

## Haiti

Exchange rate: US\$1.00 equals 38.15 gourdes.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (old-age insurance).

**Current law:** 1967.

**Type of program:** Social insurance system.

#### Coverage

Employees of industrial, commercial, and agricultural firms.

Exclusions: Unpaid family labor, the self-employed, members of religious communities, and foreign diplomats.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 6% of earnings.

**Self-employed person:** Not applicable.

**Employer:** 6% of earnings.

**Government:** Subsidies as needed.

#### Qualifying Conditions

**Old-age pension:** Age 55 with at least 20 years of contributions.

**Old-age settlement:** The insured does not meet the qualifying conditions for a pension.

**Disability pension:** Total incapacity for work with between 10 and 20 years of contributions. The disability must not be caused by a work injury.

**Survivor pension:** The insured was a pensioner or was eligible for a pension at the time of death.

**Survivor settlement:** The insured did not meet the qualifying conditions for a pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 33% of the insured's average earnings in the last 10 years.

The national monthly minimum wage is 2,100 gourdes.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are not indexed.

**Old-age settlement:** A refund of contributions without accrued interest.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 1/60 of the insured's average earnings for each year of coverage in the 10 years before the onset of disability.

The national monthly minimum wage is 2,100 gourdes.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are not indexed.

#### Survivor Benefits

**Survivor pension:** The pension is equal to 50% of the pension paid or payable to the deceased. The pension is split among the widow, orphans younger than age 18 (no limit if a student or disabled), and other dependents.

Benefit adjustment: Benefits are not indexed.

**Survivor settlement:** A refund of contributions without accrued interest.

#### Administrative Organization

Ministry of Social Affairs provides general supervision.

National Office of Old-Age Insurance of the Social Insurance Institute administers the program.

Social Insurance Institute is managed by a tripartite board and a director general.

### Work Injury

#### Regulatory Framework

**First law:** 1951.

**Current law:** 1967.

**Type of program:** Social insurance system.

#### Coverage

Public-sector employees and employees of industrial, commercial, and agricultural firms in specified districts.

Exclusions: The self-employed.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 2% of payroll (commerce), 3% of payroll (industry, construction, and agriculture), or 6% of payroll (mining).

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 66.6% of the insured's earnings and is payable after a 3-day waiting period for the duration of the incapacity. The employer pays benefits during the waiting period. The insured must be younger than age 55.

The national monthly minimum wage is 2,100 gourdes.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, the pension is equal to 66.6% of the insured's earnings. The insured must be younger than age 55.

The national monthly minimum wage is 2,100 gourdes.

Partial disability: For an assessed degree of disability of 10% or more, a percentage of the total pension according to the assessed degree of disability is paid. For an assessed degree of disability of less than 10%, a lump sum is paid.

All disability pensions may be paid as a lump sum.

Benefit adjustment: Benefits are not indexed.

### **Workers' Medical Benefits**

Benefits include medical and dental care, surgery, hospitalization, medicines, and appliances. Benefits are provided until full recovery or the stabilization of the disability.

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's total disability pension is paid to a widow or a dependent disabled widower.

**Orphan's pension:** 30% of the deceased's pension is paid for each orphan younger than age 21.

**Dependent parent's or grandparent's pension (in the absence of the above):** 40% of the deceased's pension is paid.

The maximum total survivor pension is 80% of the deceased's pension.

**Funeral grant:** The grant is equal to a month of the deceased's earnings.

Benefit adjustment: Benefits are not indexed.

### **Administrative Organization**

Ministry of Social Affairs provides general supervision.

Office of Work Accidents and Sickness and Maternity Insurance of the Social Insurance Institute administers the program.

Social Insurance Institute operates its own dispensaries and hospital in Port-au-Prince.

Social Insurance Institute is managed by a tripartite board and a director general.