefits are adjusted according to 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) (<http://www.perkeso.gov.my/>), managed by a tripartite governing board, administers contributions and benefits and contracts with health care providers for medical services.

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, including self-employed persons.

Exclusions: Certain casual workers.

Source of Funds

Insured person: 7% of earnings.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Self-employed person: 14% of 75% of gross income.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Employer: 7% of payroll; small business employers contribute 14% of twice the salary of the highest-paid employee.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with one quarter of coverage for each year after June 30, 1968 (or since age 21 if younger than age 21 on June 30, 1968).

A minimum pension is paid with at least 12 quarters of coverage.

Early pension: Age 55 with at least 80 quarters of coverage.

Deferred pension: The pension may be deferred.

Retirement is not necessary.

Earnings test: The pension may be reduced if the pensioner continues to work from age 60 to 62.

Old-age grant: Age 60 and does not meet the coverage requirements for the old-age pension.

Old-age benefits are payable abroad to noncitizens for up to six months; may be paid for longer under reciprocal agreement.

Disability pension: Must have an incapacity for usual work and at least one quarter of coverage for each year after June 30, 1968 (or since age 21, if younger than age 21 on June 30, 1968), with at least 12 quarters of coverage including at least six quarters of coverage in the last 40 quarters before the disability began.

Earnings test: The pension may be reduced if the insured continues to work.

One or more doctors appointed by the Social Security Administration assesses the degree of disability at least once every three years.

The pension is suspended if the pensioner recovers or fails to report for a required medical examination.

Disability grant: Must be assessed with an incapacity for usual work and not meet the coverage requirements for the disability pension.

Disability benefits are payable abroad to noncitizens for up to six months; may be paid for longer under reciprocal agreement.

Survivor pension: The deceased had one quarter of coverage for each year after June 30, 1968 (or since age 21, if younger than age 21 on June 30, 1968), or at least six quarters of coverage in the 40 quarters before death.

Eligible survivors include a widow(er) of any age and orphans younger than age 18 (age 22 if a full-time student, no limit if disabled before age 22).

Earnings test: The survivor pension may be reduced if the survivor continues to work.

Survivor grant: Paid when all eligible survivors no longer qualify for a survivor pension as a result of death, remarriage, or age.

Survivor benefits are payable abroad to noncitizens for up to six months; may be paid for longer under reciprocal agreement.

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.

Early pension: The pension is reduced by 0.5% for each month the pension is taken before the normal retirement age.

Deferred pension: The pension is increased by 0.5% for each month the pension 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.

Old-age grant: A lump sum of 4% of the insured's cumulative covered earnings is paid.

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.

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.

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.

Disability grant: A lump sum of 4% of the insured's cumulative covered earnings is paid.

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 Benefits

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.

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.

Earnings test: The pension is reduced by US\$1 for every US\$3 of earnings above US\$1,500 a quarter.

All survivor pensions combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

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.

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.

Administrative Organization

Marshall Islands Social Security Administration (<http://www.rmimissa.org/>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1991 (health fund).

Current law: 2002 (health fund administration).

Type of program: Social insurance system. Medical benefits only.

Coverage

Gainfully employed persons, including self-employed persons.

Exclusions: Certain casual workers.

Source of Funds

Insured person: 3.5% of earnings.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Self-employed person: 7% of 75% of gross income.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Employer: 3.5% of payroll; small business employers contribute 7% of twice the salary of the highest-paid employee.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Government: None; 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, including self-employed persons earning at least US\$10,000 a year or with at least one employee (small businesses).

Voluntary coverage for self-employed persons earning less than US\$10,000 a year.

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 earnings.

The minimum earnings used to calculate contributions are US\$300 a quarter.

The maximum earnings used to calculate contributions are US\$7,000 (rising by US\$1,000 every five years until reaching US\$10,000 in 2028) a quarter.

Self-employed person: 5% of business annual gross revenue for the previous calendar year or 5% of twice the 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 earning less than US\$10,000 a year.

The maximum earnings used to calculate contributions are US\$7,000 (rising by US\$1,000 every five years until reaching US\$10,000 in 2028) a quarter.

Employer: 7.5% of twice the salary of the highest-paid employee per quarter.

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 US\$2,500 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, if younger than age 21 in June 1968) up to age 60.

Early pension (not earnings tested): Aged 60 to 64 and meets the contribution requirements for an old-age pension. Retirement is not necessary.

The 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 lump-sum benefit: Paid to insured citizens of Micronesia who do not meet the contribution requirements for the old-age pension at the normal retirement age.

The lump-sum benefit 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, and have at least 45 quarters of coverage (including 20 in the last 25 quarters) and 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, if younger than age 21 in June 1968) until becoming disabled.

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.

Dependent disabled child benefit: Paid to a dependent child disabled before age 22 when an insured person eligible for a disability pension dies. The benefit may continue as long as the disability exists.

Disability benefits are 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 a total of at least 50 quarters of coverage and US\$2,500 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, if younger than age 21 in June 1968) until death.

Eligible survivors include the insured's spouse and dependent, unmarried children younger than age 18 (age 22 if a student, no limit if the child was disabled before age 22).

The spouse's pension ceases on remarriage, and the orphan's pension ceases on adoption.

The 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 lump-sum benefit: If the survivor pension is less than 4% of the deceased's cumulative covered earnings, a lump sum is paid to eligible survivors.

The lump-sum survivor benefit 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 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 exceeding 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 earnings exceeding US\$300 a quarter.

Early pension (not earnings tested): 50% of the full monthly old-age pension is paid.

Benefit adjustment: Benefits are adjusted according to changes in the earnings test.

Old-age lump-sum benefit: 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 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 exceeding 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

Spouse's pension (earnings tested): 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 earnings exceeding US\$300 a quarter.

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 (earnings tested): 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 earnings exceeding US\$300 a quarter.

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 according to changes in the earnings test.

Survivor lump-sum benefit: 4% of the deceased's total cumulative covered earnings is paid (reduced by the amount of any benefits paid to the insured and his or her eligible dependents).

Administrative Organization

Federated States of Micronesia Social Security Administration (<http://www.fm/fsmss/>) administers the program.

Nepal

Exchange rate: US\$1.00 = 108.15 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1962 (provident fund), 1994 (old-age allowance), and 2011 (social security fund).

Type of program: Provident fund and social assistance system.

Note: Additional cash benefits are provided to Nepalese citizens based on ethnicity and geographic location.

Government employees and their widow(er)s receive a non-contributory monthly pension in addition to the provident fund benefit.

The 2011 law established a Social Security Fund Secretariat to administer a contributory social insurance scheme covering old-age, disability, unemployment, and various other insurance programs. Public- and private-sector employees already contribute 1% of earnings to the fund, but no benefits have been introduced.

Coverage

Provident fund: Government employees.

Voluntary coverage for firms with 10 or more employees.

Exclusions: Self-employed persons, temporary workers, part-time workers, and household workers.

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. (Employers may make additional voluntary contributions for employees.)

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.

The benefit may be deferred for up to six years after retirement.

Loan scheme: Loans are provided from the fund member's account to help finance the cost of housing, education, and other needs. The qualifying conditions vary according to the nature of the loan.

Old-age allowance (social assistance): Aged 70 or older (aged 60 or older for Dalits and residents of Karnali Zone).

Personal accident insurance (provident fund): Paid for the partial or permanent disability or accidental death of the fund member.

Disability pension (social assistance): Aged 16 or older and assessed as blind or having lost the use of feet or hands.

Survivor benefit (provident fund): Paid when a fund member dies.

Funeral grant (provident fund): Paid when a fund member dies.

Survivor allowance (social assistance): Paid to Nepalese widows aged 60 or older who satisfy a means test (no personal income, no family support, and no survivor pension as a widow) and for Dalit children or children younger than age 5 from the Humla district.

Old-Age Benefits

Old-age benefit (provident fund): A lump sum of employer and employee contributions plus 6.75% interest a year is paid.

An annual bonus based on the fund's operating profit is credited to each member's account.

Loan scheme: The maximum amount that may be borrowed and the maximum borrowing period vary according to 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 (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.

Permanent Disability Benefits

Personal accident insurance (provident fund): A lump sum of 125,000 rupees is paid for a total disability.

Partial disability: A lump sum of 10,000 rupees to 25,000 rupees is paid according to the assessed degree of disability.

Disability pension (social assistance): 2,000 rupees a month is paid for a total disability and 300 rupees a month for a partial disability.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of 150,000 rupees (civil servants) or 40,000 rupees to 75,000 rupees (military and police personnel) is paid to a named survivor or heir. If there is more than one named survivor, the amount is split equally.

Funeral grant (provident fund): A lump sum of 30,000 rupees is paid.

Personal accident insurance (provident fund): A lump sum of 125,000 rupees is paid.

Survivor allowance (social assistance): 2,000 rupees a month is paid to widows aged 60 or older; 300 rupees for each child for up to two children.

Administrative Organization

Provident fund: Employees' Provident Fund (<http://web.epfnepal.com.np/>), an autonomous body under the general supervision of the Ministry of Finance (<http://www.mof.gov.np/>) and managed by a board of directors, administers the program.

Social assistance: Ministry of Federal Affairs and Local Development (<http://www.mofald.gov.np/>) administers the programs.

Local Village Development Committees pay benefits.

Sickness and Maternity

Regulatory Framework

First and current laws: 1962 (provident fund), 1974 (employer-provided medical benefits), 1992 (labor law), and 1993 (labor regulations).

Type of program: Provident fund, employer-liability, universal, and social assistance system.

Coverage

Cash sickness and maternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Birth grant and medical benefits (provident fund): Government employees.

Exclusions: Self-employed persons, temporary workers, part-time workers, and household workers.

Medical benefits (employer liability): Private-sector employees.

Exclusions: Self-employed persons.

Medical benefits (universal): Citizens of Nepal.

Source of Funds

Insured person

Provident fund: See source of funds under Old Age, Disability, and Survivors.

Employer-liability system: None.

Universal and social assistance system: None.

Self-employed person

Provident fund: Not applicable.

Employer-liability system: Not applicable.

Universal and social assistance system: None.

Employer

Provident fund: See source of funds for Old Age, Disability, and Survivors.

Employer-liability system: The total cost.

Universal and social assistance system: None.

Government

Provident fund: None.

Employer-liability system: None.

Universal and social assistance system: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have worked for the employer for at least one continuous year before the incapacity began.

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

Birth grant and medical benefits (provident fund): Must be currently contributing.

Medical benefits (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): 50% of the employee's wages is paid for up to 15 days a year.

Maternity benefit (employer liability): 100% of the employee's wages is paid for 52 days before or after childbirth for up to two births (may be paid for more than two births if the child does not survive).

Birth grant (provident fund): A lump sum of 7,500 rupees is paid for up to two births.

Workers' Medical Benefits

Medical benefits (provident fund): Up to 25,000 rupees or 50% of medical expenses, whichever is lower, is reimbursed for standard treatment; up to 50,000 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.

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.

Dependents' Medical Benefits

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

Administrative Organization

Provident fund: Employees' Provident Fund (<http://web.epfnepal.com.np/>), an autonomous body under the general supervision of the Ministry of Finance (<http://www.mof.gov.np/>) and managed by a board of directors, administers the program.

Employer-liability system: Ministry of Labour and Employment (<http://www.dol.gov.np/>) provides general supervision.

Universal and social assistance system: Ministry of Health and Population (<http://www.mo hp.gov.np/>) provides general supervision and administers the programs.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 1992 (work injury).

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

Coverage

Employees of firms with 10 or more employees.

Exclusions: Self-employed persons and household workers.

Special system for miners.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provides benefits directly or pays insurance premiums.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

50% of earnings (100% if hospitalized) is paid from the first day of incapacity for up to a year.

An approved doctor assesses the degree of disability, according to a schedule in law.

Permanent Disability Benefits

A lump sum of five years of the insured's earnings is paid for a total disability (100%).

Partial disability: A percentage of the total disability lump sum is paid according to 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 three years of the deceased's earnings is paid to a dependent survivor.

Administrative Organization

Labour and Employment Promotion Department, under the Ministry of Labour and Employment (<http://www.dol.gov.np/>), enforces the law.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 1992 Labor Act requires employers to pay lump-sum severance benefits to laid-off employees of one month of wages for each year of service in all firms with 10 or more employees.

The 1993 Labor Rules require employers in firms with 10 or more employees to pay a cash benefit to workers with at least three years of employment when they retire or resign (50% of monthly wages is paid for each of the first seven years of service, 66% for each year from eight to 15 years, and 100% for each year exceeding 15 years).

The employee may choose between a cash benefit and a lump sum.

New Zealand

Exchange rate: US\$1.00 =
1.41 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), and 1936 (disability pension).

Current law: 1964 (social security), implemented in 1965.

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): 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 proportional to the length of residence in New Zealand, according to reciprocal agreements and domestic legislation.

Old-age assistance benefits (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, 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 (supported living payment) may be payable abroad temporarily in certain circumstances.

Caregiver allowance (supported living payment, income tested): Paid to citizens or permanent residents aged 18 or older (aged 16 to 17 in 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 (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.

Survivor pension (job seeker support): Paid to a widow with no children or whose youngest child is aged 14 or older or to a widower whose youngest child is aged 14 or older. Must be available for full-time or part-time work and be a citizen or permanent resident aged 19 or older with at least two years of residence.

Survivor pension (sole parent support): Paid to a widow(er) whose youngest child is younger than age 14. Must participate in employment training or job placement seminars (if the youngest child is younger than age 3) or seek part-time work of at least 20 hours a week (if the youngest child is aged 3 to 13). Must be a citizen or permanent resident aged 20 or older with at least two years of residence.

Orphan's benefit (income tested): Paid to the primary caregiver of an orphan younger than age 18 whose biological or adoptive parents are dead, 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: May be paid to assist with funeral expenses. There is an income and asset test based on the deceased's circumstances before death.

Survivor assistance benefits (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):

NZ\$384.76 (net) a week is paid for a single person living alone, NZ\$355.16 (net) a week if sharing accommodation, or NZ\$591.94 (net) a week for a married, civil-union, or de facto couple living together where both partners qualify for the pension.

The pension may be reduced by NZ\$1 for every NZ\$1 in pension benefits the beneficiary receives from an overseas government.

A pensioner with a spouse or partner who does not qualify for the pension may receive the married rate (NZ\$295.97 (net) a week) with no income test (the partner receives no payment). If the pensioner chooses to include a partner who does not qualify in the calculation of the pension, up to NZ\$562.60 (net) a week is paid, subject to an income test (benefits are reduced by NZ\$0.70 for every NZ\$1 of joint income above NZ\$5,200 (gross) a year).

Benefit adjustment: Benefits are adjusted annually on April 1, according to 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 (means tested): The amount of additional assistance depends on earnings, family situation, living conditions, and other factors.

Permanent Disability Benefits

Disability pension and caregiver allowance (supported living payment, income tested): Up to NZ\$212.54 (net) a week is paid for a single person aged 16 or 17; NZ\$262.64 (net) a week for a single person aged 18 or older; NZ\$231.36 (net) a week for each member of a married, civil-union, or de facto couple, with children or NZ\$218.86 (net) a week for each member of a married, civil-union, or de facto couple without children; NZ\$370.02 (net) a week for a single person with children.

Income test: The benefit is reduced by NZ\$0.30 for every NZ\$1 of gross annual earned income above NZ\$5,200 and by NZ\$0.70 for every NZ\$1 of gross annual earned income above NZ\$10,400. The personal earnings of totally blind persons are exempt.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Disability assistance benefits (means tested): The amount of additional assistance depends on earnings, family situation, living conditions, and other factors.

Survivor Benefits

Survivor pension (job seeker support): Up to NZ\$210.13 (net) a week is paid with no dependent children; up

to NZ\$325.98 (net) a week with dependent children; NZ\$218.86 (net) a week for persons who began receiving a widow's benefit or domestic purposes benefit for widowers before July 15, 2013.

Survivor pension (sole parent support): NZ\$325.98 (net) a week is paid.

Orphan's benefit (income tested): Up to NZ\$204.46 (gross) a week is paid, according to age, for each orphan younger than age 18 (not taxable).

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 (up to NZ\$203.42 (net) a week). (The caregiver's income is not taken into account.)

Funeral grant: Up to NZ\$2,008.76 (gross) is paid to the surviving spouse, partner, or dependent child for funeral costs (not taxable but income and asset tested).

Income test: The survivor pensions (job seeker support and sole parent support) are reduced by NZ\$0.30 for every NZ\$1 of gross annual earned income above NZ\$5,200 and by NZ\$0.70 for every NZ\$1 of gross annual earned income above NZ\$10,400.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Survivor assistance benefits (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 (<http://www.msd.govt.nz/>), administers pensions and benefits through its local offices.

Sickness and Maternity

Regulatory Framework

First law: 1938.

Current laws: 1964 (social security), implemented in 1965.

Type of program: Universal and social assistance system.

Coverage

Cash sickness benefits (job seeker support): Citizens or permanent residents of New Zealand aged 18 or older (aged 19 or older with a dependent child) with at least two years of continuous residence.

Cash maternity benefits (job seeker support): Single female citizens or permanent residents of New Zealand aged 18 or older (aged 19 or older with a dependent child) with at least two years of continuous residence.

Paid parental leave: Female employees or adoptive parents who are legally residing in New Zealand, according to employment and self-employment history. Partial or full entitlement is transferable to a qualifying spouse or partner.

Medical benefits: Legal residents of New Zealand and some other persons according to the 2012 Health and Disability Services Eligibility Direction (such as beneficiaries under reciprocal agreements, refugees, and suspected victims of human trafficking). No residency requirement for subsidized treatment for accidents under the Accident Compensation Corporation.

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, income tested): Must 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: 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 comes into the parent's care.

Medical benefits: Must have legally resided or have a stated intent to remain in New Zealand for at least two years. There is no income test.

Sickness and Maternity Benefits

Sickness benefit (job seeker support): Up to NZ\$210.13 (net) a week is paid if aged 25 or older, single, and with no children; NZ\$175.10 (net) a week if aged 20 to 24, or if aged 18 or 19 and living away from home; NZ\$140.08 (net) a week if aged 18 or 19 and living with a parent.

Up to NZ\$325.98 (net) a week is paid for a single beneficiary with children; up to NZ\$175.10 (net) a week for each member of a married or civil-union couple with children or NZ\$187.60 (net) a week without children.

The benefit is paid after a waiting period of up to two weeks, depending on previous income.

There is no limit on the period of eligibility for the sickness benefit (job seeker support) 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 earned income above NZ\$80 a week for single persons without children and for couples; by NZ\$0.30 for every NZ\$1 of gross earned income from NZ\$100 to NZ\$200 a week and by NZ\$0.70 for every NZ\$1 of gross earned income above NZ\$200 a week for single persons with children.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Maternity benefit (job seeker support): 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 earned income above NZ\$80 a week.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Paid parental leave: 100% of the employee's average gross weekly earnings in the best 26 of the last 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.

The maximum weekly benefit is NZ\$527.72 (gross).

Self-employed persons who earn less than the equivalent of 10 hours a week at the highest adult minimum wage receive the minimum benefit.

The minimum weekly benefit for self-employed persons is NZ\$152.50 (gross).

Benefit adjustment: The maximum benefit is adjusted annually on July 1, according to 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, according to 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, according to 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 the insured. Free general practitioner care is provided for children up to age 13; free dental care for children up to age 18. No reimbursement for children's eyeglasses (aged 5 or younger).

Special subsidies are provided for low-income families or those who need intensive medical care.

Administrative Organization

Ministry of Social Development (Work and Income) (<http://www.msd.govt.nz/>) administers cash benefits through its service centers.

Ministry of Social Development (Community Services Card Service Center) administers Community Services Cards.

Ministry of Health (Sector Services) (<http://www.health.govt.nz/>) administers medical benefits.

Inland Revenue Department (<http://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, 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: There is no minimum qualifying period. Must 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): 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.

For work-related personal injuries, the employer pays for the first week of incapacity. The benefit is paid for as long as a certified incapacity lasts or up to age 65 (when New Zealand superannuation is paid). Claimants aged 65 or

older who are eligible for weekly compensation can receive the benefit for up to 12 months after the date they were first eligible for weekly compensation or the date they became eligible for New Zealand superannuation, whichever is later.

The minimum weekly benefit for incapacitated full-time workers is NZ\$488 (gross).

The maximum weekly benefit is NZ\$1,908.50 (gross).

Earnings test: The benefit is reduced by NZ\$1 for every NZ\$1 of earnings above 20% of the worker's weekly earnings.

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 according to changes in the labor cost index.

Permanent Disability Benefits

Permanent disability pension

Lump-sum payment: A lump sum of NZ\$3,345.06 (gross) (assessed incapacity of 10%) to NZ\$133,802.28 (gross) (assessed incapacity of at least 80%) is paid. Assessment for entitlement begins two years after the injury occurred or occupational disease began, or once the condition stabilizes, whichever is earlier.

Independence allowance: NZ\$191.36 (gross) (assessed incapacity of 10%) to NZ\$1,148.81 (gross) (assessed incapacity of at least 80%) is paid quarterly for any long-term incapacity resulting from an injury suffered before April 1, 2002. There is no limit to duration. The allowance is paid in addition to other cash assistance.

Medical practitioners assess the degree of incapacity.

Benefit adjustment: Benefits may increase if the initial assessed level of incapacity increases.

Workers' Medical Benefits

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 benefit: 60% of the weekly benefit the deceased would have received for a total incapacity is paid. The benefit is paid for up to five years, the date the deceased's youngest child reaches age 18, or the date that the spouse no longer cares for the deceased's children younger than age 18 or any other eligible dependent, whichever is latest. (The spouse can choose between survivor benefits under superannuation or work injury.)

Orphan's benefit: 20% of the weekly 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: 20% of the weekly benefit the deceased would have received for a total incapacity is paid to other dependents with average weekly earnings over a 12 month-period lower than the minimum full-time earner rate.

All survivor benefits combined must not exceed 80% of the deceased's weekly earnings, up to a maximum.

Survivor's grant: A lump sum of NZ\$6,455.40 (gross) is paid to a spouse; NZ\$3,227.72 (gross) to each child younger than age 18 or other dependent.

Child care: NZ\$137.27 (gross) a week is paid for one child; NZ\$82.35 (gross) each a week for two children; NZ\$192.18 (gross) a week for three or more children.

Funeral grant: A lump sum of up to NZ\$6,021.11 (gross) is paid to a named survivor.

Administrative Organization

Ministry of Business, Innovation, and Employment (<http://www.mbie.govt.nz/>) oversees the program and legislation.

New Zealand Treasury (<http://www.treasury.govt.nz/>) monitors the performance of the Accident Compensation Corporation.

Accident Compensation Corporation (<http://www.acc.co.nz/>) administers 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 aged 18 or older (aged 19 or older with a dependent child) with at least two years of continuous residency.

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 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): Up to NZ\$210.13 (net) a week is paid if aged 25 or older, single, and with no children; NZ\$175.10 (net) a week if aged 20 to 24 or if aged 18 or 19 and living away from home; NZ\$140.08 (net) a week if aged 18 or 19 and living with a parent.

Up to NZ\$325.98 (net) a week is paid if single with children; up to NZ\$187.60 (net) a week for each member of a married, civil-union or de-facto couple with children or NZ\$175.10 (net) a week without children.

The benefit 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\$0.70 for every NZ\$1 of gross earned income above NZ\$80 a week for beneficiaries who are not single parents. For single parents, the benefit is reduced by NZ\$0.70 for every NZ\$1 of gross earned income above NZ\$100 a week; by NZ\$0.30 for every NZ\$1 of income from \$100 to \$200 a week; and by NZ\$0.70 for every NZ\$1 of income above \$200 a week.

There is no limit on the period of eligibility for the unemployment benefit (job seeker support) but the beneficiary must reapply every 52 weeks.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Administrative Organization

Service Line Work and Income (<https://www.workandincome.govt.nz/>), under the Ministry of Social Development (<http://www.msd.govt.nz/>), administers benefits through its service centers.

Family Allowances

Regulatory Framework

First and current laws: 1964 (social security), implemented in 1965; 2004 (taxation), implemented in 2005; 2007 (income tax and tax credits), implemented in 2008; and 2014 (parental tax credits), to be implemented in 2015.

Type of program: Universal and social assistance system.

Note: It is possible to be eligible for more than one tax credit and allowance.

Coverage

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: Paid to a single parent aged 19 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 dependent children. Must have at least two years of continuous residence.

Job seeker support for sole parents: Paid to a single parent aged 19 or older with a dependent child aged 15 to 17. Must be available for full-time work. Must have at least two years of continuous residency.

Emergency maintenance allowance: Paid to single parents who are ineligible for the sole parent support, jobseeker support, supported living payment, youth payment, or young parent payment, and who would experience hardship without the benefit.

Child disability allowance: Paid to the principal caregiver of a dependent child with a serious disability. The benefit is not income or asset tested.

Unsupported child's benefit: The child must be younger than age 18 and 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.

Young parent payment (income tested): Paid to parents aged 16 to 18 with a dependent child or 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.

Youth payment (income tested): 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: Paid to families with dependent children aged 17 or younger (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 (income tested): Paid to families with dependent children aged 17 or younger (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 (income tested): Paid to working families with dependent children aged 17 or younger (age 18 if a student) with annual income less than NZ\$23,764 (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.

Parental tax credit (income tested): Paid to working families on the birth of a child for eight weeks. The credit is paid to families who qualify for the family tax credit, the in-work tax credit, or both, but not to parents claiming paid parental leave, or receiving superannuation or income-tested benefits. The principal caregiver or the child must meet a residence test.

Family Allowance Benefits

Sole parent support and job seeker support for sole parents: NZ\$325.98 (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\$ of gross annual earned income above NZ\$5,200 and by NZ\$0.70 for every NZ\$1 of gross annual earned income above NZ\$10,400.

Emergency maintenance allowance: NZ\$325.98 (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 earned income above NZ\$5,200 and by NZ\$0.70 for every NZ\$1 of gross annual earned income above NZ\$10,400.

Child disability allowance: NZ\$46.49 (gross) a week is paid. There is no income test.

Unsupported child's benefit: Up to NZ\$204.46 (gross) a week is paid for each unsupported child younger than age 18, according to age.

Young parent payment (income tested): Up to NZ\$325.98 (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 \$211.96 a week.

Youth payment (income tested): NZ\$175.10 (net) a week is paid.

Income test: The benefit is reduced by NZ\$1 for every NZ\$1 of additional income above \$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, according to changes in the consumer price index for the previous year.

Family tax credit (income tested): Up to NZ\$101.98 (gross) a week is paid for the first child and up to NZ\$91.25 (gross) a week for each additional child, depending on the age of the children.

Income test: The total benefit is reduced by NZ\$0.2225 for every NZ\$1 of gross annual earned income above NZ\$36,350.

In-work tax credit (income tested): Up to NZ\$72.50 (gross) a week is paid for up to three 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 earned income above NZ\$36,350.

Minimum family tax credit (income tested): A guaranteed gross income for working families of NZ\$23,764 a year is paid.

Parental tax credit (income tested): Up to NZ\$220 (gross) a week for each child is paid for the first ten weeks after the birth or adoption of a child.

Income test: The total benefit is reduced by NZ\$0.2225 for every NZ\$1 of gross earned income above an income threshold determined by the number of dependent children in the family.

Benefit adjustment: The family tax credit is automatically adjusted when the cumulative increase in the consumer price index reaches 5%. The in-work tax credit and the parental tax credit are subject to periodic review; the minimum family tax credit is reviewed annually; and all three are adjusted at the discretion of the government.

Administrative Organization

Ministry of Social Development (Work and Income) (<http://www.msd.govt.nz/>) administers allowances through its service centers. It also administers family tax credits for beneficiaries with gross annual income below NZ\$36,350.

Inland Revenue Department (<http://www.ird.govt.nz/>) administers the in-work tax credit, minimum family tax credit, parental 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.

Coverage

Citizens of Oman employed in the private sector under a permanent work contract or working in one of the Gulf Cooperation Council countries (Bahrain, Kuwait, Qatar, Saudi Arabia, or United Arab Emirates).

Voluntary coverage for Omani citizens working abroad and self-employed persons working in Oman.

Exclusions: Foreign nationals and household workers.

Source of Funds

Insured person: 7% of monthly salary.

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 varies according to income: 6.5% of declared monthly income from 225 rials to 249 rials; 8.5% from 250 rials to 399 rials; 11% from 400 rials to 599 rials; 12% from 600 rials to 799 rials; 13% from 800 rials to 999 rials; 14% from 1,000 rials to 1,199 rials; 15% from 1,200 rials to 1,499 rials; and 16% 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 monthly 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 monthly salary. For self-employed persons, 13.5% of the self-employed person's declared

monthly income from 225 rials to 249 rials; 11.5% from 250 rials to 399 rials; 9% from 400 rials to 599 rials; 8% from 600 rials to 799 rials; 7% from 800 rials to 999 rials; 6% from 1,000 rials to 1,199 rials; 5% from 1,200 rials to 1,499 rials; and 4% 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 paid contributions (men) or age 55 with at least 120 months of paid contributions (women).

Early pension: Aged 45 to 59 with at least 240 months (men) or 180 months (women) of paid contributions.

End-of-service benefit: Age 60 (men) or age 55 (women) with at least 12 months but less than 180 months (men) or 120 months (women) of paid contributions.

End-of-service grant: The insured meets the qualifying conditions for the old-age pension or the end-of-service benefit.

Disability pension: Must have at least six months of paid contributions before the disability began or at least 12 months of contributions including the three months immediately before the disability began.

Survivor pension: The deceased had at least six months of paid contributions immediately before death or 12 months of contributions including the three months immediately before death.

Eligible survivors include widow(er)s, children, and dependent parents, brothers, and sisters.

The widow(er)'s pension ceases upon remarriage and resumes if the surviving spouse divorces or is widowed.

Orphan's pension: Paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters of any age.

The orphan's pension for daughters ceases upon marriage and resumes if the orphaned daughter divorces or is widowed.

Marriage grant: Paid to an orphaned daughter upon marriage.

Funeral grant: Paid when the insured dies.

Death grant: Paid when the insured 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 monthly wage in the last five years of employment.

The minimum monthly pension is 202.50 rials.

The maximum monthly pension is 80% of the insured's pensionable salary.

Early pension: A reduced pension is paid according to 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).

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 subsequent year of contributions is paid.

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. The grant is paid in addition to the old-age pension or the end-of-service benefit.

Permanent Disability Benefits

Disability pension: 50% of the insured's earnings when the disability began or the old-age pension the insured would have been entitled to receive, whichever is greater, is paid.

Survivor Benefits

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.

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.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Marriage grant: A lump sum of 15 times the orphan's pension is paid.

Funeral grant: A lump sum of the last three months of the deceased's salary or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid, up to 1,000 rials.

Death grant: A lump sum of the last three months of the deceased's salary or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, 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.

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 under a permanent work contract.

Exclusions: Foreign nationals, household workers, and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's current 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 disability, 75% of the insured's monthly earnings or the old-age pension the insured would have been entitled to receive, whichever is greater, is paid.

The minimum monthly pension is 202.50 rials.

Partial disability: For an assessed degree of disability of at least 30%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of disability of less than 30%, a lump sum of 36 times the monthly pension is paid.

Survivor Benefits

Spouse's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). If there is more than one widow, the pension is split equally.

The widow(er)'s pension ceases on remarriage and resumes if the surviving spouse divorces or is widowed.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters of any age.

The orphan's pension for daughters ceases on remarriage and resumes if the orphaned daughter divorces or is widowed.

Other eligible survivors: 25% of the old-age or disability pension the deceased received or was entitled to receive is

paid to a dependent father, mother, brothers, and sisters. If there is more than one survivor, the pension is split equally.

If there is no eligible widow(er), orphan, parent, or sibling, that portion of the survivor pension is split among the other survivors, up to 100% of the old-age or disability pension the deceased received or was entitled to receive.

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.

Pakistan

Exchange rate: US\$1.00 = 104.60 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1972, never implemented.

Current law: 1976 (old-age benefits).

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 is available for employees of firms with up to five workers.

Exclusions: Family laborers and self-employed persons.

Special systems for public-sector employees; military and police personnel; and railway employees.

Source of Funds

Insured person: 1% of the minimum wage (none for residents of Sindh province).

The minimum wage is 14,000 rupees a month in the provinces of Punjab, Islamabad, Capital Territory, Sindh, Khyber Pakhtunkhwa, and Balochistan.

Self-employed person: Not applicable.

Employer: 5% of the minimum wage.

The minimum wage is 14,000 rupees a month in the provinces of Punjab, Islamabad, Capital Territory, Sindh, Khyber Pakhtunkhwa, and Balochistan.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men), age 55 (women), or age 50 (miners) with at least 15 years of contributions. Retirement from covered employment is not necessary.

Early pension (except in Sindh province): Age 55 (men) or age 50 (women) with at least 15 years of contributions.

Old-age grant: Age 60 (men), age 55 (women), or age 50 (miners) with at least two years but less than 15 years of contributions.

Disability pension: Must be assessed with a 67% loss in earning capacity and have at least 15 years of contributions or at least five years of contributions including three of the last five years.

Survivor pension: The deceased had at least 36 months of contributions or received or was entitled to receive an old-age or disability pension at the time of death.

In order of priority, eligible survivors include spouses, children younger than age 18 (no limit if disabled or for unmarried daughters), the deceased's parents, and other dependents. The surviving spouse must have been married to the deceased before the deceased reached the minimum pensionable 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 that the pension is taken before the normal retirement age.

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

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: 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.

Survivor Benefits

Survivor pension: 100% of the minimum 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 are no eligible orphans and if the surviving spouse dies within five years of first receiving the survivor pension, the survivor pension is paid to the deceased's surviving parents or other dependents for up to five years after the death of the insured's spouse (or within five years after the death if there is no surviving spouse).

The minimum monthly survivor pension is 5,250 rupees.

Administrative Organization

Ministry of Overseas Pakistanis and Human Resource Development (<http://www.ophrd.gov.pk/>) 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: Employer-liability (cash benefits) and social insurance (medical benefits) 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

Cash benefits (employer liability): Employed persons in the public and private sectors.

Medical benefit (social insurance): Private-sector employees and household workers with monthly earnings up to 15,000 rupees (18,000 rupees in Punjab province).

Eligibility for benefits does not cease on leaving covered employment.

Exclusions: Family laborers and 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

Cash benefits (employer liability): None.

Medical benefits (social insurance): None.

Self-employed person

Cash benefits (employer liability): Not applicable.

Medical benefits (social insurance): Not applicable.

Employer

Cash benefits (employer liability): The total cost.

Medical benefits (social insurance): See source of funds under Work Injury.

Government

Cash benefits (employer liability): None.

Medical benefits (social insurance): None.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have at least 90 days of contributions in the last six months.

Cash maternity benefits (employer liability): Must have at least 180 days of contributions in the last 12 months and must have been employed for at least four months 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 (employer liability): 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 (employer liability): 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: Social security facilities 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 a total of 12 weeks.

Dependents' Medical Benefits

Social security facilities 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 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 15,000 rupees (18,000 rupees in Punjab province).

Exclusions: Family laborers and self-employed persons.

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: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 6% of monthly payroll.

The employer's contributions also finance Sickness and Maternity benefits.

Employer liability: The total cost.

Government

Social insurance: None.

Employer liability: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (social insurance): 60% of earnings (100% in Punjab and Sindh) is paid for up to 180 days.

Temporary disability benefit (employer liability): 50% of 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 (social insurance): For a total disability (loss of earning capacity of 67% or more), 75% of monthly earnings (100% in Punjab) is paid.

Partial disability: Up to 66% of the total disability benefit is paid, according to a schedule in law.

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

Social security facilities 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

Spouse's pension (social insurance): 60% of the total disability pension the deceased received or was entitled to receive is paid to a widow or a needy widower with a disability.

Orphan's pension (social insurance): 20% of the total 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 (social insurance): If there is no eligible widow(er) or orphan, 20% of the total disability pension the deceased received or was entitled to receive is paid to each dependent parent.

Pakistan

All survivor benefits combined must not exceed 100% of the total disability pension the deceased received or was entitled to receive.

Death grant (social insurance): A lump sum of 30 days of sickness benefit is paid.

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, and 500,000 rupees in Sindh) is paid.

Iddat grant: The deceased's last full daily wage is paid for 130 days to widows or divorced women.

Administrative Organization

Social insurance: Provincial Labour Department provides general supervision.

Provincial Employees' Social Security Institutions in each province administer contributions and benefits.

Employer liability: Workmen's compensation commissioners in each province provide general supervision.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The labor code requires employers with 20 employees or more to provide a severance payment of the insured'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

Citizens of Pakistan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

BISP family allowance (means tested): Paid to needy families.

BISP child education benefit (means tested): Paid to families with children aged 5 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%.

PBM child education benefit (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

BISP family allowance (means tested): 4,700 rupees a quarter is paid.

BISP child education benefit (means tested): 750 rupees a quarter is paid for each child.

PBM child education benefit (means tested): 300 rupees a month is paid to families with one child; 600 rupees a month to families with at least two children.

Administrative Organization

The Benazir Income Support Program (<http://www.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, and 2013 (social security reform).

Type of program: Social insurance system.

Coverage

Gainfully employed persons and some 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 annual gross income of less than US\$300 a quarter.

Source of Funds

Insured person: 6% of earnings.

The maximum earnings used to calculate contributions are US\$6,000 (rising to US\$8,000 on October 1, 2017) a quarter.

Self-employed person: 12% of twice the salary of his or her highest-paid employee (12% of one-quarter of gross annual earnings with no employees).

The maximum earnings used to calculate contributions are US\$6,000 (rising to US\$8,000 on October 1, 2017) a quarter.

Employer: 6% of payroll.

The maximum earnings used to calculate contributions are US\$6,000 (rising to US\$8,000 on October 1, 2017) a quarter.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 62 (rising to age 63 on October 1, 2020) with at least 38 quarters of coverage.

Earnings test: From the normal retirement age up to age 65, 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: Assessed as incapable of substantial gainful activity due to a physical or mental disability that is likely to last at least a year or result in death. Must have one quarter of coverage for each year after June 1968 (or since age 21, if younger than age 21 in June 1968) with at least 12 quarters of coverage; at least eight quarters of coverage in the last 13 quarters; or a total of at least 120 quarters of coverage at the time the disability began.

Earnings test: For pensioners 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, if younger than age 21 in June 1968) 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) who was married to the deceased at the time of death and unmarried children younger than age 18 (age 22 if a student) who were dependent on or living with the deceased. Employed widow(er)s younger than age 60 must meet an earnings test.

Earnings test: For a widow(er) younger than age 59, employment may continue and a reduced pension is paid. From age 59, there is no penalty for continuing to work.

The survivor pension is payable abroad under reciprocal agreement.

Survivor lump-sum benefit: 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 old-age pension is reduced by US\$1 for every US\$3 of earnings above US\$3,000 a quarter until the insured reaches age 65.

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 disability 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

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 maximum monthly spouse's pension is US\$148.

Earnings test: The spouse's pension is reduced by US\$1 for every US\$3 of earnings above US\$3,000 a quarter until the widow(er) reaches age 59.

The spouse's pension ceases upon remarriage if the widow(er) is younger than 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 orphan younger than age 18 (age 22 if a student; no limit if disabled before age 22).

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 lump-sum benefit: A lump sum is paid and split equally among eligible survivors.

Administrative Organization

Palau Social Security System Administration (<http://www.roppsa.org/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First and current law: 2010 (health care financing).

Type of program: Social insurance and individual account system (medical benefits only).

Coverage

Employed persons.

Voluntary coverage for unemployed persons; self-employed persons with no employees and with quarterly earnings up to US\$1,300; and dependents of beneficiaries of government-subsidized National Health Insurance.

Source of Funds

Insured person

National health insurance (social insurance): None.

Medical savings account (individual account): 2.5% of monthly earnings.

The insured's contributions are paid quarterly.

Self-employed person

National health insurance (social insurance): US\$40.95 with earnings up to US\$1,300 a quarter; 2.25% of earnings with earnings greater than US\$1,300 but less than US\$10,000 a quarter; and 5% of earnings with earnings of at least US\$10,000 a quarter.

The self-employed person's contributions are paid quarterly.

Medical savings account (individual account): A minimum deposit of US\$10.

Employer

National health insurance (social insurance): 2.5% of monthly payroll.

The employer's contributions may be paid on a biweekly or quarterly basis.

Medical savings account (individual account): None.

Government:

National health insurance (social insurance): The total cost of health insurance for persons older than age 60, unemployed, or disabled.

Medical savings account (individual account): None.

Qualifying Conditions

There is no minimum qualifying period for persons older than age 60, unemployed or disabled. 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 (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.

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 (individual account): Medical benefits for dependents are the same as those for the insured.

Administrative Organization

National Healthcare Governing Committee provides general supervision.

Palau Social Security System Administration administers the programs.

Papua New Guinea

Exchange rate: US\$1.00 = 3.12 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 noncitizens, self-employed persons, and employed persons in firms with less than 15 employees (if their employer agrees to join the fund).

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.

Self-employed person: At least 20 kina a month.

Employer: At least 8.4% of gross monthly payroll. Additional voluntary contributions are possible, up to 15% of gross monthly payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; at any age if permanently emigrating or if unemployed and not contributing for at least three months (partial withdrawal) or at least 12 months (full withdrawal). (If an unemployed fund member has less than 1,000 kina in the account, the total amount can be withdrawn after three months.)

Employment must cease.

Housing drawdown: Younger than age 55 with at least five consecutive years of contributions.

Disability benefit: 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

drawdown payments is paid. The benefit is taxable and the insured must pay a 20 kina exit fee. If permanently emigrating, the amount is paid after 12 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 drawn down 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 drawdown payments is paid.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accrued interest minus drawdown payments 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.

Coverage

Private-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have been employed for at least six months.

Cash maternity benefits: No statutory benefits are provided.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 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

Cash sickness benefits: Department of Labor and Industrial Relations provides general supervision.

Employers pay benefits.

Medical benefits: National Department of Health (<http://www.health.gov.pg/>) provides general supervision.

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 a private carrier.

Coverage

Employed persons, including household workers. (Workers are covered while traveling to and from work.)

Exclusions: Self-employed persons and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Pays the total cost of insurance premiums or directly provides benefits to the insured.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

Information is not available.

Permanent Disability Benefits

Permanent disability pension: The weekly pension for a total disability is 80% of average weekly earnings.

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 pension is 18 kina.

The maximum pension is 100% of the insured's earnings or 75 kina plus 10 kina for each dependent child if the insured 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: A percentage of the full pension is paid according to the assessed loss of earnings.

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 grant is 8,750 kina plus 10 kina a week for each dependent child.

The maximum grant is 25,000 kina plus 10 kina a week for each dependent child.

Eligible survivors include all family members (children younger than age 16) who were totally or partially dependent on the deceased's earnings and any person who by custom has a right to share compensation.

The insured'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 administers the program.

Unemployment

Regulatory Framework

Superannuation fund members may draw down a portion of their account balance during periods of unemployment. See Old Age, Disability, and Survivors

Philippines

Exchange rate: US\$1.00 = 47.05 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1954 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Private-sector employees, household workers, and self-employed persons.

Voluntary coverage for Filipino citizens working abroad; insured persons who are no longer eligible for compulsory coverage; and nonworking spouses of insured persons.

Special systems for government employees and military personnel.

Source of Funds

Insured person: 3.63% (rising to 4.13% in May 2017) of gross monthly earnings, according to 31 income classes.

Voluntarily insured persons pay the combined insured person and employer contributions of 11% (rising to 12.5% in May 2017) of gross monthly earnings, according to 31 income classes. The contributions for a voluntarily insured nonworking spouse are based on 50% of the gross monthly earnings of the working spouse.

The minimum monthly earnings used to calculate contributions are 1,000 pesos (5,000 pesos for voluntarily insured overseas workers).

The maximum monthly earnings used to calculate contributions are 16,000 pesos (rising to 20,000 pesos in May 2017).

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

Self-employed person: 11% (rising to 12.5% in May 2017) of gross monthly earnings, according to 31 income classes.

The minimum monthly earnings used to calculate contributions are 1,000 pesos.

The maximum monthly earnings used to calculate contributions are 16,000 pesos (rising to 20,000 pesos in May 2017).

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

Employer: 7.37% (rising to 8.37% in May 2017) of the employee's gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 1,000 pesos.

The maximum monthly earnings used to calculate contributions are 16,000 pesos (rising to 20,000 in May 2017).

The employer's contributions also finance cash sickness and maternity benefits.

Government: Any deficit.

The minimum and maximum monthly earnings used to calculate contributions are periodically adjusted by the Social Security Commission, subject to the approval of the President of the Philippines.

Qualifying Conditions

Old-age pension: 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.

Age 55 for miners who worked underground for at least five years and who are involuntarily unemployed or have ceased self-employment.

For pensioners up to age 65 (age 60 for underground miners), 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 on or before the insured's date of retirement.

Old-age grant: Age 60 with less than 120 months of contributions.

Disability pension: Assessed with a permanent total or partial disability with 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 (permanent total disability): Paid for each of the insured's five youngest unmarried, unemployed children younger than age 21 (no limit if disabled) conceived on or before the date the disability began.

Supplementary allowance: Paid to disability pensioners.

A Social Security System doctor assesses the degree of disability annually.

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.

Disability grant: Assessed with a permanent total or partial disability and has less than 36 months of contributions.

Survivor pension: 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 spouse and up to five dependent, unmarried, unemployed children younger than age 21 (no limit if disabled).

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: 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 spouse and up to five dependent, unmarried, unemployed children under age 21 (no 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: Paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The pension is the highest of: 300 pesos plus 20% of the insured's average monthly covered earnings and 2% of the insured's 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 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 pension.

Partial lump sum: The insured may choose to receive the first 18 monthly 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 insured's old-age pension or 250 pesos, whichever is greater, is paid.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in prices and wages and the financial health of the system, subject to approval by the Social Security Commission.

Old-age grant: A lump sum of employee and employer contributions plus interest is paid.

Permanent Disability Benefits

Disability pension: The pension is the highest of: 300 pesos plus 20% of the insured's average monthly covered earnings and 2% of the insured's 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 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 (permanent total disability): 10% of the insured's disability pension or 250 pesos, whichever is greater, is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability. A lump sum is paid if the insured had less than 12 months of contributions.

Supplementary allowance: 500 pesos a month is paid.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in prices and wages and the financial

health of the system, subject to approval by the Social Security Commission.

Disability grant: For a permanent total disability, a lump sum of the monthly pension the insured would have been entitled to receive multiplied by the number of monthly contributions or 12 times the monthly pension, whichever is greater, is paid.

For a permanent partial disability, a lump sum of the monthly pension the insured would have been entitled to receive multiplied by the number of monthly contributions multiplied by the assessed degree of disability or 12 monthly pensions multiplied by the assessed degree of disability, whichever is greater, is paid.

Survivor Benefits

Survivor pension: 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 benefit ceases on remarriage and the amount is split among the eligible surviving children.

The minimum monthly 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.

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 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 according to changes in prices and wages and the financial health of the system, subject to approval by the Social Security Commission.

Survivor grant: A lump sum of the monthly 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.

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 sickness and maternity benefits: Private-sector employees, household workers, and self-employed persons.

Voluntary coverage for Filipino citizens working abroad; insured persons who are no longer eligible for compulsory 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 sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.25% of the lower limit of the insured's salary bracket, according to 25 salary brackets.

The minimum monthly earnings used to calculate contributions are 8,000 pesos.

The maximum monthly earnings used to calculate contributions are 35,000 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 sickness and maternity 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 sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.25% of the lower limit of the employee's salary bracket, according to 25 salary brackets.

The minimum monthly earnings used to calculate contributions are 8,000 pesos.

The maximum monthly earnings used to calculate contributions are 35,000 pesos.

Government

Cash sickness and maternity benefits: Any deficit.

The minimum and maximum monthly earnings used to calculate contributions are adjusted periodically by the Social Security Commission, subject to the approval of the President of the Philippines.

Medical benefits: 2,400 pesos a year for certain categories of people with low or no income.

The minimum and maximum monthly earnings used to calculate contributions are adjusted periodically by the Philippine Health Insurance Corporation Board.

Qualifying Conditions

Cash sickness benefits: 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. Must provide medical certification.

Cash maternity benefits: 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 conditions 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 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 caesarian birth or an ectopic pregnancy that requires surgery).

Daily covered earnings are the sum of the 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 inpatient and outpatient services that 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 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. Inpatient treatment abroad is reimbursed according to 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

Cash sickness and maternity benefits: Social Security Commission, composed of a tripartite board of representatives from the government, employers, and workers, provides general supervision, management, and regulation.

Employers pay sickness and maternity benefits directly to employees and are reimbursed by the Social Security System. The Social Security System pays benefits directly to self-employed and voluntary members.

Social Security System (<https://www.sss.gov.ph/>) collects contributions and administers benefits.

Medical benefits: Department of Health (<http://www.doh.gov.ph/>) provides policy coordination and guidance.

Philippine Health Insurance Corporation (<http://www.philhealth.gov.ph/>) collects contributions for the medical care program and oversees the provision of benefits. Medical care is provided by accredited providers.

Work Injury

Regulatory Framework

First and current law: 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 firefighters and military, police, and correctional personnel.

Voluntary coverage is not available.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 30 pesos with monthly earnings of at least 14,750 pesos; 10 pesos with monthly earnings below 14,750 pesos.

The Employees' Compensation Commission periodically adjusts the maximum monthly earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

90% of the insured's average daily covered earnings is paid from the first day of disability for a work-related injury or illness 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 six highest months of covered earnings during 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 benefit is 10 pesos.

The maximum daily benefit is 200 pesos.

The benefit is suspended if the beneficiary does not provide a doctor's monthly medical report.

Permanent Disability Benefits

Permanent disability pension: The monthly pension is the permanent disability pension the insured would have received under Old Age, Disability, and Survivors, plus 15%.

The minimum monthly 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.

Supplementary pension (permanent total and partial disability): 575 pesos a month is paid.

The degree of disability is assessed annually by a Social Security 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; appliances; medicine; and skills and entrepreneurial training.

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) earning less than 300 pesos a month.

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 20,000 pesos is paid to the person who paid for the funeral.

Administrative Organization

Department of Labor and Employment (<http://www.dole.gov.ph/>) provides general supervision.

Employees' Compensation Commission (<http://www.ecc.gov.ph/>), under the Department of Labor, initiates and coordinates program policies and determines contribution rates.

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 requires employers to pay severance to employees who are dismissed due to illness, downsizing, or redundancy. The amount is half a month's pay for each year of service if dismissal is due to illness or downsizing; one month's pay for each year of service if dismissal is due to redundancy.

The Public Employment Service Office provides free employment promotion services to unemployed workers.

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.

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 earnings.

Self-employed person: Not applicable.

Employer: 10% of gross payroll.

Government: Contributes as an employer; covers administrative costs and any deficit.

Qualifying Conditions

Old-age pension: Age 60 with 15 years of contributions.

Early pension: Age 40 with 15 years of contributions.

Old-age settlement: Paid if the insured does not meet the contribution requirements for an old-age pension.

Disability pension: Younger than age 60 and assessed with a total incapacity for work.

Survivor pension: The deceased was in covered employment or was a pensioner at the time of death.

Survivor settlement: Paid if the deceased did not qualify for a survivor pension.

Eligible survivors include the widow(er), unmarried daughters and granddaughters of any age, sons and grandsons up to age 21 (age 26 if a full-time student, no limit if disabled), parents, and siblings.

The survivor pension for female survivors ceases upon marriage or remarriage.

Old-Age Benefits

Old-age pension: 5% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector workers) is paid for each year of contributions.

The minimum monthly 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 workers).

The maximum monthly 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 workers).

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 that the pension is taken 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 workers) multiplied by the number of years of contributions or 15 years (20 years for a nonwork-related disability), whichever is greater.

For a work-related disability, a full pension is paid regardless of contributory period.

The minimum monthly 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 workers).

The maximum monthly 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 workers).

Survivor Benefits

Survivor 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 one or more 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).

Qatar

Other eligible survivors: 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.

All survivor benefits combined must not exceed 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/>) provides general supervision.

General Retirement Social Insurance Authority administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1996 (health), 2004 (labor code), and 2013 (health insurance).

Type of program: Employer-liability (cash benefits) and universal (medical benefits) system.

Note: The 2013 health insurance law has been repealed.

Coverage

Cash sickness and maternity benefits (employer liability): Private-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Medical benefits: Citizens of Qatar.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have been employed for at least three months and provide a medical certificate.

Cash maternity benefits (employer liability): Must have been employed with the same employer for at least one year.

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 two weeks; 50% thereafter, up to four additional weeks.

Maternity benefit: 100% of the employee's earnings is paid for 50 days, including at least 35 days after childbirth.

Workers' Medical Benefits

Inpatient, outpatient, and long-term care are provided. 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

Cash benefits

Ministry of Administrative Development, Labor, and Social Affairs provides general supervision and oversight.

Employers provide benefits directly to their employees.

Medical benefits

Ministry of Health (<https://www.moph.gov.qa/>) provides general supervision.

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

There is no minimum qualifying period.

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 (employer liability): For a total disability, a benefit is paid according to Islamic law.

Partial disability: A percentage of the permanent disability benefit is paid according to 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 provides general supervision.

Samoa

Exchange rate: US\$1.00 = 2.46 tala.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1972 (national provident fund).

Type of program: Provident fund and universal (old age) system.

Coverage

Provident fund: Employed persons, including household workers.

Voluntary coverage for self-employed and unemployed persons.

Senior citizens benefit scheme: Citizens and lifelong residents of Samoa.

Source of Funds

Insured person

Provident fund: 7% of gross monthly earnings. Additional voluntary contributions are possible up to 2,000 tala a month.

Senior citizens benefit scheme: None.

Self-employed person

Provident fund: 100 to 2,000 tala a month.

Senior citizens benefit scheme: None.

Employer

Provident fund: 7% of monthly payroll.

Senior citizens benefit scheme: None.

Government

Provident fund: None; contributes as an employer.

Senior citizens benefit scheme: The total cost.

Qualifying Conditions

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: Younger than age 55.

Loan program: Must have a minimum balance of 500 tala.

Senior citizens benefit scheme (universal): Age 65 with at least 90 days of continuous residence immediately before the date of application.

Disability pension (provident fund): Must be assessed with a total incapacity for work in covered employment.

A general medical practitioner assesses the disability.

Survivor pension (provident fund): The deceased was a fund member.

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. A member who has previously withdrawn funds must contribute for at least 24 months before being entitled to this benefit.

Old-Age Benefits

Old-age pension (provident fund): The fund member has three options: purchase an annuity with the total employee and employer contributions plus accrued interest; purchase an annuity with 75% of the total employee and employer contributions plus accrued interest, with the remaining 25% paid as a lump sum; or a lump sum of total employee and employer contributions plus accrued interest taken at age 55.

Annuities are paid every two weeks.

The minimum interest rate is 4% a year.

Benefit adjustment: The old-age pension is adjusted every three years according to an actuarial review.

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 according to the type of loan.

Senior citizens benefit scheme: 135 tala a month is paid. (Senior citizens also receive free health care in public hospitals and free inter-island travel on public seagoing vessels.)

Benefit adjustment: The government periodically reviews the senior citizen benefit.

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; purchase an annuity with 75% of the total employee and employer contributions plus accrued interest, with the remaining 25% paid as a lump sum; or a lump sum of total employee and employer contributions plus accrued interest taken at age 55.

The minimum interest rate is 4% a year.

Annuities are paid every two weeks.

Benefit adjustment: The disability pension is adjusted every three years according to an actuarial review.

Survivor Benefits

Survivor pension (provident fund): The total employee and employer contributions plus accrued interest is split among named survivors according to 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: The survivor pension is adjusted every three years according to an actuarial review.

Death benefit (provident fund): A lump sum of 5,000 tala is paid.

Benefit adjustment: The death benefit is adjusted according to the financial health of the fund.

Administrative Organization

Samoa National Provident Fund managed by a tripartite board, administers the provident fund and the senior citizens benefit scheme.

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.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provides benefits directly to employees.

Government: None.

Qualifying Conditions

Cash sickness benefits: Full-time employees must have been continuously employed with the same employer for at least 12 months. (The qualifying conditions for part-time employees are applied on a pro-rata basis.) A medical certificate is required for an illness that lasts for at least three days.

Cash maternity benefits: Full-time employees must have been continuously employed with the same employer for at least 12 months. (The qualifying conditions for part-time employees 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 benefits: Full-time employees must have been continuously employed with the same employer for at least 12 months. (The qualifying conditions for part-time employees 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

Cash sickness benefits: 100% of the insured's normal earnings is paid for up to 10 days a year.

Cash maternity benefits: The insured has two options: 100% of the insured's normal earnings paid for four weeks plus two weeks of unpaid leave; or 66.67% of earnings paid for six weeks.

Cash paternity benefits: 100% of the insured's normal earnings is paid for five days.

Workers' Medical Benefits

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.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Commerce, Industry, and Labour (<http://www.mcil.gov.ws/>) administers the program.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 and 1989 (accident compensation).

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

Coverage

Employed persons.

Exclusions: Self-employed persons.

The total population is covered under a separate scheme for nonwork-related injuries, including injuries resulting from an accident involving a motor vehicle or a boat traveling within Samoa.

Source of Funds

Insured person: None for work-related injuries; 1% of earnings for nonwork-related injuries.

Self-employed person: Not applicable.

Employer: 1% of payroll for work-related injuries.

Government: None; an earmarked tax of 0.05 tala per gallon of motor fuel finances benefits for victims of motor vehicle and boat accidents.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's earnings is paid after a five-day waiting period for up to five years (may be extended). The

benefit is paid for a temporary disability resulting from a work-related or a nonwork-related injury (including motor vehicle and boat accidents).

The maximum weekly benefit is 1,000 tala.

Permanent Disability Benefits

Permanent disability benefit: 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, up to 1,000 tala. The benefit is paid until rehabilitation or death.

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 injured person returns to work before the period of entitlement to temporary disability benefits ceases, a lump sum is paid according to the assessed degree of disability, up to 8,000 tala.

Workers' Medical Benefits

Benefits include reasonable medical expenses; 150,000 tala is provided 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 dependents.

Funeral grant: A lump sum of 4,000 tala is paid for a death caused by a work-related accident (or motor vehicle or boat accidents).

Administrative Organization

Ministry of Commerce, Industry, and Labour (<http://www.mcil.gov.ws/>) provides general supervision.

Accident Compensation Corporation (<http://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 and some categories of public-sector employees.

Voluntary coverage for persons who are self-employed, are working abroad, or no longer satisfy the conditions for compulsory coverage.

Exclusions: Agricultural workers, fishermen, household workers, family labor, and foreign nationals. 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 scheme may request to have contribution periods credited toward the public social insurance scheme and vice versa.

Source of Funds

Insured person: 9% of gross 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 declared income.

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 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: Any actuarial deficit.

Qualifying Conditions

Old-age pension: Around age 58 (men, age 60 in the Hijri calendar) or around age 53 (women, age 55 in the Hijri calendar) with at least 120 months of paid or credited contributions (credited contributions must not exceed 60 months); around 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.

Cost of living allowance: Paid to persons who receive the old-age pension.

Old-age settlement: Paid if the insured does not qualify for an old-age pension.

Disability pension: Assessed with an incapacity to work before age 58 (age 60 in the Hijri calendar). If the disability began while the insured was in covered employment, 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 scheme at age 48 (age 50 in the Hijri calendar) or older).

If no longer in covered employment when the disability began, 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: Paid if the insured does 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 scheme at age 48 (age 50 in the Hijri calendar) or older); or was a pensioner.

If the deceased was no longer in covered employment at the time of death and was not a pensioner, the pension is paid with at least 120 months of paid or credited contributions (credited contributions must not exceed 60 months).

Eligible survivors include a widow(er); 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).

The pension for a female survivor ceases upon marriage but may be reinstated if she is subsequently divorced or widowed.

Survivor settlement: Paid to eligible survivors if the deceased did not qualify for a survivor pension.

Marriage grant: Paid upon marriage to a widow or an eligible daughter, sister, or granddaughter.

Death grant: Paid to eligible survivors.

Old-Age Benefits

Old-age pension: 2.5% of the insured's average monthly earnings during the last 24 months is paid for each year of contributions, up to 100%.

The average monthly earning 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 decrease during the last 24 months before retirement, special provisions apply to adjust the average monthly earnings used to calculate benefits.

The minimum monthly pension is 1,984 riyals.

Cost of living allowance: The first 25,000 riyals of the old-age pension is increased by 5% a year for three consecutive years.

Old-age settlement: A lump sum of 10% of the insured's average monthly earnings during 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 during 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 during the last 24 months before the disability began (or over the total contribution period if less than two years), whichever is greater.

If 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 pension is 1,984 riyals.

Constant-attendance supplement: 50% of the disability pension is paid.

Disability settlement: A lump sum of 10% of the insured's average monthly earnings during 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 during the last 24 months before death if the deceased was in covered employment at the time of death) is paid; 75% of this amount 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 1,984 riyals.

Survivor settlement: A lump sum of 10% of the insured's average monthly earnings during the last 24 months before death is paid for each month of the first five years of contributions plus 12% for each additional month.

Marriage grant: A lump sum of 18 times the individual monthly survivor pension is paid.

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

The General Organization for Social Insurance (<http://www.gosi.gov.sa/>) administers the program through district offices.

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 Saudi and non-Saudi employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of 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: Any actuarial deficit.

Qualifying Conditions

There is no minimum qualifying period for a work injury or an 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 an assessed degree of disability of 100%, 100% of the insured's average monthly earnings is paid to insured Saudi workers; a lump sum of 84 months of the benefit paid to insured Saudi workers, up to 330,000 riyals, is paid to non-Saudi workers.

Average monthly earnings are based on the three-month period immediately before the disability began.

The minimum pension is 1,984 riyals a month.

Constant-attendance supplement: 50% of the disability pension is paid (up to 3,500 riyals) 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.

Partial disability: If assessed with a degree of disability of 50% to 99%, the permanent disability pension amount multiplied by the assessed degree of disability is paid to insured Saudi workers; a lump sum of 60 months of the benefit paid to insured Saudi workers, up to 165,000 riyals, is paid to insured non-Saudi workers.

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 permanent disability pension 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 pension for each year older than age 40.

The minimum partial disability lump sum is based on 36 months of the permanent disability pension.

The maximum partial disability lump sum is 165,000 riyals.

The General Organization for Social Insurance's medical board assesses the degree of disability.

Workers' Medical Benefits

All necessary medical, dental, and diagnostic treatment; hospitalization; medicine; appliances; transportation; and rehabilitation.

Survivor Benefits

Survivor pension: If there are three or more survivors, 100% of the permanent disability pension the deceased received or was entitled to receive is paid; 75% for two dependents; 50% for one dependent. The pension is split equally among all eligible survivors.

The minimum individual survivor pension is 396.75 riyals a month.

The minimum combined survivor pension is 1,984 riyals a month.

Eligible survivors include a widow(er); a son younger than age 19 (age 21 in the Hijri calendar; age 24 (age 26 in the Hijri calendar) if a full-time student; no limit if unable to engage in any occupation); an unmarried daughter; dependent brothers, sisters, parents, grandparents, and grandchildren in certain circumstances; and an ex-wife (according to Islamic law).

The pension for a female survivor ceases on marriage but may be reinstated if she is subsequently divorced or widowed.

Marriage grant: A lump sum of 18 times the individual monthly survivor pension is paid upon marriage to a widow or an eligible daughter, sister, or granddaughter.

Death grant: A lump sum of three months of the permanent disability pension the deceased received or was entitled to receive is split equally among eligible survivors.

The maximum death grant is 10,000 riyals.

Administrative Organization

General Organization for Social Insurance (<http://www.gosi.gov.sa/>) administers the program through district offices.

Unemployment

Regulatory Framework

First and current law: 2014 (unemployment insurance).

Coverage

Private-sector employees and some categories of public-sector employees.

Exclusions: Agricultural workers, fishermen, household workers, family labor, foreign nationals, and self-employed persons. Excluded workers may be covered under certain conditions.

Source of Funds

Insured person: 1% of monthly earnings.

Self-employed persons: Not applicable.

Employer: 1% of payroll.

Government: Any actuarial deficit.

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 preceding 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, 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 contributory wage is paid during the first three months of unemployment; 50% thereafter. The benefit is paid for up to 12 months.

The minimum monthly benefit is 2,000 riyals or 100% of the insured's average monthly contributory wage, whichever is less.

The maximum monthly 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/>) administers the program through district offices.

Human Resources Development Fund (<https://www.hrdf.org.sa/>) provides employment and training for unemployed workers.

Singapore

Exchange rate: US\$1.00 =
1.35 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, CPF insurance, and education; a special account (SA), principally for retirement (may invest in retirement-related financial products); a Medisave account (MA) for certain medical expenses (see Sickness and Maternity); and a retirement account (RA) set up at age 55 to finance periodic 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 is available.

Special system for certain categories of public-sector employees, including administrative service staff.

Silver Support Scheme (social assistance): Needy, elderly citizens of Singapore.

Source of Funds

Insured person

Provident fund: 20% of monthly earnings greater than S\$750 if aged 55 or younger; 5% to 13% if older than age 55. Insured persons earning more than S\$500 a month but less than S\$750 a month pay a flat monthly amount depending on age and earnings.

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 7% to 9.5% to the MA, depending on age. (Contribution rates for older fund members are higher.) 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.

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 income to the MA only. (Contribution rates for older fund members, persons with higher monthly earnings, and nonpensioners are higher).

The maximum mandatory annual contribution to the MA is S\$4,320 to S\$7,560 a year, depending on age, earnings, and whether or not the self-employed person is a pensioner.

Social assistance: None.

Employer

Provident fund: 17% of employee monthly earnings greater than S\$50 if aged 55 or younger; 7.5% to 13% of employee monthly earnings greater than S\$50 if older than age 55.

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. (Contribution rates for older fund members are higher). Funds from the OA and the SA are transferred to the RA at age 55.

The maximum annual combined insured person and employer contribution is S\$37,740.

Social assistance: None.

Government

Provident fund: Under the Workfare Income Supplement Scheme (see Family Allowances), 60% of up to S\$3,600 a year, depending on the insured's age, to the CPF accounts of low-wage employees aged 35 or older (aged 13 or older if disabled) with average gross monthly income up to \$2,000; 90% of up to S\$2,333 a year, depending on the insured's age, to the MA of self-employed persons; tops up CPF accounts for all workers 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.

Drawdown payment: Funds can be withdrawn before age 55 to purchase a home or insurance (term-life insurance scheme and a mortgage-reducing insurance scheme run by

the CPF Board) or to pay for education at approved local institutions for the fund member or his or her 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.

Drawdown payment: Funds over S\$40,000 can be withdrawn before age 55 to make investments in approved instruments.

Medisave account: Funds over S\$49,800 (the Medisave minimum balance) can be withdrawn at age 55. Retirement is not necessary.

Drawdown payment: See Sickness and Maternity.

Retirement account: Funds can be withdrawn at age 55, or at any age if the fund member has a serious medical condition or is permanently leaving Singapore and West Malaysia.

Fund members with at least S\$40,000 in the RA at age 55 or at least S\$60,000 at age 65 are automatically enrolled in a life annuity from the CPF Board (CPF Life). (Enrollment is voluntary for fund members with less than this amount.)

Silver Support Scheme (social assistance): 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 annual average net income of up to S\$22,800 from age 45 to 54. Must live in public housing with less than six rooms and must not own or be married to someone who owns a property with more than five rooms.

Disability benefit (provident fund): The fund member must be 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.

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 total employee and employer contributions plus at least 2.5% compound interest minus drawdown payments and the minimum balances required at age 55 for the RA (up to S\$161,000 for persons who do not own a home, up to S\$80,500 for persons who own a home, depending on age) and the MA (S\$49,800).

Medisave account: A lump sum is paid to meet the cost of hospitalization.

Drawdown payment: See Sickness and Maternity.

Retirement account: Funds can be withdrawn to buy a life annuity from the CPF Board or approved insurers, or can be deposited with approved banks that pay a monthly income until the account is depleted. From May 1, 2016, all members with at least S\$60,000 in their retirement account at age 55 must purchase the life annuity provided by the CPF Board.

Interest rate: The interest rate on the OA savings 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 savings is based on the 12-month average yield of the 10-year Singapore Government Securities plus 1%. The first S\$60,000 in a member's combined accounts (including up to S\$20,000 from the OA) earns an additional 1% a year. The CPF Board guarantees a minimum interest rate of 2.5% a year on all accounts. Interest is computed monthly and compounded and credited annually.

Silver Support Scheme (social assistance): S\$300 to S\$750 a quarter is paid, depending on the number of rooms in the dwelling.

Permanent Disability Benefits

Disability benefit (provident fund)

Ordinary, Medisave, special, and retirement accounts: A lump sum is paid of total employee and employer contributions plus at least 2.5% of compound interest minus drawdown payments and the minimum balances required at age 55 for the RA (up to S\$161,000, depending on age) and the MA (S\$49,800), pro-rated according to the insured's age.

A monthly benefit of the remaining balance in the RA is also paid.

The minimum monthly benefit from the RA is S\$450.

Drawdown payment: See Sickness and Maternity.

Interest rate: The interest rate on the OA savings 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 savings is based on the 12-month average yield of the 10-year Singapore Government Securities plus 1%. The first S\$60,000 in a member's combined accounts (including up to S\$20,000 from the OA) earn an additional 1% a year. The CPF Board guarantees a minimum interest rate of 2.5% a year on all accounts. Interest is computed monthly and compounded and credited annually.

Survivor Benefits

Survivor benefit (provident fund, all accounts): The benefit is the remaining balances in the deceased's accounts and any term-life insurance payouts or 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 (<http://www.mom.gov.sg/>) provides general 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: Employer-liability (cash sickness and maternity benefits), provident fund (medical benefits), 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

Cash sickness and maternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits (provident fund): See coverage under Old Age, Disability, and Survivors.

MediShield Life program: Citizens and residents of Singapore.

Medical benefits (social assistance): Residents of Singapore.

Source of Funds

Insured person

Cash sickness and maternity benefits (employer liability): None.

Medical benefits (provident fund): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (social assistance): None.

Self-employed person

Cash sickness and maternity benefits (employer liability): Not applicable.

Medical benefits (provident fund): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (social assistance): None.

Employer

Cash sickness and maternity benefits (employer liability): The total cost.

Medical benefits (provident fund): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (social assistance): None.

Employers can seek a tax exemption for the three types of benefits (above) for medical expenses incurred up to a certain percentage of their wage costs.

Government

Cash sickness and maternity benefits (employer liability): None.

Medical benefits (provident fund): Subsidizes services in certain classes of hospital wards and in outpatient and long-term care provision; subsidizes premiums for low- and middle-income persons under the Medishield Life program.

Medical benefits (social assistance): 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): Must have at least three months of employment immediately before childbirth.

Medical benefits (provident fund): The insured must have savings in the MA.

MediShield Life program: Must be a citizen or permanent resident of Singapore.

Medical benefits (social assistance): Provided to citizens satisfying means and income tests.

Sickness and Maternity Benefits

Cash 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).

Cash maternity benefit (employer liability): 100% of the employed woman's gross wages is paid for up to 16 weeks for the first two births. (Employers pay for the first eight weeks) An additional 16 weeks is paid for each subsequent birth.

The maximum benefit is S\$10,000 for each four-week period.

Workers' Medical Benefits

Medical benefits (provident fund): Funds can be withdrawn from the MA for medical treatments and to purchase MediShield Life (a basic health insurance plan) and ElderShield (a severe disability long-term care insurance plan) or ElderShield Supplements for a member or his or her dependents, subject to limits. In addition to MediShield Life, insured persons may use the MA to purchase Integrated Shield Plans from private insurers.

Benefits include inpatient care, outpatient surgery, and prescribed medicine in approved hospitals and medical institutions. Insured persons must make a copayment for subsidized treatment in public health care institutions. The cost of medical treatment is deducted from the fund member's balance in the MA for approved treatments, or may be claimed from the member's MediShield or Integrated Shield plan.

The MA can be used to pay for childbirth and maternity care expenses incurred for the first four live childbirths; for the birth of the fifth and subsequent children if both parents have a combined MA balance of at least S\$15,000 at the time of the childbirth.

Medical benefits (social assistance): Residents of Singapore unable to make the copayment for medical treatment in approved hospitals and medical institutions can apply for financial aid from the Medical Endowment fund (Medifund). The amount of financial aid provided depends on individual circumstances. Under the separate public assistance program, individuals without employment or any source of income may receive free medical treatment at government hospitals and clinics. Means-tested 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

Employer liability: Ministry of Manpower (<http://www.mom.gov.sg/>) provides general supervision and enforces the law through its Labor Relations and Workplaces Division.

Provident fund: Ministry of Manpower (<http://www.mom.gov.sg/>) provides policy guidelines 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 program, including custody of the fund, collection of contributions, and payment of benefits.

Medical benefits: 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 healthcare sector, subsidies and Medifund to patients, and provides policy direction for Medisave, MediShield, 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 or pays insurance premiums.

Government: None.

Qualifying Conditions

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

If the insured is assessed with a total permanent disability, a lump sum is paid that varies according to the insured's age when the disability began and 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 lump sum is S\$88,000.

The maximum lump sum is S\$262,000.

Constant-attendance supplement: If the insured has a 100% assessed degree of permanent disability (total disability) and requires the constant attendance of others, an additional 25% of the lump sum is paid. A registered doctor must provide medical certification.

Partial disability: A lump sum is paid as a percentage of the full benefit according to the assessed degree of disability and a schedule in law.

Workers' Medical Benefits

Treatment at approved hospitals is provided.

Survivor Benefits

A lump sum is paid that varies according to the insured's age at the time of death and average monthly earnings.

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 lump sum is S\$69,000.

The maximum lump sum is S\$204,000.

Administrative Organization

Ministry of Manpower (<http://www.mom.gov.sg/>) provides general supervision through its Work Injury Compensation Department, Occupational Safety and Health Division.

The Commissioner for Labor, and the Assistant Commissioners assess the disability, pay benefits, 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

The Workfare Income Supplement Scheme supplements the income and CPF savings of low-wage workers aged 35 or older with a gross monthly income up to S\$2,000. Individuals must have worked at least two months in any three-month period. The benefit is 40% of up to S\$3,600 a year, depending on the insured's age (10% of up to S\$2,333 a year, depending on age, if self-employed). The benefit is paid quarterly.

Solomon Islands

Exchange rate: US\$1.00 =
7.55 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.

Coverage

Employed persons aged 14 or older, including household workers, members of cooperatives, and casual workers who earn at least SI\$20 a month and 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 public-sector employees.

Source of Funds

Insured person: 5% of monthly earnings; at least SI\$5 a year (death benefit).

Additional voluntary contributions are possible.

Self-employed person: Voluntary contributions are possible.

Employer: 7.5% of monthly payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 50. Retirement is not necessary. If the 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 individual account 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 funds.

Death Benefit: Paid when the fund member dies.

Old-Age Benefits

Old-age benefit: A lump sum is paid of total employee and employer contributions plus accrued interest minus drawdown payments.

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 at any time.

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 is paid of total employee and employer contributions plus accrued interest minus drawdown payments.

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 is paid of total employee and employer contributions plus accrued interest minus drawdown payments.

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. 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 and employer liability (maternity benefits) system.

Coverage

Cash maternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits: Citizens of the Solomon Islands.

Source of Funds

Insured person

Cash maternity benefits (employer liability): None.

Medical benefits: None.

Self-employed person

Cash maternity benefits (employer liability): Not applicable.

Medical benefits: None.

Employer

Cash maternity benefits (employer liability): The total cost.

Medical benefits: None.

Government

Cash maternity benefits (employer liability): None.

Medical benefits: The total cost.

Qualifying Conditions

Cash maternity benefits (employer liability): Must be currently employed.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash maternity benefits (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 medicine.

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

Cash maternity benefits: Ministry of Commerce, Industries, Labour and Immigration (<http://www.commerce.gov.sb/>) provides general supervision.

Medical benefits: Ministry of Health and Medical Services provides general supervision.

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

Employed persons, including public-sector employees, earning SI\$4,000 a year or less; and casual workers under certain circumstances.

Exclusions: Self-employed persons and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

There is no minimum qualifying period. All absences of three or more days from work must be reported. Must be assessed with a disability. 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 earnings is paid, according to 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 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

A lump sum of up to 48 months of earnings is paid.

The maximum lump sum is SI\$9,000.

Partial disability: A percentage of the full permanent disability benefit is paid as a lump sum according to 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 is paid of up to 36 months of earnings minus any permanent disability benefits already paid to the deceased.

The maximum lump sum is SIs\$80,000; SIs\$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 SIs\$30.

Administrative Organization

Labor Division of the Ministry of Commerce, Industries, Labor and Immigration (<http://www.commerce.gov.sb/>) administers the program.

Unemployment

Regulatory Framework

Under the National Provident Fund Act, unemployed fund members may drawdown up to 30% of savings in case of unfair dismissal or if laid off, provided the member's savings in the fund are greater than SIs\$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 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 = 1149.59 won.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1973 (national welfare pension).

Current laws: 1986 (national pension) and 2007 (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.

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Basic old-age pension: Low-income citizens of Korea.

Source of Funds

Insured person

Social insurance: 4.5% of gross monthly 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 280,000 won.

The maximum monthly earnings used to calculate contributions are 4,340,000 won.

Social assistance: None.

Self-employed person

Social insurance: 9% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 4,340,000 won.

Social assistance: None.

Employer

Social insurance: 4.5% of gross monthly payroll.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 4,340,000 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): Age 61 (gradually rising to age 65 by 2034) with at least 20 years of coverage.

Income and earnings test: If younger than age 66, taxable monthly income or earnings from gainful activity must not exceed 2,105,482 won.

Reduced old-age pension: Age 61 (gradually rising to age 65 by 2034) with 10 to 19 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 2,105,482 won.

Early pension: Aged 56 to 60 with at least 10 years of coverage.

Income and earnings test: If younger than age 66, taxable monthly income or earnings from gainful activity must not exceed 2,105,482 won.

Dependent's supplement: Paid for eligible dependents, including a spouse, children younger than age 18 or 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 61 or older or assessed with a first-, second-, or third-degree disability.

Old-age lump-sum refund (social insurance): Age 61 with less than 10 years of coverage; at any age if the insured emigrates permanently, loses Korean citizenship, or if there is a bilateral agreement for insured foreigners who leave Korea.

Split pension (social insurance): Age 61 and divorced. Must have been married to an insured spouse for at least five years during his or her period of coverage.

Basic old-age pension (social assistance): Age 65.

Income test: Income must not exceed 1,000,000 won a month for a single person or 1,600,000 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 insured must have paid at least 66.7% of scheduled contributions on time (except when the unpaid coverage period is less than six months).

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 younger than age 18 or 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 61 or older or assessed with a first-degree or second-degree disability.

Lump-sum disability benefit (social insurance):

Assessed with a fourth-degree disability (partial loss of work capacity) and has paid at least 66.7% of scheduled contributions on time (except when the unpaid coverage period is less than six months).

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. The deceased must have paid at least 66.7% of scheduled contributions on time (except when the unpaid coverage period is less than six months).

Eligible survivors include (in order of priority) a spouse, children younger than age 19 (any age if assessed with a first- or second-degree disability), parent, grandchildren younger than age 19 (any age if assessed with a first- or second-degree disability), and grandparents (including the spouse's parents or grandparents) aged 61 or older or assessed with a first- or second-degree disability.

Dependent's supplement: Paid for a spouse, children younger than age 18 or 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 61 or older or assessed with a first-degree or second-degree disability.

Survivor lump-sum refund (social insurance): Paid when an insured or formerly insured person who did not qualify for the survivor pension dies.

Lump-sum death benefit (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): The pension is the insured's monthly basic pension amount (BPA).

The BPA is 1.38 (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 insured's total contribution period. An increment is paid for years of coverage exceeding 20 years.

Reduced old-age pension: 50% to 95% of the insured's monthly BPA is 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 according to the insured's monthly taxable income from gainful activity.

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.

Dependent's supplement: 249,600 won a year is paid for a spouse and 166,360 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 according to changes in the consumer price index for the previous year.

Old-age 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.

Split pension (social insurance): Up to 50% of the insured ex-spouse's pension is paid, according to the length of marriage.

Basic old-age pension (social assistance): Up to 204,010 won a month is paid, according to income.

Permanent Disability Benefits

Disability pension (social insurance): The pension is calculated according to the insured's monthly basic pension amount (BPA) and assessed degree of disability. For a first-degree disability (total loss of work capacity and requiring constant attendance), 100% of the insured's BPA is paid; 80% for a second-degree disability (severe loss of work capacity); and 60% for a third-degree disability (less severe loss of work capacity).

The BPA is 1.38 (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 insured's total contribution period. An increment is paid for years of coverage exceeding 20 years.

Dependent's supplement: 249,600 won a year is paid for a spouse and 166,360 won a year for each eligible child or parent.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index for the previous year.

Lump-sum disability benefit (social insurance): A lump sum of 225% of the insured's BPA is paid.

The BPA is 1.38 (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 insured's 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 1.38 (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 insured's total contribution period. An increment is paid for years of coverage exceeding 20 years.

Dependent's supplement: 166,360 won a year is paid for each eligible child or parent.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index for the previous year.

Survivor lump-sum refund (social insurance): A lump sum of total deceased and employer contributions plus accrued interest calculated at the basic bank rate on the date of the refund is paid.

Lump-sum death benefit (social insurance): A lump sum of total deceased and employer contributions plus accrued interest based on the average annual bank interest rate is paid.

The maximum lump-sum 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 higher.

Administrative Organization

Ministry of Health and Welfare (<http://www.mohw.go.kr/>) provides general supervision.

National Pension Service (<http://www.nps.or.kr/>) administers the program and pays benefits.

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; 2007 (long-term care insurance), implemented in 2008; and 2010 (integrated collection of social insurance contributions).

Type of program: Social insurance system. Maternity, medical, and long-term care benefits only.

Coverage

Cash maternity and child-care benefits: Employed persons.

Voluntary coverage for certain small businesses in agriculture, forestry, hunting, fishery, and construction; electricians; telecommunications workers; fire service personnel; certain self-employed persons; and household workers.

Exclusions: Most persons working less than 60 hours a month or 15 hours a week, and family labor.

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Medical and long-term care benefits: Korean citizens and employees. Voluntary coverage for foreigners residing in Korea.

Exclusions: Low-income citizens covered by the means-tested medical aid program.

Source of Funds

Insured person

Cash benefits: See source of funds for Unemployment.

Medical and long-term care benefits: 3.06% (medical benefits) and 0.2% (long-term care) of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 78,100,000 won.

Self-employed person

Cash benefits: Varies based on personal factors including property ownership, income, age, and gender.

Medical and long-term care benefits: Varies based on personal factors including property ownership, income, age, and gender.

Employer

Cash benefits: See source of funds for Unemployment.

Medical and long-term care benefits: 3.06% (medical benefits) and 0.2% (long-term care) of monthly payroll.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 78,100,000 won.

South Korea

Government

Cash benefits: Provides subsidies as necessary; contributes as an employer.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 78,100,000 won.

Medical benefits and long-term care benefits: Provides subsidies as necessary; contributes as an employer.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 78,100,000 won.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity and child-care benefits: Must have at least 180 days of insurance before the last day of maternity leave or the first day of child-care leave.

Medical benefits: Must not have missed paying more than six months of contributions since first becoming insured.

Long-term care: 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: 100% of the insured's wages is paid for 90 days (45 days must be after childbirth). The employer generally pays the first 60 days.

The maximum total benefit is 4,500,000 won.

Child-care benefit: A benefit is paid for up to 12 months.

The minimum monthly benefit is 500,000 won.

The maximum monthly benefit is 1,000,000 won.

Medical care: Insured persons may receive special cash benefits for family caregivers, exceptional care, and hospitalization.

Workers' Medical Benefits

Medical benefits: Benefits include medical treatment, surgery, hospitalization, maternity care (500,000 won for each pregnancy or 750,000 for multiple births), 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. The maximum paid by each patient is 1,210,000 to 5,060,000 won a year, depending on income.

Long-term care: In-home services include visits, bathing, nursing, day and night care, short-term respite care, and functional aids. Institutional care includes care given in licensed nursing homes, retirement homes, licensed residential establishments, and other long-term care facilities.

Dependents' Medical Benefits

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.

Administrative Organization

Cash maternity and child-care 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 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.nhic.or.kr/>; <http://www.longtermcare.or.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.

Work Injury

Regulatory Framework

First law: 1953.

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 establishments with at least one employee.

Voluntary coverage for certain small businesses in agriculture, forestry, hunting, fishery, and construction; electricians; telecommunications workers; fire service personnel; certain self-employed persons; and household workers.

Exclusions: Self-employed household workers and nonincorporated enterprises in agriculture, forestry (except logging), fishery, and hunting, with fewer than five full-time employees.

Special systems for civil servants, military personnel, private-school employees, and seamen.

Source of Funds

Insured person: None.

Self-employed person: 0.7% to 34% of declared earnings or payroll, according to the assessed degree of risk.

There are no minimum or maximum earnings used to calculate contributions. The contribution rate is reviewed annually.

Employer: 0.7% to 34% of annual payroll, according to the assessed degree of risk.

There are no minimum or maximum earnings used to calculate contributions. The contribution rate is reviewed annually.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's average daily wage in the three months before the onset of disability is paid if the insured is unable to work and is receiving medical treatment.

If still receiving medical treatment after 24 months, 70.4% to 90.1% (according to the assessed degree of disability) of the insured's average daily wage is paid to persons 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. The benefit is paid for 257, 291, or 329 treatment days (according to the assessed degree of disability) until recovery or the award of the permanent disability pension.

The minimum daily benefit is 48,240 won.

The maximum daily benefit is 191,793 won.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to wage changes.

Permanent Disability Benefits

Permanent disability benefit: The benefit varies according to the assessed degree of disability, in order of decreasing severity from grades one to seven. The annual pension

is the insured's average daily wage in the three months before the onset of disability multiplied by 138 to 329, according to the assessed degree of disability. Insured persons with an assessed disability of four to seven (medium severity) may choose between the pension and a lump sum of the insured's average daily wage multiplied by 616, 737, 869, or 1,474, according to the assessed degree of disability.

The pension is paid monthly.

The minimum daily benefit is 50,255 won.

The maximum daily benefit is 180,919 won.

Partial disability: A lump sum of the insured's average daily wage in the three months before the date of injury multiplied by 55 to 495 (according to 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, according to assessed needs.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to 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: 52% of annual earnings (calculated as the insured's average daily wage in the three months before the date of death multiplied by 365) is paid for a single person; the pension is increased by 5% for each additional survivor up to 67% for a family of four or more. The pension is paid monthly.

Eligible survivors include (in order of priority) a spouse, children younger than age 19 (any age if assessed with a first- or second-degree disability), parent, grandchildren younger than age 19 (any age if assessed with a first- or second-degree disability), and grandparents (including the spouse's parents or grandparents) aged 61 or older or assessed with a first- or second-degree disability.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to changes in wages.

Lump-sum 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 10,061,800 won.

The maximum funeral grant is 14,217,340 won.

South Korea

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to changes in wages.

Administrative Organization

Ministry of Employment and Labor (<http://www.moel.go.kr/>) provides general supervision.

Korea Worker's Compensation and Welfare Service 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, hunting, fishery, and construction; electricians; telecommunications workers; fire service personnel; certain self-employed persons; and household workers.

Exclusions: Most persons working less than 60 hours a month or 15 hours a week, 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: 0.695% of gross annual wages.

There are no maximum earnings used to calculate contributions.

Self-employed person: 2.25% of declared wages (employment services only).

There are no maximum earnings used to calculate contributions.

Employer: 0.9% to 1.5% (depending on the type of business) of annual payroll.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Unemployment benefits: Must have at least six months of coverage during 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

Unemployment benefit: 50% of the insured's average daily earnings during 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 benefit is 90% of the minimum daily wage.

The minimum daily wage is 43,416 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 sets contribution rates.

National Health Insurance Service (<http://www.nhis.or.kr/>) collects contributions.

Sri Lanka

Exchange rate: US\$1.00 = 145.20 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1958 (provident fund) and 1980 (trust fund).

Type of program: Provident fund system and supplementary pension (trust fund).

Coverage

Provident Fund: Employed persons and certain self-employed persons.

Exclusions: Family labor, civil servants, certain self-employed persons, farmers, and fishermen.

Employees covered by equivalent schemes may contract out.

Special systems for public-sector and local government employees, farmers, and fishermen.

Supplementary pension (trust fund): Persons employed in the public and private sectors, including apprentices and casual, temporary, contract, and piece-rate workers.

Voluntary coverage for certain 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: Information is not available.

Trust fund: At least 25 rupees a month; additional voluntary contributions (in multiples of 25 rupees) are possible.

Employer

Provident fund: 12% of monthly payroll.

Trust fund: 3% of monthly payroll.

Government (provident and trust fund): None.

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.

Dividend benefit: A benefit may be paid with at least 10 years of contributions.

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.

Disability benefit (trust fund): Must be assessed with a permanent and total disability for work and have lost 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 the full account balance.

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 11% 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%.

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 is paid.

The interest rate is 11% 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 is paid to one or more eligible survivors.

The interest rate is 11% 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.

Administrative Organization

Provident fund: Ministry of Labour and Trade Union Relations (<http://www.labourmin.gov.lk/>) provides general supervision.

Employees' Provident Fund (<http://www.epf.gov.lk/>) administers the program through district offices.

Employees' Provident Fund Agency Services Group, under the Central Bank of Sri Lanka (<http://www.cbsl.gov.lk/>), collects contributions and invests the financial assets of the Employees' Provident Fund.

Trust fund: Ministry of National Policies and Economic Affairs (<http://www.mnpea.gov.lk/>) provides general supervision.

Employees' Trust Fund Board (<http://www.etfb.lk/>) administers benefits.

Sickness and Maternity

Regulatory Framework

First and current laws: 1941 (maternity benefits) and 1954 (shop and office employees protections).

Type of program: Employer-liability (cash sickness and maternity benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits: Residents of Sri Lanka.

Source of Funds

Insured person

Cash maternity benefits: None.

Medical benefits: None.

Self-employed person

Cash maternity benefits: Not applicable.

Medical benefits: None.

Employer

Cash maternity benefits: The total cost.

Medical benefits: None.

Government

Cash maternity benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (employer liability): Must be currently employed.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefits: No statutory benefits are provided.

Maternity benefits (employer liability): 85.714% of the employee's average daily wages in the six months before taking leave (100% of the employee's normal wages for shop and office workers) is paid for 12 weeks, including two weeks before and 10 weeks after the expected date of childbirth for the first two children; for six weeks, including two weeks before and four weeks after the expected date of childbirth for three or more children or for stillbirths.

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

Cash maternity benefits: Department of Labour (<http://www.labourdept.gov.lk/>) provides general supervision and enforcement of labor laws.

Medical benefits: 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: Employer-liability system.

Coverage

Employed persons, including contract and piece-rate workers.

Exclusions: Self-employed persons and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees or pays insurance premiums ranging from 1% to 7.5% of payroll, according to the assessed degree of risk.

Government: The total cost of medical benefits.

Qualifying Conditions

A minimum three-day qualifying period for a temporary disability; a continuous employment period of six months for an occupational disease.

Temporary Disability Benefits

50% of wages are paid after a three-day waiting period for up to five years. After six months, the benefit may be paid as a lump sum.

The maximum monthly benefit is 5,500 rupees.

A registered doctor may examine a worker entitled to a temporary disability benefit once a month.

The benefit is payable abroad under certain conditions if emigrating permanently.

Permanent Disability Benefits

A lump sum is paid according to wage class.

The minimum benefit is 196,083.80 rupees.

The maximum benefit is 550,000 rupees.

Partial disability: A lump sum of 30% to 100% of the full benefit is paid according to the degree of disability.

Workers' Medical Benefits

Government hospitals provide medical benefits free of charge.

Survivor Benefits

Survivor benefit: A lump sum of two to five years of the deceased's wages, according to wage class, is paid.

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 according to the decision of the Commissioner of Workmen's Compensation.

The minimum survivor benefit is 196,083.80 rupees.

The maximum survivor benefit is 550,000 rupees.

Funeral grant: The benefit is paid as part of the survivor benefit. 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).

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.

Family Allowances

Regulatory Framework

First law: 1990.

Current law: 1995 (low-income families).

Type of program: Social assistance system.

Coverage

Low-income families.

Source of Funds

Insured person: 45 rupees a month for each family member.

Self-employed person: 45 rupees a month for each family member.

Employer: None.

Government: The majority of the program costs.

Qualifying Conditions

Family allowances: Family earnings must be below 1,500 rupees a month.

Family Allowance Benefits

Family allowances: 1,000 rupees to 3,000 rupees a month is paid, depending on family income and size.

Administrative Organization

Department of Divi Neguma Development (<http://www.samurdhi.gov.lk/>) administers the program.

Syria

Exchange rate: US\$1.00 = 216.55 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 Syrians working abroad.

Exclusions: Temporary workers.

Source of Funds

Insured person: 7% of earnings (plus an optional 1% of earnings for voluntary supplementary disability and death benefits).

Self-employed person: 21.1% of declared earnings.

Employer: 14.1% of payroll.

Government: None.

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: The insured had at least 30 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: Assessed with a degree of disability of at least 80% and has at least six consecutive months of contributions or 12 nonconsecutive months of contributions. The disability began during employment or within six months after leaving employment but is not due to a work injury.

Disability benefit (voluntary insurance): Assessed with a degree of disability of greater than 35%. The disability may be due to a work injury.

Survivor pension: The deceased met the contribution requirements for the disability pension or was a pensioner at the time of death. The death was not the result of a work injury.

Eligible survivors include an unemployed widow of any age or a disabled widower, orphans younger than age 21 (age 24 if disabled), and dependent parents.

Death benefit (voluntary insurance): Paid to eligible survivors when the insured dies.

Funeral grant: Paid toward the cost of the 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 pension is the legal minimum wage.

The legal minimum wage is 6,110 pounds (2010).

The maximum monthly pension is 80% of base earnings.

Old-age increment: A lump sum of one month of the pension is paid for each year of contributions exceeding 30 years, up to five months of the pension.

Old-age settlement: A lump sum of 11% to 15% of total covered earnings is paid.

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 pension is the legal monthly minimum wage.

The legal monthly minimum wage is 6,110 pounds (2010).

The maximum monthly 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

Spouse's pension: 50% of the disability pension the deceased received or was entitled to receive is paid to an

eligible widow(er); 37.5% with one or more other eligible survivors.

A widow may receive both the spouse's pension and the old-age pension.

Orphan's pension: The total orphan's pension is 37.5% of the disability pension the deceased received or was entitled to receive; or 25% if there is only one eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or was entitled to receive; or 50% for each eligible full orphan.

Dependent parent's pension: If there is no eligible spouse or orphan, 25% of the disability pension the deceased received or was entitled to receive is paid to each dependent parent; 12.5% if there is either an eligible spouse or orphan, or both.

All survivor pensions combined must not exceed 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 earnings in the previous year is paid to a survivor. 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 insured'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, administers the program through regional and district offices.

Sickness and Maternity

Regulatory Framework

First and current law: 1985 (public service).

Type of program: Employer-liability (maternity benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (employer liability): Employed persons.

Medical benefits: Residents of Syria.

Source of Funds

Insured person

Cash maternity benefits: None.

Medical benefits: None.

Self-employed person

Cash maternity benefits: None.

Medical benefits: None.

Employer

Cash maternity benefits: The total cost.

Medical benefits: None.

Government

Cash maternity benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (employer liability): Must have at least six months of employment with the same employer.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (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.

Job-protected leave without pay may be requested for up to one year for each child for child care for up to three children. 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 maternity benefits.

Ministry of Health 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: Household workers and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

80% of the insured's monthly earnings before the injury occurred is paid for the first month; 100% thereafter. The benefit is paid from the day after the injury occurred for up to 12 months.

The minimum monthly benefit is 2,000 pounds.

Permanent Disability Benefits

Permanent disability pension: 75% of the insured's average monthly earnings in the previous year is paid for a total disability.

The minimum monthly pension is 458 pounds.

Work injury benefits can be combined with other pension entitlements.

Partial disability pension: For an assessed degree of disability of at least 35%, a percentage of the full pension is paid according to 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.

Workers' Medical Benefits

Medical benefits include general and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

Survivor Benefits

Spouse's pension: If there is no eligible orphan or dependent parent, 62.5% of the disability pension the deceased received or was entitled to receive is paid to an eligible widow(er); 50% if there is an eligible dependent parent but no orphan; 37.5% if there are both eligible orphans and dependent parents.

Orphan's pension: The total orphans' pension is 50% of the disability pension the deceased received or was entitled to receive or 37.5% if there is only one eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or was entitled to receive or 62.5% for each eligible full orphan.

Dependent parent's pension: If there is no eligible spouse or orphan, 25% of the disability pension the deceased received or was entitled to receive is paid to each dependent parent; 12.5% if there is either an eligible spouse or orphan, or both.

All survivor pensions combined must not exceed 80% of the disability pension the deceased received or was entitled to receive.

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, administers the program through regional and district offices.

Taiwan

Exchange rate: US\$1.00 =
32.17 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 earnings-related benefits 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 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

National pension program (social insurance): Citizens of Taiwan aged 25 to 65 not covered by any other public pension system.

Labor insurance program (social insurance): 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.

Labor pension fund (individual account): Employed citizens of Taiwan, and employed spouses from Mainland China, Hong Kong, Macau, and foreign countries covered under the Labor Standards Act.

Voluntary coverage for certain employers and for workers not covered under the Labor Standards Act.

Special system for private-school employees.

Old-age and disability basic guarantee (social assistance): Citizens of Taiwan not enrolled in the national pension program.

Source of Funds

Insured person

National pension program (social insurance): 4.8% (rising to 5.1% in 2017) of the monthly insured amount.

Disabled and low-income insured persons pay 0%, 2.4%, or 3.6% (0%, 2.55%, or 3.825% in 2017) 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's contributions also finance cash maternity benefits.

Labor insurance program (social insurance): 1.8% (rising to 1.9% in 2017 and gradually rising to 2.4% by 2027) of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The insured's contributions also finance cash sickness and maternity benefits.

Labor pension fund (individual account): Voluntary contributions of up to 6% of monthly 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.

Old-age basic guarantee (social assistance): None.

Disability basic guarantee (social assistance): None.

Self-employed person

National pension program (social insurance): 4.8% (rising to 5.1% in 2017) of the monthly insured amount.

Disabled and low-income insured persons pay 0%, 2.4%, or 3.6% (0%, 2.55%, or 3.825% in 2017) 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.

Labor insurance program (social insurance): 5.4% (rising to 5.7% in 2017, gradually rising to 7.2% by 2027) of gross monthly income.

The minimum monthly earnings used to calculate contributions are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

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

Labor pension fund (individual account): Voluntary contributions of up to 6% of monthly 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.

Old-age and disability basic guarantee (social assistance): None.

Employer

National pension program (social insurance): None.

Labor insurance program (social insurance): 6.35% (rising to 6.65% in 2017, gradually rising to 8.4% by 2027) of monthly payroll.

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The employer's contributions also finance cash sickness and maternity benefits.

Labor pension fund (individual account): At least 6% of workers' monthly 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.

Old-age and disability basic guarantee (social assistance): None.

Government

National pension program (social insurance): 3.2% (rising to 3.4% in 2017) of the monthly insured amount.

For disabled and low-income insured persons, 8%, 5.6%, or 4.4% (rising to 8.5%, 5.95%, or 4.675% in 2017) 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.

Labor insurance program (social insurance): 0.9% (0.95% in 2017, gradually rising to 1.2% by 2027) of employee earnings; 3.6% (3.8% in 2017, gradually rising to 4.8% by 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\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The government's contributions also finance cash sickness and maternity benefits.

Labor pension fund (individual account): None.

Old-age and disability basic guarantee (social assistance): The total cost.

Qualifying Conditions

Old-age pension

National pension program (social insurance): Age 65 and registered in the program.

Labor insurance program (social insurance): Age 60 (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: A reduced pension is possible from age 55 (gradually rising by one year every two years until reaching age 60 in 2026).

Deferred pension: The pension may be deferred until age 65 (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; at any age with at least 25 years of coverage with the same employer.

Labor insurance settlement (social insurance): Age 60 (gradually rising by one year every two years until reaching age 65 in 2026) with less than 15 years of coverage.

Labor pension fund (individual account): Age 60 with at least 15 years of contributions.

Labor pension fund settlement (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 has resided in Taiwan for more than six months a year for the last three years.

Disability pension

National pension program (social insurance): 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.

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.

Insured persons with a dependent spouse and children may qualify for a dependent allowance.

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): 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 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) and 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.

Eligibility ceases for widow(er)s upon remarriage.

Funeral grant: Paid to the person who paid for the insured's funeral.

Labor insurance program (social insurance): The deceased received or was entitled to receive an 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: Paid to the person who paid for the insured's funeral, or to the insured when the insured's parent, spouse, or child dies.

Labor pension fund (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 according to changes in the consumer price index.

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 that retirement is taken before the normal retirement age, up to 20%.

Deferred pension: The pension is increased by 4% for each year of deferred retirement, up to 20%.

One-time old-age benefit: A lump sum of one month of the insured's average 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 total old-age benefit amount must not exceed 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.

Labor insurance settlement (social insurance): A lump sum of one month of the insured's average covered earnings in the highest 60 months of coverage is paid for each year of contributions.

Labor pension fund (individual account): A monthly payment based on the insured's account balance at the time of application and average life expectancy according to the annuity life chart is paid.

Labor pension fund settlement (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 according to changes in the consumer price index.

Labor insurance program (social insurance): 1.55% of the insured's monthly average covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage is paid.

25% of the disability pension is paid for each qualified 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, according to 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 actively 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 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: 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 according to changes in the consumer price index.

Labor insurance program (social insurance): 1.55% of the deceased's monthly average 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 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 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; 10 months with less than one year of contributions.

Funeral grant: 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 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.

Labor pension fund (individual account): A lump sum based on the account balance is paid. If the deceased received monthly labor pension fund payments 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 (<http://www.mol.gov.tw/>) provides general supervision.

Department of Social Insurance of the Ministry of Health and Welfare (<http://www.mohw.gov.tw/>) coordinates the national pension program.

Bureau of Labor Insurance (<http://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): 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 cash benefits for civil servants, farmers, salaried public-sector employees, and private-school employees.

Medical benefits: A resident of Taiwan for at least four months, including foreign nationals with a resident permit.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions for income earners are based on 4.69% of the insured's monthly reported earnings, according to six categories of workers and 52 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.

Contributions for non-income earners are based on the average monthly premium for 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\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

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\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions for income earners are based on 4.69% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 35%, 60%, or 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.7 since January 2007).

The employer's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

Government

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions for income earners are based on 4.69% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 0% to 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.7 since January 2007).

The government also contributes as an employer.

Contributions for non-income earners are based on the average monthly premium for 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's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

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, and be unable to earn a normal salary. The insured must provide medical certification.

Cash maternity benefit (national pension program): There is no minimum qualifying period.

Cash maternity benefit (labor insurance program): Must have at least 280 days of contributions before childbirth (181 days of contributions for a premature childbirth).

Medical benefits: Provided for a nonwork-related injury or illness.

Sickness and Maternity Benefits

Sickness benefit (labor insurance): 50% of the insured's average 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): A lump sum of two months of the insured's average covered earnings in the last six months before maternity leave is paid for a normal or premature childbirth. The benefit is increased proportionately for multiple births.

Maternity benefit (national pension insurance): A lump sum of twice the monthly insured amount is paid. The benefit is increased proportionately 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

Cash sickness and maternity benefits: Department of Labor Insurance of the Ministry of Labor (<http://www.mol.gov.tw/>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays benefits.

Medical benefits: National Health Insurance Administration (<http://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 laws: 1950.

Current laws: 1958 (labor insurance), implemented in 1960; and 2001 (work injury), implemented in 2002.

Type of program: Social insurance system.

Coverage

Employees 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: None.

Self-employed person: 0.066% to 0.594% of gross monthly income, according to the industry's assessed risk.

Employer

Cash benefits: 0.04% to 0.92% of monthly payroll, according to 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 according to 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, according to 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 been incapable of work for at least four days due to a work-related injury or illness, receiving medical treatment, and unable to earn a normal salary. The insured must provide medical certification.

Temporary Disability Benefits

70% of the insured's average 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: 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.

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 lump-sum 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, according to 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 National Health Insurance Administration 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 covered earnings in the last six months before death is paid if the deceased was insured before January 1, 2009, and opted for a lump-sum payment instead of the labor insurance survivor pension.

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 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.

Administrative Organization

Department of Labor Insurance of the Ministry of Labor (<http://www.mol.gov.tw/>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays cash benefits.

National Health Insurance Administration (<http://www.nhi.gov.tw/>), under a supervisory board, 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; 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 within the three years prior to unemployment, 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.

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.

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.

A supplement of up to 20% of the unemployment benefit is paid if the insured person has a non-working spouse or child(ren) younger than age 20 (no limit if disabled).

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.

A supplement of up to 20% of the unemployment benefit is paid if the insured person has a non-working spouse or children younger than age 20 (no limit if disabled).

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 (<http://www.mol.gov.tw/>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays benefits.

Tajikistan

Exchange rate: US\$1.00 = 7.80 somoni.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1993 (pensions).

Current laws: 1997 (social insurance); 1999 (personalized accounting system and individual accounts); and 2010 (insurance and state pensions), implemented in 2013.

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

Note: In 2013, a notional defined contribution (NDC) program was implemented for all workers regardless of age. Under transitional rules, the rights earned under the social insurance program will be taken into account.

Coverage

Social insurance and NDC: Employed and self-employed persons.

Mandatory individual account: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Employed and self-employed persons.

Source of Funds

Insured person

Social insurance and NDC: None.

Mandatory individual account: 1% of earnings.

Social assistance: None.

Self-employed person

Social insurance and NDC: 20% of declared income.

The minimum monthly contribution is 120 somoni.

The self-employed person's contributions also finance unemployment benefits and family allowances.

Mandatory individual account: Not applicable.

Social assistance: None.

Employer

Social insurance and NDC: 25% of payroll.

The employer's contributions also finance sickness, maternity, unemployment benefits, and family allowances.

Mandatory individual account: None.

Social assistance: None.

Government

Social insurance and NDC: None; contributes as an employer.

Mandatory individual account: None.

Social assistance: Provides partial subsidies.

Qualifying Conditions

Old-age pension (social insurance): 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 with five or more children or children with disabilities. A minimum pension is paid with at least five years of covered employment.

Old-age pension (NDC): The qualifying conditions are the same as those required for the old-age pension (social insurance).

Deferred old-age pension (social insurance and NDC): The pension may be deferred.

Old-age social pension (social assistance): Age 63 (men) or age 58 (women) and does not meet the covered employment requirements for the old-age pension (social insurance and NDC).

Disability pension (social insurance): Paid to persons disabled while in military service, children younger than age 16 with disabilities, and persons with disabilities since childhood. 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 working capacity, and occasionally requires care); or Group III (disability and reduced working capacity) disability.

Constant-attendance allowance: Paid to persons with Group I and II visual impairments.

Dependent's supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

A territorial or state medical service under the Ministry of Labor and Social Protection assesses the loss of working capacity.

Disability pension (NDC): The qualifying conditions are the same as those required for the disability pension (social insurance).

Disability social pension (social assistance): Paid to persons with Group I and Group II disabilities who do not qualify for the disability pension (social insurance and NDC) if the disability began after childhood or for disabled children younger than age 16.

Survivor pension (social insurance): Paid to surviving dependent family members.

Survivor pension (NDC): Paid to surviving family members.

Eligible survivors include widows aged 58 or older and not receiving an old-age pension, children and grandchildren aged 23 or younger if studying (no limit if disabled before age 18), and family members caring for the deceased's children aged 14 and younger.

Orphan's pension (social assistance): Paid to an orphan aged 18 or younger who is ineligible for a survivor pension.

Old-Age Benefits

Old-age pension (social insurance): The maximum monthly old-age pension (social insurance) is 80% of the insured's annual earnings in the last two years before retirement.

Old-age pension (NDC): The pension is based on the value of contributions made to the notional account, the number of months of covered employment and average life expectancy of the insured's cohort.

The minimum monthly old-age pension is 156 somoni (July 2016).

The maximum monthly old-age pension is 748 somoni (July 2016).

The expected repayment period is 120 months after retirement.

Deferred old-age pension: The pension is increased by 1% for each year of deferral, up to 10%.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Mandatory individual account: The benefit is based on the insured's contributions plus accrued interest.

Old-age social pension (social assistance): 60% of the minimum old-age pension is paid a month.

The minimum monthly old-age pension is 156 somoni (July 2016).

The maximum monthly old-age pension is 748 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Permanent Disability Benefits

Disability pension (social insurance): 200% of the minimum old-age pension is paid monthly for a Group I disability, 150% for a Group II disability, and 120% for a Group III disability.

The minimum monthly old-age pension is 156 somoni (July 2016).

Dependent's supplement: 50% of the minimum monthly old-age pension is paid monthly for each eligible dependent.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability pension (NDC): At least 100% of the minimum monthly old-age pension is paid monthly.

The minimum monthly old-age pension is 156 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability social pension (social assistance): At least 100% of the minimum monthly old-age pension is paid monthly for a Group I disability; 50% for a Group II disability.

The minimum monthly old-age pension is 156 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor Benefits

Survivor pension (social insurance and NDC): The old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors.

Orphan's pension (social assistance): 60% of the minimum monthly old-age pension is paid.

The minimum monthly old-age pension is 156 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to 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 Pension Agency (<http://nafaka.tj/tj/>) and its regional bodies administer the programs with local authorities.

Sickness and Maternity

Regulatory Framework

First and current law: 1997 (social insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed and self-employed citizens of Tajikistan.

Cash maternity benefits and medical benefits: Citizens of Tajikistan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: 20% of declared income; 15 somoni a month for certain categories of self-employed persons.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings is paid with less than five years of work; 70% with five years or more; 100% for a work injury or occupational disease.

The minimum sickness benefit is 50 somoni (January 2017).

The benefit is paid for three days to care for a sick family member; seven days in certain cases or 14 days if caring for a child younger than age 14.

Fourteen days of unpaid leave is provided to women caring for children younger than age 3, a woman or a single parent raising two or more children younger than age 14, or a man whose wife is on maternity leave. Workers with disabilities are entitled to 30 days of unpaid leave.

Maternity benefit: 100% of 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 Pension Agency (<http://nafaka.tj/tj/>) and its regional bodies administer the programs with local authorities.

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 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 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, 30% in the third.

The minimum monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 400 somoni (July 2016).

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.

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: None.

Qualifying Conditions

Cash benefits: There is no minimum qualifying period.

Family Allowance Benefits

Birth grant: A lump sum of 150 somoni is paid for the first child, 100 somoni for the second child, and 50 somoni for each subsequent child, regardless of whether the parents are in covered work.

Child care allowance: 40 somoni a month is paid until the child reaches age 18 months. One parent must be in covered work.

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/tj/>) and its regional bodies administer the programs with local authorities.

Thailand

Exchange rate: US\$1.00 = 35.13 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, social assistance, and national pension savings fund system.

Coverage

Formal-sector system (social insurance): Employed persons.

Voluntary coverage for self-employed persons and for persons with at least 12 months of compulsory coverage who cease to be covered.

Exclusions: Employees of foreign governments or international organizations; agricultural, forestry, and fishery employees; temporary and seasonal workers; and Thai citizens working abroad.

Special systems for judges, civil servants, employees of state enterprises, and private-school employees.

Informal-sector system (social insurance and national savings fund): Voluntary coverage for self-employed persons in the informal sector.

Social assistance: Thai citizens.

Source of Funds

Insured person

Formal-sector system (social insurance): 3% of gross monthly earnings (old-age benefits). Voluntarily insured persons pay an annual flat-rate contribution of 5,184 baht (old-age, disability, and survivors benefits).

The insured person's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors benefits.

Voluntary contributions also finance sickness and maternity benefits and family allowances.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Informal-sector system (social insurance and national savings fund): Not applicable.

Social assistance: None.

Self-employed person

Formal-sector system (social insurance): An annual flat-rate contribution of 5,184 baht (old-age, disability, and survivors benefits).

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

Informal-sector system (social insurance): 70 baht a month (disability and survivors benefits) or 100 baht a month (old-age, disability, and survivors benefits). Additional contributions are possible for the old-age benefit.

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

Informal-sector system (national savings fund): At least 50 baht a month.

Social assistance: None.

Employer

Formal-sector system (social insurance): 3% of monthly payroll (old-age benefits).

The employer's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors 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.

Informal-sector system (social insurance and national savings fund): Not applicable.

Social assistance: None.

Government

Formal-sector system (social insurance): 1% of gross monthly earnings (old-age benefits).

The government's contributions also finance family allowances. See source of funds under Sickness and Maternity for disability and survivors 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.

Informal-sector system (social insurance): 30 baht a month (disability, and survivor benefits) or 50 baht a month (old-age, disability, and survivor benefits).

The government's contributions also finance sickness benefits.

Informal-sector system (national savings 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

Old-age pension (social insurance, formal-sector system): Age 55 with 180 months of contributions.

Employment must cease.

If a pensioner starts a new job, the pension is suspended until employment ceases.

Old-age pension increment: Paid if the insured had more than 180 months of contributions at the pensionable age.

Deferred pension: The pension may be deferred.

Old-age settlement (social insurance, formal-sector system): Age 55 with at least one month, but less than 180 months of contributions.

Employment must cease.

Old-age lump sum (social insurance, informal-sector system): Age 60 and not insured under the formal-sector system.

Old-age pension (national savings fund, informal-sector system): Age 60 and not insured under the formal-sector system.

Old-age pension (social assistance): Age 60 and not receiving any other pension.

Disability pension

Disability pension (social insurance, formal-sector system): 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. The benefit is paid after entitlement to the cash sickness benefit ceases.

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 (social insurance, informal-sector system): Assessed with a disability and not insured under the formal-sector system. Must have at least six months of contributions in the 10 months before the disability began.

Disability benefit (national savings fund, informal-sector system): Younger than age 60, assessed with a disability, and not insured under the formal-sector system.

Survivor benefit

Survivor benefit (social insurance, formal-sector system): Paid if the deceased died before becoming entitled to an old-age pension or within the first six months after becoming entitled to an old-age pension.

Eligible survivors include a widow(er), legitimate children, and a surviving parent. If there is no widow(er), legitimate child, or surviving parent, the pension may be paid to dependent siblings, grandparents, aunts, and uncles.

Death benefit (social insurance, formal-sector system): Paid if the deceased was a disability pensioner or 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 are eligible.

Funeral grant (social insurance, formal-sector system): Paid if the deceased received or was entitled to receive a disability pension or 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.

Survivor benefit (social insurance, informal-sector system): Paid when the insured dies.

Eligible survivors include a widow(er), children, and parents. If there are no other eligible survivors, the benefit is paid to persons named by the deceased.

Funeral grant (social insurance, informal-sector system): Paid if the deceased had at least six months of contributions in the 12 months before death.

Survivor benefit (national savings fund, informal-sector system): Paid when an insured person dies.

Eligible survivors include a widow(er), children, and parents.

Old-Age Benefits

Old-age pension (social insurance, formal-sector system): 20% of the insured's average monthly wage in the last 60 months before retirement is paid.

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 pension increment: The old-age pension is increased by 1.5% of the insured's average monthly wage in the last 60 months for each 12-month period of contributions exceeding 180 months.

There is no minimum pension.

Deferred pension: The old-age pension is increased by 1.5% of the insured's average monthly wage in the last 60 months for each 12-month period of contributions exceeding 180 months.

Old-age settlement (social insurance, formal-sector system): A benefit is paid.

Old-age lump sum (social insurance, informal-sector system): A lump sum plus the balance of any additional contributions is paid.

Old-age pension (national savings fund, informal-sector system): A pension is paid based on the insured's 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 (social insurance, formal-sector system): 50% of the insured's average daily wage in the highest paid three months of the nine months before the disability began is paid until death.

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 pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in the cost of living.

Disability pension (social insurance, informal-sector system): 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 1000 baht a month with at least 36 months in the last 60 months. The pension is paid for up to 15 years.

Disability benefit (national savings fund, informal-sector system): A lump sum of all or part of the account balance is paid.

Survivor Benefits

Survivor benefit (social insurance, formal-sector system): A lump sum of 10 times the monthly old-age pension the deceased received or was entitled to receive is paid.

The amount is split among eligible survivors, according to the number and category of survivors.

Death benefit (social insurance, formal-sector system): With 36 months to 10 years of contributions, a lump sum of five times 50% of the deceased's average monthly wage multiplied by four is paid. With at least 10 years of contributions, a lump sum of 10 times 50% of the deceased's average monthly wage multiplied by 12 is paid.

If there is no named beneficiary, the amount is split equally among the eligible survivors.

Funeral grant (social insurance, formal-sector system): 40,000 baht is paid to the person who paid for the funeral.

Survivor benefit (social insurance, informal-sector system): A lump sum of the old-age benefit plus the balance of the insured's additional contributions is paid to eligible survivors.

Funeral grant (social insurance, informal-sector system): 20,000 baht is paid to the person who paid for the funeral.

Survivor benefit (national savings fund, informal-sector system): A benefit is paid based on the deceased's account balance at the time of death.

Administrative Organization

Social insurance

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<http://www.sso.go.th/>) administers the social insurance schemes for formal- and informal-sector workers.

Social assistance

Ministry of the Interior (<http://www.moi.go.th/>) oversees the administration of the social assistance old-age pension scheme.

National savings fund

Ministry of Finance (<http://www2.mof.go.th/>) provides general supervision.

National Savings Fund (<http://www.nsf.or.th/>) administers benefits.

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: Social insurance and universal (medical benefits only) system.

Coverage

Formal-sector system: Employed persons.

Voluntary coverage for self-employed persons and for persons with at least 12 months of compulsory coverage who cease to be covered.

Exclusions: Employees of foreign governments or international organizations; agricultural, forestry, and fishery employees; temporary and seasonal workers; and Thai citizens working abroad.

Special systems for judges, civil servants, employees of state enterprises, and private-school employees.

Informal-sector system: Voluntary coverage for self-employed persons in the informal sector.

Universal coverage scheme (medical benefits): Thai citizens not covered under any other government health insurance scheme.

Source of Funds

Insured person

Formal-sector system: 1.06% of gross monthly earnings (sickness and maternity benefits); 0.44% (disability and survivor benefits). For voluntarily insured persons, see source of funds under Old Age, Disability, and Survivors.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Informal-sector system: See source of funds under Old Age, Disability, and Survivors.

Universal coverage scheme (medical benefits): None.

Self-employed person

Formal-sector system: See source of funds under Old Age, Disability, and Survivors.

Informal-sector system: See source of funds under Old Age, Disability, and Survivors.

Universal coverage scheme (medical benefits): None.

Employer

Formal-sector system: 1.06% of monthly payroll (sickness and maternity benefits); 0.44% (disability and survivor 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.

Informal-sector system: None.

Universal coverage scheme (medical benefits): None.

Government

Formal-sector system: 1.06% of gross monthly earnings (sickness and maternity benefits); 0.44% (disability and survivor 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.

Informal-sector system: See source of funds under Old Age, Disability, and Survivors.

Universal coverage scheme (medical benefits): The total cost.

Qualifying Conditions

Cash sickness and medical benefits (formal-sector system): Must have at least three months of contributions in the 15 months before the incapacity or treatment began.

The insured must provide medical certification of the incapacity.

Cash sickness benefits (informal-sector system): Must have at least three months of contributions in the four months before the illness or injury began. The insured must be hospitalized for at least one day.

Cash maternity, childbirth grant, and medical benefits (formal-sector system): 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.

Universal coverage scheme (medical benefits): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (formal-sector system): 50% of the insured's average daily wage in the highest paid three months of the nine 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 benefit.

Sickness benefit (informal-sector system): 200 baht a day is paid for up to 30 days a year.

Maternity benefit (formal-sector system): 50% of the insured's average daily wage in the highest paid three months of the nine 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 benefit.

Childbirth grant (formal-sector system): A lump sum of 13,000 baht is paid for each birth.

Workers' Medical Benefits

Medical benefits

Formal-sector scheme: 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 healthcare system to receive benefits from the hospital. Costs for care provided in another hospital are reimbursed according to fixed rates for emergencies and accidents only.

There are no provisions for cost sharing.

Disability pensioners are entitled to receive subsidized medical care and rehabilitation.

Universal coverage scheme: 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

Formal-sector system: Necessary medical care related to childbirth for the wife of, or a woman who cohabits with, an insured man.

Universal coverage scheme: Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Formal- and informal-sector systems

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<http://www.sso.go.th/>) collects contributions and pays cash benefits.

Hospitals under contract to the Social Security Office provide medical benefits.

Universal coverage scheme

National Health Security Office (<http://www.nhso.go.th/>), managed by the National Health Security Board and the Health Service Standard and Quality Control Board, administers the program 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: Agricultural, forestry, and fishery employees; 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 payroll, according to the 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

There is no minimum qualifying period.

Temporary Disability Benefits

60% of the insured's monthly wage before the disability began is paid, according to a schedule in law. The benefit is paid after a three-day waiting period for up to one year; the benefit is paid retroactively if the incapacity lasts more than three days. The insured must be unable to work.

There are no minimum earnings used to calculate benefits.

The maximum annual earnings used to calculate benefits are 240,000 baht.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the insured's average monthly wage.

The minimum daily wage varies by province.

The maximum monthly benefit is 12,000 baht.

Permanent Disability Benefits

For a total (100%) disability, 60% of the insured's average monthly wage before the disability began is paid for up to 15 years, according to a schedule in law.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the insured's average monthly wage.

The minimum daily wage varies by province.

The maximum monthly benefit is 12,000 baht.

Permanent partial disability benefit: 60% of the insured's average monthly wage before the disability began is paid from two months to 10 years, according to a schedule in law. In certain cases, the benefit may be paid as a lump sum.

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 45,000 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 20,000 baht is paid for rehabilitation services.

Survivor Benefits

Survivor benefit: 60% of the deceased's last monthly wage is paid for up to eight years. (A reduced benefit may be paid as a lump sum.)

Eligible survivors include a widow(er), children younger than age 18 (no limit if a student or disabled), and parents. The pension is split equally among all eligible survivors. If there are no eligible survivors, any other dependent persons may qualify.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the deceased's average monthly wage.

The minimum daily wage varies by province.

The maximum monthly benefit is 12,000 baht.

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

Funeral grant: A lump sum of 100 times the minimum daily wage is paid to the person who paid for the funeral.

The minimum daily wage varies by province.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<http://www.sso.go.th/>) administers the program through the Office of Workmen's Compensation Fund, which 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.

Voluntary coverage is not possible.

Exclusions: Judges; employees of foreign governments or international organizations; employees of state enterprises; agricultural, forestry, and fishery employees; temporary and seasonal workers; Thai citizens working abroad; and self-employed persons.

Source of Funds

Insured person: 0.5% of gross monthly 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 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 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.

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.

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.

The Social Security Office may suspend benefit payments if the insured no longer meets the qualifying conditions.

Unemployment Benefits

If involuntarily unemployed, 50% of the insured's average daily wage in the highest paid three months in the nine months before unemployment is paid for up to 180 days in any calendar year; if voluntarily unemployed, 30% of the insured's average daily wage is paid for up to 90 days in any calendar year.

The benefit is paid from the eighth day of unemployment.

The maximum daily benefit is 250 baht.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<http://www.sso.go.th/>) collects contributions and pays benefits.

Department of Employment (<http://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 self-employed persons and for persons with 12 months of compulsory coverage who cease to be covered.

Exclusions: Employees of foreign governments or international organizations; agricultural, forestry, and fishery employees; temporary and seasonal workers; and Thai citizens working abroad.

Special systems for judges, civil servants, employees of state enterprises, and private-school employees.

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.

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

Qualifying Conditions

Child allowance: Must have at least 12 months of contributions in the 36 months before the month of entitlement.

The benefit is paid for legitimate children younger than 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: A monthly allowance of 400 baht is paid for each child.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th/>) provides general supervision.

Social Security Office (<http://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: 2007 (social security); 2012 (pension insurance), implemented in 2013; and 2012 (social protection), implemented in 2013.

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

Coverage

NDC: Employed and self-employed persons.

Social assistance: Needy persons.

Source of Funds

Insured person:

NDC: None.

Social assistance: None.

Self-employed person:

NDC: 10% of the monthly minimum wage; entrepreneurs and the liberal professions pay 15% to 80% of the monthly minimum wage, depending on monthly income; farmers pay 10% to 20% of net income or 15% of the monthly minimum wage whichever is greater.

The monthly minimum wage is 650 manat (January 2017).

Social assistance: None.

Employer:

NDC: 20% of payroll, plus 3.5% for hazardous occupations. For certain employers, the contribution varies according to sector.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Social assistance: None.

Government:

NDC: Subsidies as needed.

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.

Early retirement: Age 52 (men) with 25 years of contributions or age 48 (women) with 20 years of contributions.

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 disability, incapacity for any work, and requires constant care), Group II (disability, reduced working capacity, and occasionally requires care), or Group III (disability and reduced working 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): Must be younger than age 16 with a Group I or II disability or 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 surviving dependent family members.

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 pension is 254 manat (January 2017).

There is no maximum monthly pension.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Old-age social pension (social assistance): 70% of the basic amount is paid monthly.

The basic amount is 242 manat a month (January 2017).

Benefit adjustment: Benefits are adjusted periodically according to 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 pension is 155% of the basic amount for a Group I, 135% for a Group II, or 115% for a Group III disability; 190% of the basic amount for all groups if the disability began before age 16.

The basic amount is 242 manat a month (January 2017).

There is no maximum monthly 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 basic amount is paid monthly.

Dependent's supplement: 20% of the basic amount is paid monthly for each eligible dependent.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Disability social pension (social assistance): 160% of the basic amount is paid monthly for a Group I, 140% for a Group II, or 120% for a Group III disability. 160% is paid monthly to disabled children younger than age 16.

The basic amount is 242 manat a month (January 2017).

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 basic amount is paid monthly.

Dependent supplement: 20% of the basic amount is paid monthly for each eligible dependent.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Survivor Benefits

Survivor social pension (social assistance): 65% of the basic amount is paid monthly for one eligible survivor; 125% for two; 145% for three; and 170% for four or more.

The basic amount is 242 manat a month (January 2017).

Orphan's social pension (social assistance): 145% of the basic amount is paid monthly for one full orphan; 230% for two; and 285% for three or more.

The basic amount is 242 manat a month (January 2017).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Administrative Organization

Ministry of Labor and Social Protection of the Population of Turkmenistan provides general coordination and supervision.

Pension Fund of Turkmenistan and its regional and local offices administer the program.

Sickness and Maternity

Regulatory Framework

First law and current laws: 1994 and 2007 (social security); 2012 (social protection).

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed citizens of Turkmenistan.

Exclusions: Self-employed persons.

Medical benefits: Residents of Turkmenistan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: Voluntary supplementary contributions.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: Voluntary supplementary contributions.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: Subsidies as needed.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's earnings is paid with less than five years of uninterrupted work; 80% with five to eight years; 100% with more than eight years (or

with three or more children younger than age 16; age 18 if a student).

The insured may receive five days of paid leave to care for a sick family member (seven days in certain cases) or 14 days if caring for a child younger than age 14 (or for the duration of the illness if the child is hospitalized).

Fourteen days of unpaid leave is provided to a woman caring for a child younger than age 3, a woman or a single parent raising two or more children younger than age 14, or a man whose wife is on maternity leave. Workers with disabilities are entitled to 30 days of unpaid leave.

Maternity benefit: 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).

Birth grant: A lump sum of 130% of the basic amount is paid for the first two children; 250% for the third child; and 500% for the fourth and subsequent children.

The basic amount is 242 manat a month (January 2017).

Child care allowance: 65% of the basic amount is paid monthly for children up to age 3.

The basic amount is 242 manat a month (January 2017).

Benefit adjustment: Benefits are adjusted periodically by law.

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. Medicine is free if hospitalized.

Dependents' Medical Benefits

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

Administrative Organization

Cash benefits: Ministry of Labor and Social Protection of the Population of Turkmenistan and regional and local offices of the Pension Fund administer the program.

Medical benefits: Ministry of Health and Medical Industry 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: 2007 (social security), 2009 (labor code), and 2012 (social protection).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Local governments and employers can provide supplementary pension benefits out of their own budgets.

Coverage

Cash benefits: Employed persons.

Exclusions: Self-employed persons.

Medical benefits: Residents of Turkmenistan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: Subsidies as needed.

Medical benefits: The total cost.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's earnings 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

Permanent disability pension: The monthly pension is the ratio of the insured's accumulated notional pension capital to average life expectancy.

The minimum pension is 155% of the basic amount for a Group I, 135% for a Group II, or 115% for a Group III disability.

The basic amount is 254 manat a month (January 2017).

There is no maximum 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 basic amount is paid monthly for a Group I or II disability.

Dependent supplement: 20% of the basic amount is paid monthly for each eligible dependent for a Group I or II disability.

The basic amount is 254 manat a month (January 2017).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

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 pension: 65% of the basic amount is paid monthly for one eligible survivor; 125% for two; 145% for three; and 170% for four or more.

The basic amount is 242 manat a month (January 2017).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Orphan's pension: 145% of the basic amount is paid monthly for one full orphan; 230% for two; and 285% for three or more.

The basic amount is 242 manat a month (January 2017).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Administrative Organization

Temporary disability benefits: The Social Insurance Fund provides funding to enterprises and employers to pay benefits to their own employees.

Pensions: Ministry of Labor and Social Protection of the Population of Turkmenistan provides general coordination and supervision.

Regional and local social security departments administer pensions.

Medical benefits: Ministry of Health and Medical Industry 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 law: 1991 (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 payroll.

Government: Subsidies as needed.

Qualifying Conditions

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

A lump sum of three times the insured's gross average monthly earnings is paid.

Benefit adjustment: Benefits are adjusted periodically according to 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 = 2,993 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1993 (state pension) and 2005 (mandatory individual account), implemented in 2007.

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

Local authorities and employers may provide supplementary benefits out of their own budgets.

Coverage

Mandatory individual account: Employed residents of Uzbekistan. Voluntary coverage for self-employed persons and certain other categories of workers.

Social insurance: Employed residents of Uzbekistan.

Social assistance: Needy residents of Uzbekistan.

Special pensions are paid to certain categories of older persons, including war veterans and former military personnel.

Source of Funds

Insured person

Mandatory individual account: 1% of earnings. Additional contributions are possible.

Social insurance: 7.5% of earnings.

Social assistance: None.

Self-employed person

Mandatory individual account: 1% of declared earnings. Additional contributions are possible.

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 149,775 soms (October 2016).

The self-employed person's social insurance contributions also finance family allowances.

Social assistance: None.

Employer

Mandatory individual account: None.

Social insurance: 25% of payroll; 15% for small and micro enterprises.

The employer's social insurance contributions also finance sickness, maternity, work injury, and unemployment benefits, and family allowances.

Social assistance: None.

Government

Mandatory individual account: None.

Social insurance: Subsidies as needed.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (mandatory individual account):

Age 60 (men) or age 55 (women).

Old-age pension (social insurance): Age 60 (men) with 25 years of covered employment or age 55 (women) with 20 years of covered employment.

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 not payable abroad.

Old-age social pension (social assistance): Paid at the normal retirement age to those who do not qualify for the old-age pension (social insurance).

Disability pension (social insurance): Must have one to 15 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), Group II (total disability, incapacity for any work, and does not require constant attendance), or Group III (partial disability and incapacity for usual work) disability.

Partial disability pension: The insured has less than the required number of years of covered employment for a full pension.

An expert medical commission assesses the degree of disability.

Constant-attendance supplement: Paid if the insured is assessed with a Group I disability and requires the constant attendance of others to perform daily functions.

The disability pension is not payable abroad.

Disability social pension (social assistance): Paid to needy adults with a Group I disability (total disability, incapacity for any work, and requires constant attendance) that

began in childhood and for children younger than age 16 with disabilities.

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

Survivor pension (social insurance): The deceased had one to 15 years of covered employment, depending on the 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.

Orphan social pension (social assistance): Paid to needy orphans younger than age 16 (no limit if disabled since childhood).

Funeral grant: 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 (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 pension (social insurance): The pension is paid according to income level: 55% of the insured's average monthly earnings over any consecutive five-year period in the last 10 years is paid to high- and middle-income insured persons; low-income insured persons receive the minimum monthly old-age pension.

Deferred pension: 1% of the insured's average monthly earnings over any consecutive five-year period in the last 10 years is paid for each additional year of covered employment above 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.

Low-income is defined as average monthly earnings below the minimum monthly old-age pension. Middle-income is average monthly earnings from the minimum monthly old-age pension up to eight times the monthly minimum wage. High-income is average monthly earnings of more than eight times the monthly minimum wage.

The monthly minimum wage is 149,775 soms (October 2016).

The minimum monthly old-age pension is 292,940 soms (October 2016).

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.

Old-age social pension (social assistance): 179,555 soms a month is paid (October 2016).

Benefit adjustment: Benefits are adjusted according to 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 over any consecutive five-year period in the last 10 years is paid; 100% of the high-income old-age pension (social insurance) 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 over any consecutive five-year period in the last 10 years is paid; 100% of the high-income old-age pension (social insurance) with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average monthly earnings over any consecutive five-year period in the last 10 years is paid.

The minimum pension for a Group I or II disability is 100% of the minimum monthly old-age pension (social insurance); 50% for a Group III disability.

The minimum monthly old-age pension (social insurance) is 292,940 soms (October 2016).

Partial disability pension: A percentage of the full pension is paid according to the number of years of covered employment below 15 years.

Constant-attendance supplement: A supplement is paid.

A lump sum of six months of the pension benefits is paid if the pensioner emigrates permanently.

Disability social pension (social assistance): 100% of the minimum monthly old-age pension (social insurance) is paid for a Group I disability; 50% for a Group II disability; 30% for a Group III disability.

The minimum monthly old-age pension (social insurance) is 292,940 soms (October 2016).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor Benefits

Survivor pension (mandatory individual account): A lump sum of total employee contributions plus accrued interest is paid.

Survivor pension (social insurance): 30% of the deceased's average monthly earnings over any consecutive five-year period in the last 10 years is paid to each eligible survivor.

The minimum survivor pension is 50% of the monthly minimum wage.

When both parents die or a single mother dies, the minimum pension is 30% of the deceased's average earnings or at least the monthly minimum wage.

The monthly minimum wage is 149,775 soms (October 2016).

A lump sum of six months of the pension is paid if the pensioner emigrates permanently.

Orphan social pension (social assistance): 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 149,775 soms (October 2016).

Funeral grant: A lump sum of two times the monthly pension the pensioner received is paid for the death of a pensioner; three times the monthly minimum wage if the deceased was not a pensioner or was a dependent family member.

The monthly minimum wage is 149,775 soms (October 2016).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Administrative Organization

Ministry of Finance (<http://www.mf.uz/>) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance (<http://www.mf.uz/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First and current laws: 1995 (labor code) and 1956 (temporary disability).

Type of program: Social insurance (cash sickness and maternity benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity 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.

Medical benefits: Residents of Uzbekistan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: Subsidies as needed.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's last month's wage is paid with less than eight years of uninterrupted employment; 80% with at least eight years.

Maternity benefit: 100% of the insured's last month's wage is paid for 56 days before and 56 days after childbirth (may be extended to 70 days if there are complications or multiple births). 200% of the monthly minimum wage is paid to working mothers caring for children younger than age 2; unpaid leave if caring for a child aged 2 to 3.

The monthly minimum wage is 149,775 soms (October 2016).

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

Cash sickness and maternity benefits: Ministry of Labor and Social Protection provides general supervision and coordination.

Enterprises and local Departments of Social Protection pay cash benefits directly to insured persons.

Extrabudgetary Pension Fund, under the Ministry of Finance (<http://www.mf.uz/>), administers maternity benefits.

Medical benefits: 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 administer the provision of medical services through clinics, hospitals, and other facilities.

Work Injury

Regulatory Framework

First and current laws: 1997 (temporary disability) and 2005 (medical benefits).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Local authorities and employers may provide supplementary pension benefits out of their own budgets.

Coverage

Employed persons.

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: Subsidies for work injury benefits and the total cost of medical benefits.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average monthly earnings over any consecutive five-year period in the last 10 years is paid from the first day of incapacity until recovery or award of a permanent disability pension.

The minimum earnings used to calculate benefits are the monthly minimum wage.

The monthly minimum wage is 149,775 soms (October 2016).

An expert medical commission assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension: The pension is paid according to 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 over any consecutive five-year period in the last 10 years is paid; 100% of the minimum monthly old-age pension (social insurance) 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 over any consecutive five-year period in the last 10 years is paid; 100% of the minimum monthly old-age pension (social insurance) 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 over any consecutive five-year period in the last 10 years is paid.

The minimum monthly pension for a Group I or II disability is 100% of the minimum monthly old-age pension (social insurance); 50% for a Group III disability.

The minimum monthly old-age pension (social insurance) is 292,949 soms (October 2016).

An expert medical commission assesses the degree of disability.

Constant-attendance supplement: Paid for a Group I disability with at least 25 years of covered employment (men) or 20 years (women).

Pensions are 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 over any consecutive five-year period in the last 10 years is paid for 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 149,775 soms (October 2016).

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits directly to their employees.

Pensions: Ministry of Finance (<http://www.mf.uz/>) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance, administers the program.

Medical benefits: Ministry of Health (<https://www.gov.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 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: Subsidies as needed from central and local governments.

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: Reentrants to the workforce who have less than 12 weeks of employment in the last 12 months but have at least one year of total employment.

Dependent supplement: Paid for each dependent child younger than age 16.

Early retirement pension: Paid to unemployed persons who are 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 benefit is 100% of the monthly minimum wage.

The maximum monthly benefit is based on average earnings up to the national average wage.

Long-term unemployed: 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 following 13 weeks; 75% of the monthly minimum wage (50% if without dependents) is paid to unskilled reentrants for 13 weeks.

First-time job seeker: 75% of the monthly minimum wage (50% if no dependents) is paid for 13 weeks.

Dependent's supplement: 10% of the unemployment benefit is paid for each eligible dependent.

The monthly minimum wage is 149,775 soms (October 2016).

Early retirement pension: The old-age pension (social insurance) is paid. See old-age benefits under Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labor and Social Protection provides general supervision and coordination.

Employment Service and local counterparts, together with the National Federation of Trade Unions, administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 2002 (family benefits) and 2013 (family 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: 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): 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 149,775 soms (October 2016).

Family assistance (social assistance): 1.5 to three times the monthly minimum wage is paid for three months; may be extended in certain cases. The benefit is paid according to the number of family members and the assessed need.

The monthly minimum wage is 149,775 soms (October 2016).

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. The family allowance may be paid for up to six months; may be extended if family income has not changed.

The monthly minimum wage is 149,775 soms (October 2016).

Administrative Organization

Social insurance: Ministry of Labor and Social Protection provides general supervision and coordination.

Social assistance: Citizens' Commissions, appointed by local neighborhood committees, administer the programs locally.

Vanuatu

Exchange rate: US\$1.00 = 109.10 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 scheme.

Voluntary coverage for persons without mandatory coverage, including employed persons.

Exclusions: Persons covered under employer-provided retirement programs approved by the Provident Fund Board; home-based workers; and certain other categories including prisoners, patients in psychiatric hospitals, and temporary workers in agriculture and forestry with employment contracts of less than two months.

Source of Funds

Insured person: At least 4% of monthly earnings (additional voluntary contributions are possible). Voluntarily insured persons pay 1,000 vatu to 10,000 vatu a month.

The minimum monthly earnings used to calculate contributions are 3,000 vatu.

Self-employed person: 1,000 vatu to 10,000 vatu a month.

Employer: 4% of monthly payroll.

The minimum monthly earnings used to calculate contributions are 3,000 vatu.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; at any age if emigrating permanently (noncitizens or citizens who relinquish citizenship). 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 a permanent incapacity for any employment due to a physical or mental disability.

Two registered medical practitioners approved by the Medical Board committee assess the 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 spouse, 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 deceased.

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 rate annually depending 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 depending 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 depending on the financial performance of the fund.

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 provides general supervision.

Provident Fund Board (<http://www.vnpf.com.vu/>), managed by a six-member tripartite board with a general manager, administers the program.

Provident Fund Board appoints a commercial fund manager and sets the investment criteria.

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.

Qualifying Conditions

Cash sickness and maternity benefits: Must have at least six months of continuous employment with the same employer.

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 twice a day for an hour to feed a nursing child until the child reaches age 2.

Workers' Medical Benefits

Necessary first aid treatment and transportation to the nearest hospital or clinic is provided.

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, 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 one month of severance pay for each year of employment. Employees are eligible after one year of work.

Vietnam

Exchange rate: US\$1.00 = 22,281 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: The 2014 social insurance law is being gradually implemented. Provisions of the law are included below.

Coverage

Social insurance: Private- and public-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 foreign citizens legally working in Vietnam.

Voluntary coverage for self-employed persons and other persons without compulsory coverage.

Social assistance: Needy persons.

Source of Funds

Insured person

Social insurance: 8% of gross monthly 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 1,210,000 dong.

Social assistance: None.

Self-employed person

Social insurance: 22% of 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 1,210,000 dong.

Social assistance: None.

Employer

Social insurance: 18% of monthly 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 1,210,000 dong.

The employer's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Government

Social insurance: 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; age 50 for coal miners) or age 50 (women) 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 degree of disability of at least 61%.

Age 51 (men, rising by one year each year until reaching age 55 in 2020) or age 46 (women, rising by one year each year until reaching age 50 in 2020) with at least 20 years of contributions and an assessed reduced working capacity of at least 61%.

Age 50 (men) or age 45 (women) with at least 20 years of contributions and an assessed reduced working 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 reduced working capacity of at least 61%.

Employment must cease.

Pension supplement: Paid if the insured had sufficient contributions to finance at least a 75% replacement rate.

Old-age grant (social insurance): Age 60 (men) or age 55 (women) with less than 20 years of contributions and ineligible for the old-age pension (less than 15 years for women civil servants living in communes, wards, or townships). At any age with less than 15 years of contributions and an assessed degree of disability of at least 61%.

At any age if diagnosed with certain specified diseases or for demobilized army or police personnel who are ineligible for the 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 any contributory pension.

Disability pension (social insurance): See old-age pension (social insurance).

Disability allowance (social assistance): Assessed with at least a 61% reduced working capacity and does not qualify for a contributory pension.

Caregiver's support (social assistance): Paid to caregivers of persons with an assessed reduced working 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 an old-age pension, or was a disability pensioner with an assessed reduced working capacity of at least 61%. The benefit is paid to up to four dependent 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 (no age limit with an assessed reduced working capacity of at least 81%), children younger than age 18 (no limit with an assessed reduced working 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; 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 (no limit with an assessed reduced working capacity of at least 81%).

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Survivor lump-sum allowance: Paid to survivors who do not meet the eligibility requirements 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 grant (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 contributory pension; with an assessed reduced working capacity of at least a 61% and not receiving any contributory 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 covered average monthly earnings is paid for the first 15 years of contributions (rising for men by one year each year from 2018 until reaching 20 years of contributions in 2022) plus 2% (men) or 3% (women, falling to 2% in 2018) of the insured's covered average monthly earnings for each year of contributions exceeding 15 years.

The pension is reduced by 2% of the insured's covered average monthly earnings for each year the pension is taken before the insured's normal pensionable age due to reduced working capacity.

Covered average monthly earnings for private-sector employees are based on the whole contribution period. Covered average monthly 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 maximum pension is 75% of the insured's covered average monthly earnings.

The minimum benefit is the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Pension supplement: A lump sum is paid of half the insured's covered average monthly earnings for each year of contributions exceeding the years of contributions required to achieve a 75% replacement rate.

Benefit adjustment: Benefits are adjusted according to 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 covered average monthly earnings in the last five years for years of contributions before 2014,

plus 2 times the insured's covered average monthly earnings in the last five years for contributions since 2014.

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 reduced working capacity of at least 81%; 1,080,000 dong a month if aged 60 or older, needy, and with an assessed reduced working capacity of at least 81%, or aged 60 or older and living in extremely difficult circumstances.

Permanent Disability Benefits

Disability pension (social insurance): See old-age pension (social insurance).

Disability allowance (social assistance): 405,000 dong a month is paid with an assessed reduced working capacity of 61% to 80%; 540,000 dong a month with an assessed reduced working capacity of at least 81%; 810,000 dong a month with an assessed reduced working capacity of at least 81% and living in extremely difficult circumstances; 405,000 dong a month with an assessed reduced working capacity of at least 61% and pregnant or raising a child younger than age 3; and 540,000 dong a month with an assessed reduced working capacity of at least 61%, pregnant, and raising one child younger than age 3, or with an assessed reduced working capacity of at least 61%, not pregnant, and raising at least two children younger than age 3.

Provinces with higher fiscal capacity may provide larger 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 dependent survivor; 70% if the survivor has no guardian, up to four survivors.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Survivor lump-sum allowance: 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 lump-sum 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 covered average monthly earnings

in the last five years for years of contributions before 2014, plus 2 times the deceased's covered average monthly 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 1,210,000 dong.

Funeral grant (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 (<http://www.baohiemxahoi.gov.vn/>) implements policy and administers the programs.

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; and 2014 (social insurance).

Type of program: Social insurance system.

Note: The 2014 social insurance law is being gradually implemented. Provisions of the law are included below.

Coverage

Cash sickness and maternity 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 foreign citizens legally working in Vietnam.

Exclusions: Certain military personnel, Vietnamese citizens working abroad under a fixed-term contract, and self-employed persons.

Medical benefits (health insurance): Citizens of Vietnam.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits (health insurance): 1.5% of gross monthly 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 1,210,000 dong.

Self-employed person

Cash sickness and maternity benefits: Not applicable.

Medical benefit (health insurance): 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% of the minimum wage for civil servants for near-poor families; and 2.1% for students.

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 1,210,000 dong.

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits (health insurance): 3% of monthly 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 1,210,000 dong.

Government

Cash sickness and maternity benefits: None.

Medical benefits (health insurance): Provides subsidies; 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 legal monthly minimum wage for civil servants is 1,210,000 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.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Qualifying Conditions

Cash sickness benefits: There is no minimum qualifying period. The incapacity must not be work-related, self-inflicted, or related to drug or alcohol abuse.

The sickness benefit is also paid to an insured parent caring for a sick child under age 7.

Cash maternity benefits: 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 benefits: 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 according to membership groups and type of services.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's earnings in the month preceding sick leave 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 1,210,000 dong.

75% of the insured's earnings is paid to insured workers for up to 20 days in a calendar year to care for a sick child.

Benefit adjustment: Benefits are adjusted according to 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 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 baby 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 working 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 1,210,000 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 his wife gives birth. If the mother dies during childbirth, up to six months of unused maternity leave passes to the father.

Benefit adjustment: Benefits are adjusted according to 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 lump-sum allowance 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 1,210,000 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 sickness and maternity benefits.

Ministry of Health (<http://moh.gov.vn/>) provides general supervision for health insurance.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn/>) 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: 2006 (social insurance); 2012 (labor code), implemented in 2013; and 2014 (social insurance).

Type of program: Social insurance system and employer-liability (temporary disability) system.

Note: The 2014 social insurance law is being gradually implemented. Provisions of the law are included below.

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 foreign citizens legally working in Vietnam.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Temporary disability benefits (employer liability): None.

Social insurance: None.

Self-employed person

Temporary disability benefits (employer liability): Not applicable.

Social insurance: Not applicable.

Employer

Temporary disability benefits (employer liability): The total cost.

Social insurance: 1% of monthly payroll.

Government

Temporary disability benefits (employer liability): None.

Social insurance: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Must have a loss of earning 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: There is no minimum qualifying period. Must have a loss of earning 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): The employer pays 100% of the insured's earnings from the first day of treatment until the insured is recovered, discharged from the hospital, or assessed with a permanent disability.

A Ministry of Health medical board determines if the insured is recovered or has a permanent disability; and assesses the degree of loss of working capacity.

Permanent Disability Benefits

Permanent disability benefit: 30% of the legal monthly minimum wage for civil servants is paid for an assessed loss of working capacity of 31%; an additional 2% of the legal monthly minimum wage for civil servants is paid for each additional 1% loss of working capacity, plus 0.5% of earnings in the month before the disability began for the first year of contributions, plus 0.3% of earnings for each additional year of contributions.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Attendance supplement: 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 1,210,000 dong.

Disability grant: Five times the minimum wage for civil servants is paid for an assessed loss of working capacity of 5%; an additional 50% of the minimum wage for civil servants paid for each additional 1% loss of working 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 monthly minimum wage for civil servants is paid for five to 10 days a year.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

A Ministry of Health medical board assesses the degree of loss of working 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: 50% of the legal monthly minimum wage for civil servants is paid for each eligible dependent survivor, up to four survivors; 70% if the survivor has no guardian.

The benefit is paid if the death was caused by a work injury or an occupational disease; or if the deceased was a work injury beneficiary with at least a 61% loss of working capacity at the time of death.

Eligible survivors include a widower (aged 60 or older) or a widow (aged 55 or older) with no income or with an income less than the legal monthly minimum wage for civil servants (no age limit if disabled with a reduced working capacity of at least 81%), children younger than age 15 (age 18 if a student; no limit if disabled with a reduced working capacity of at least 81%); children younger than age 18 (including those conceived before the time of death; no limit if disabled with a reduced working capacity of at least 81%), and a father or father-in-law (aged 60 or older) or a mother or mother-in-law (aged 55 or older) with an income less than the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Survivor lump-sum allowance: 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 monthly old-age or disability pension is paid to survivors who do not meet the eligibility requirements for a survivor pension. The lump sum is reduced by 50% of the deceased's monthly old-age or disability pension for each month the deceased received a pension after the second month.

Death allowance: 36 times the legal monthly minimum wage for civil servants is paid for an insured who died as a result of work accident or an occupational disease or died during the first medical treatment after a work accident or an occupational disease.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Funeral grant: A lump sum of 10 times the legal monthly minimum wage for civil servants is paid to the person who pays for the funeral.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn/>) provides general supervision.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn/>) implements policy and manages the work injury and occupational disease fund.

Unemployment

Regulatory Framework

First law: 2006 (social insurance), implemented in 2009.

Current law: 2013 (employment), implemented in 2015.

Type of program: Social insurance system.

Coverage

Vietnamese citizens 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 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 1,210,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,500,000 dong, Region II is 3,100,000 dong, Region III is 2,700,000 dong, and Region IV is 2,400,000 dong.

Self-employed person: Not applicable.

Employer: 1% of monthly 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 1,210,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,500,000 dong, Region II is 3,100,000 dong, Region III is 2,700,000 dong, and Region IV is 2,400,000 dong.

Government: 1% of the insured person's gross monthly earnings and administrative costs.

Qualifying Conditions

Must have at least 12 months of contributions during 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 during the last 36 months.

The benefit is suspended if the insured refuses two suitable job placements 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 benefit for private-sector employees is five times the legal regional monthly minimum wage.

The maximum monthly benefit for civil servants is five times the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,210,000 dong.

The legal regional monthly minimum wage for private-sector employees for Region I is 3,500,000 dong, Region II is 3,100,000 dong, Region III is 2,700,000 dong, and Region IV is 2,400,000 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 (<http://www.baohiemxahoi.gov.vn/>) collects contributions and pays benefits.

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

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) who 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: At any age if needy, diagnosed with HIV/AIDS, with no working capacity, and not receiving any other monthly pension or benefit.

Disabled child allowance: Paid for a child assessed with at least a 61% disability.

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 a larger allowance.

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 the child is assessed with a disability of 61% to 80%; 675,000 dong a month if assessed with at least an 81% disability; 1,080,000 dong a month if aged 4 to 16, assessed with at least a 61% degree of disability, and living in extremely difficult circumstances; and 1,350,000 dong a month if younger than age 4, assessed with at least a 61% degree of disability, 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 provides general supervision and administers education allowances.

Ministry of Health (<http://moh.gov.vn/>) provides general supervision of health insurance policies.

Vietnam Social Security agency (<http://www.baohiemxahoi.gov.vn/>) collects contributions and pays benefits.

Yemen

Exchange rate: US\$1.00 = 250.50 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1980.

Current law: 1991 (pensions).

Type of program: Social insurance system.

Coverage

Public-sector system: Public-sector employees, including permanent employees of quasi-public entities.

Special system for military and police personnel.

Private-sector system: Private-sector employees (nationals and foreigners), including Yemeni workers abroad.

Exclusions: Casual workers, self-employed persons, agricultural workers, household workers, seamen, and fishermen.

Source of Funds

Insured person

Public-sector system: 6% of earnings.

The earnings used to calculate contributions include the basic salary plus all allowances paid to an employee, excluding bonuses and overtime wages.

Private-sector system: 6% of earnings.

The earnings used to calculate contributions include the basic salary plus all allowances paid to an employee, excluding bonuses and overtime wages.

Self-employed person: Not applicable.

Employer

Public-sector system: 6% of payroll.

Private-sector system: 9% of payroll (old-age only).

Government

Public-sector system: None. Contributes 6% of payroll as an employer.

Private-sector system: None.

Qualifying Conditions

Public-sector system

Old-age pension: 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 25 years of contributions (women).

Early pension: At any age with at least 25 years of contributions if the insured becomes involuntarily unemployed.

Disability pension: Paid for a permanent total or partial disability.

Survivor pension: Paid when an insured person dies before retirement age.

Eligible survivors include the deceased's spouse(s); sons up to age 18 if unemployed or age 26 if a full-time student; unemployed, unmarried daughters; and dependent parents, grandparents, brothers, sisters, nephews, and nieces.

Funeral grant: Paid when an insured person dies.

Private-sector system

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions.

Early pension: Age 50 (men) with more than 25 years of contributions or age 46 (women) with at least 20 years of contributions; at any age with at least 30 years of contributions (men) or 25 years of contributions (women).

Reduced pension: Age 50 (men) or age 45 (women) with at least 20 years of contributions.

Disability pension (work related and non-work related): Paid for a permanent disability.

Disability grant: The insured does not qualify for the nonwork-related or work-related disability pension but has at least one year of contributions.

Survivor pension: Paid when an insured person dies before retirement age.

Eligible survivors include the deceased's spouse(s); sons up to age 18 if unemployed or age 26 if a full-time student; unemployed, unmarried daughters; and dependent parents, grandparents, brothers, sisters, nephews, and nieces.

Old-Age Benefits

Public-sector system

Old-age pension: The pension is the insured's last gross monthly salary multiplied by the number of months of contributions, divided by 420.

The minimum monthly pension is 20,000 rials.

The maximum monthly 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.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the civil servant salary.

Private-sector system

Old-age pension: The pension is the insured's last gross monthly salary multiplied by the number of months of contributions, divided by 420.

The minimum pension is 50% of the insured's last gross monthly salary.

Early pension: The pension is calculated in the same way as the old-age pension.

Reduced pension: If the insured retires from regular employment at age 45, the pension is reduced by 10%; at age 50, by 5%.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the civil servant salary.

Permanent Disability Benefits

Public-sector system

Work-related disability pension: 100% of the insured's last gross monthly salary plus a lump sum of 39,000 rials is paid.

Permanent partial disability: A reduced pension and a reduced lump sum are paid according to the assessed degree of disability and a schedule in law.

Nonwork-related disability pension: For a total disability, the pension is 50% of the insured's last gross monthly salary or the value of the old-age pension (but no less than the minimum pension), whichever is greater.

The minimum pension is 50% of the insured's last gross monthly salary.

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.

Private-sector system

Work-related disability pension: 100% of the insured's highest covered monthly salary in the last year is paid for a total disability.

Nonwork-related disability pension: 50% of the insured's average monthly salary in the last year is paid for a total disability.

Disability grant: 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 systems): The pension is 9% of the deceased's average gross monthly salary over the total period of service, 50% of the

deceased's last gross monthly salary before death, or the minimum monthly pension, whichever is greater. The pension is split equally among named survivors.

The minimum monthly pension is 20,000 rials.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Funeral grant (public-sector system): 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 system.

General Corporation for Social Security (<http://gasspyemen.org/>), supervised by a tripartite board of directors, administers the private-sector system.

Sickness and Maternity

Regulatory Framework

First and current law: 1995 (labor code).

Type of program: Employer-liability (cash maternity benefits) and universal (medical 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

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (employer liability): Employed persons.

Exclusions: Self-employed persons.

Medical benefits: Residents of Yemen.

Source of Funds

Insured person

Cash maternity benefits: None.

Medical benefits: None.

Self-employed person

Cash maternity benefits: Not applicable.

Medical benefits: None.

Employer

Cash maternity benefits: The total cost.

Medical benefits: None.

Government

Cash maternity benefits: None; pays the total cost for public-sector employees.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (employer liability): Must be currently employed.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: 100% of the insured'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

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

Cash maternity benefits: Ministry of Social Affairs and Labor provides general supervision.

Medical benefits: Ministry of Public Health and Population (<http://www.mophp-ye.org/>) provides general supervision.

Work Injury**Regulatory Framework**

First and current law: 1991 (work injury).

Type of program: Social insurance system.

Coverage

Cash benefits: Public-sector employees, including permanent employees of quasi-public entities.

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 (private sector).

Government: None; contributes 1% of payroll as an employer.

Qualifying Conditions

Paid for a permanent disability due to a work injury.

Temporary Disability Benefits

No benefits are provided.

Permanent Disability Benefits

Work-related disability benefits are provided under Old Age, Disability, and Survivors.

Workers' Medical Benefits

Medical benefits are provided only for public-sector employees under the health insurance program.

Survivor Benefits

Survivor pension: 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 system.

General Corporation for Social Security, supervised by a tripartite board of directors, administers the private-sector system.