

Morocco

Exchange rate: US\$1.00 equals 8.42 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen, or certain categories of self-employed persons; and certain categories of fishermen.

Voluntary coverage for persons previously insured.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain other categories of employees.

Source of Funds

Insured person: 3.96% of covered monthly earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 7.93% of covered monthly payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for miners with 5 or more years of underground work) with at least 3,240 days of insurance coverage. Retirement from employment is necessary.

Insured persons who do not meet the insurance coverage condition at the pensionable age can continue working or contribute on a voluntary basis.

Early pension: An early pension may be paid at age 55 with at least 3,240 days of insurance coverage if the employer agrees to pay the National Social Security Fund an amount equivalent to the value of the pension.

Disability pension: The insured must be assessed with a total loss of earning capacity resulting from a nonoccupational injury and have at least 1,080 days of insurance coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

Survivor pension: The deceased met the contribution conditions for the disability pension or was a pensioner at the time of death.

Eligible survivors are the widow(er) and orphans younger than age 15 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 50% of the insured's average monthly earnings in the last 96 months, plus 1% for every 216 days of insurance exceeding 3,240 days, up to a maximum of 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is equal to 50% of average monthly earnings.

The maximum pension is equal to 70% of average monthly earnings.

Benefits are paid monthly or quarterly, depending on the insured's choice.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

Permanent Disability Benefits

Disability pension: The pension is equal to 50% of the insured's average monthly earnings in the last 96 months, plus 1% for every 216 days of insurance exceeding 3,240 days, up to a maximum of 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is 500 dirhams.

The maximum pension is equal to 70% of average monthly earnings.

Constant-attendance supplement: Equal to 10% of average monthly earnings.

Benefits are paid monthly or quarterly, depending on the insured's choice.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

Orphan's pension: 25% of the deceased's pension is paid for each eligible orphan; 50% for each full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: 12,000 dirhams is paid.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen, or certain categories of self-employed persons; and certain categories of fishermen.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain other categories of employees.

Source of Funds

Insured person: 0.33% of covered monthly earnings for sickness insurance, plus 2% for the basic health care system.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 0.67% of covered monthly payroll subject to a ceiling for sickness insurance, plus 3% of gross monthly payroll without a ceiling for the basic health care system.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams.

Government: None.

Qualifying Conditions

Cash sickness benefits: For the first claim, the insured must have at least 54 days of contributions in the previous 6 calendar months of insurance coverage; at least 6 days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefits: The insured must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 2/3 of the average daily covered wage received in the last 3, 2, or 1 calendar months before the onset of the incapacity, whichever is higher; during the 6 calendar months before the onset of the incapacity for a first claim to benefits. The benefit is paid from the fourth day of incapacity.

The minimum benefit is equal to 2/3 of the legal minimum wage. The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

Maternity benefit: The benefit is equal to 100% of the average daily covered wage received in the 6 calendar months before the expected date of childbirth. The benefit is paid for 14 weeks.

The minimum benefit is 2/3 of the legal minimum wage. The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

Workers' Medical Benefits

Basic health care is provided.

Dependents' Medical Benefits

Basic health care is provided.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

National Sickness Insurance Agency (ANAM) supervises the basic health care system. ANAM is administered by a board headed by the prime minister and comprises representatives of government, employers, trade unions, and sickness insurance funds. Care providers are not represented on the board but may provide advice if consulted.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1963.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

Salaried workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 50% of the insured's covered earnings during the first 28 days; thereafter, 2/3 of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum annual earnings for benefit calculation purposes are 16,474 dirhams.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the pension is equal to 100% of the insured's average covered earnings.

Partial disability: The pension is calculated on the basis of the insured's average covered earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Constant-attendance supplement: Equal to 40% of the disability pension.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicines; and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% if aged 60 or older.

Orphan's pension: 15% of the deceased's average covered earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% each for other orphans; 20% for each full orphan.

Other eligible survivors (in the absence of the above): Parents, grandparents, and certain other dependents may receive cash benefits.

All survivor benefits combined must not exceed 85% of the deceased's average covered earnings.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Funeral grant: The employer pays the full cost of the burial.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

Family Allowances

Regulatory Framework

First laws: 1942 and 1959.

Current law: 1972 (social security scheme).

Type of program: Employment-related system.

Coverage

Salaried workers and apprentices in industry, commerce, and cooperatives; and persons employed by craftsmen or by certain categories of self-employed persons.

Exclusions: Agricultural and forestry workers and self-employed persons.

Special systems for civil servants and for certain categories of employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6.5% of gross payroll.

Government: None.

Qualifying Conditions

Family allowances: The insured must have at least 108 days of contributions in the previous 6 months of

insurance coverage, with earnings of at least 500 dirhams a month.

Eligible children must be younger than age 12 (age 18 if an apprentice, age 21 if a student or a young female relative caring for at least two infants in the insured's household, no limit if disabled). The child must reside in Morocco.

Family Allowance Benefits

Family allowances: 150 dirhams a month is paid for each of the first three children; 36 dirhams a month for each additional child up to the sixth.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

Employers may pay allowances provided by the National Social Security Fund directly to employees.