

## Western Samoa

Exchange rate: U.S.\$1.00 equals 3.26 tala.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1972, with 1990 amendment.

**Type of program:** Dual provident fund and universal social assistance old-age pension system.

#### Coverage

**Provident fund:** Employed persons.

**Senior citizen benefit scheme:** Resident Western Samoan citizens aged 65 and older.

#### Source of Funds

##### Provident fund

*Insured person:* 5% of earnings.

*Employer:* 5% of payroll.

*Government:* None.

##### Senior citizen benefit scheme

*Insured person:* None.

*Employer:* None.

*Government:* Total cost.

#### Qualifying Conditions

##### Provident fund

*Old-age pension:* Aged 55 and retired from covered employment.

*Disability pension:* Incapacity of fund member for work in covered employment.

*Survivor pension:* The death of the fund member.

**Senior citizen benefit scheme:** Aged 65 and a resident Western Samoan citizen.

#### Old-Age Benefits

**Old-age pension:** A fund member can choose from three benefit options: a monthly pension based on total employee and employer contributions, plus interest; a monthly pension based on 75% of total contributions, plus interest, with the remaining 25% paid as a lump sum; or at age 55 fund members can opt to take a lump sum of the full amount instead of a pension.

**Senior citizen benefit scheme:** 100 tala a month.

Senior citizens also receive subsidized health care in public hospitals and free interisland travel on public seagoing vessels.

#### Permanent Disability Benefits

**Disability pension:** A fund member can choose from three benefit options: a monthly pension based on total employee and employer contributions, plus interest; a monthly pension based on 75% of total contributions, plus interest, with the remaining 25% paid as a lump sum; or at age 55 fund members can opt to take a lump sum of the full amount instead of a pension.

#### Survivor Benefits

**Survivor pension:** 50% of the pension of the deceased fund member.

**Death benefit:** A lump sum of 2,500 tala.

#### Administrative Organization

Provident fund, managed by a tripartite board, provides general supervision.

The government administers the senior citizen benefit scheme.

#### Sickness and Maternity

##### Regulatory Framework

Some medical services are provided free of charge to the population through government health centers.

Other hospital and medical services are provided under the work injury program.

#### Work Injury

##### Regulatory Framework

**First law:** 1960.

**Current laws:** 1978 and 1989.

**Type of program:** Compulsory insurance with a private carrier.

#### Coverage

Employed persons in the event of a work-related accident and the entire population in the event of an injury resulting from an accident involving a motor vehicle or a boat traveling within Western Samoa.

#### Source of Funds

**Insured person:** None.

**Employer:** 1% of payroll for work-related accidents.

**Government:** None.

Note: An earmarked tax of 0.05 tala per gallon on motor fuel finances the cost of benefits for victims of motor vehicle and boat accidents.

### ***Qualifying Conditions***

**Work injury benefits:** No minimum qualifying period.

### ***Temporary Disability Benefits***

60% of earnings. Benefit is payable for up to 4 years after a 5-day waiting period. The benefit covers temporary disability resulting from injuries sustained at work or in motor vehicle or boat accidents.

The minimum benefit is 35 tala a week.

The maximum benefit is 100 tala a week.

### ***Permanent Disability Benefits***

A lump sum of up to 4,000 tala, according to the assessed degree of incapacity.

### ***Workers' Medical Benefits***

Reasonable medical expenses, including the costs of artificial aids and rehabilitation.

### ***Survivor Benefits***

**Survivor grant:** A lump sum of 20,000 tala is payable to dependents of earners, plus a weekly payment of up to 200 tala payable for a period of up to 4 years; a lump sum of 20,000 tala is payable to dependents of non-earners.

**Funeral grant:** Up to 1,000 tala. The grant covers deaths caused by work accidents and motor vehicle accidents.

### ***Administrative Organization***

Accident Compensation Board administers the law.

Labor Department provides general supervision.