

Fiji

Exchange rate: U.S.\$1.00 equals
2.12 Fiji dollars (F\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1966.

Current law: 1995, with amendments.

Type of program: Provident fund system.

Coverage

Employed workers, except for public employees and military and police force personnel appointed before November 1971 who have elected to continue under the Civil Service Act's old scheme; members of equivalent private plans approved by the Fiji National Provident Fund Board.

Voluntary coverage for death benefit for nonemployed persons aged 16 to 50, domestic workers, and the self-employed.

Source of Funds

Insured person: 8% of wages; for death benefit, a single F\$15 contribution is deducted annually from each eligible member's provident fund account.

Employer: 8% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; a lump sum is payable to provident fund members of any age on their permanent departure from the country. Provident fund members with at least 10 years of contributions may elect to receive a monthly pension. The monthly pension is reduced for contributions of less than 10 years.

Disability grant: Incapacity for work in covered employment. The disabled person may elect to receive a monthly pension.

Survivor grant: Death of the insured person before retirement age. A sole survivor may elect to receive a monthly pension.

Old-Age Benefits

A lump sum equal to total employee and employer contributions plus accumulated interest or, optionally, a monthly pension based on 22% of total employee and employer contributions plus accumulated interest. A couple may elect to receive a monthly pension of 2/3 of 22% of total employee and employer contributions plus accumulated interest for as long as either spouse lives.

Permanent Disability Benefits

A lump sum equal to total employee and employer contributions plus accumulated interest or, optionally, a monthly pension based on 22% of total employee and employer contributions plus accumulated interest. A couple may elect to receive a monthly pension of 2/3 of 22% of total employee and employer contributions plus accumulated interest for as long as either spouse lives.

Survivor Benefits

Survivor benefit: A lump sum equal to total employee and employer contributions plus accumulated interest is payable to named survivors. A monthly pension equal to 22% of total benefit may be paid in lieu of the lump sum to a spouse who is a sole dependent survivor.

Death benefit: A lump sum of F\$5,000.

Administrative Organization

Fiji National Provident Fund Board provides general supervision and enforces the law. Permanent Secretary for Labor and Industrial Relations acts as chair of the Board.

Work Injury

Regulatory Framework

First and current law: 1965.

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual labor, those engaged in family labor, and some public employees and other workers designated by the government.

Source of Funds

Insured person: None.

Employer: Total cost, met through the direct provision of benefits.

Government: None.

Qualifying Conditions

Work injury benefits: The insured person must be totally incapacitated for work for at least 3 days.

Temporary Disability Benefits

66% of weekly earnings.

Maximum total benefit is F\$16,000. The benefit may be converted to a lump-sum payment in certain cases.

Benefit is payable after a 2-day waiting period for up to 260 weeks.

Permanent Disability Benefits

A lump sum of 260 weeks' earnings if totally disabled.

Constant-attendance supplement: Equal to 25% of the lump-sum payment.

Partial disability: A percentage of the full lump-sum benefit proportionate to the degree of disability.

Workers' Medical Benefits

Medical and hospital care, surgery, medicines, appliances, and transportation.

Survivor Benefits

A lump sum of 208 weeks' earnings.

The minimum benefit is F\$9,000.

The maximum total benefit is F\$24,000.

Administrative Organization

Permanent Secretary for Labor and Industrial Relations enforces work injury law.

Individual employers must pay compensation directly to their own employees in all cases except for lump-sum payments and for survivor benefits.

Local courts administer lump-sum payments and survivor benefits.