

Tunisia

Exchange rate: U.S.\$1.00 equals 1.33 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current laws: 1960 (nonagricultural income earners), implemented in 1974; 1981 (agricultural income earners); 1985 (civil servants); 1989 (improved agricultural scheme); 1995 (self-employed); 2002 (low-income earners); and 2002 (artists and intellectuals).

Type of program: Social insurance system.

Coverage

Wage earners in the private sector, agricultural workers, farmers, the self-employed, fishermen, domestic workers, some categories of low-income earners, artists, and intellectuals.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Special scheme for civil servants.

Source of Funds

Insured person: 3.68% of earnings.

Employer: 7.37% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 120 months of contributions (age 50 with at least 180 months of contributions if prematurely aged because of arduous work, involuntarily unemployed for 6 months, or the mother of three children). Retirement from insured employment is necessary.

Early pension: From age 50 with at least 360 months of contributions.

Partial pension: Workers with between 60 and 119 months of contributions qualify for a proportionately reduced pension.

Old-age allowance: A lump sum for workers aged 60 or older with fewer than 60 months of contributions.

Disability pension: The permanent loss of at least 2/3 of earning capacity and with at least 60 months of contributions.

Survivor pension: The insured person met the pension requirements or was a pensioner at the time of death.

Death grant: The insured person had 50 days of employment during the last 2 quarters or 80 days during the last 4 quarters.

Old-Age Benefits

Old-age pension: 40% of average earnings in the last 10 years, plus 0.5% for every 3-month period of contributions beyond 120 months.

The minimum pension is 2/3 of the minimum guaranteed monthly wage (SMIG).

The maximum pension is 80% of earnings up to a ceiling of 6 times the SMIG.

Early pension: 0.5% reduction for each quarter that the pension is awarded before age 60.

Partial pension: The pension is proportionate to the number of contributions.

The minimum partial pension is 50% of the SMIG.

Old-age allowance: A lump-sum payment.

The minimum guaranteed monthly wage (SMIG) is 188 dinars.

Permanent Disability Benefits

Disability pension: 50% of average earnings in the last 10 years, plus 0.5% for every 3-month period of contributions beyond 180 months.

The minimum pension is 2/3 of the minimum guaranteed monthly wage (SMIG).

The maximum pension is 80% of earnings up to a ceiling of 6 times the SMIG.

Constant-attendance supplement: 20% of the disability pension.

Survivor Benefits

Survivor pension: 75% of the insured's pension is paid to a widow(er) without a dependent child; 70%, with one dependent child; 50%, with two or more.

Orphan's pension: 30% of the insured's pension for each orphan under age 16 (age 21 if a student; age 25 if a student without a scholarship; no age limit if disabled or for an unmarried daughter without income).

The maximum survivor pension is 100% of the insured's pension.

Death grant: Based on the last 3 or 5 years (whichever is higher), a lump sum equal to 12 times the monthly average wage, plus 8.4% for each year of contributions. The death grant is reduced by 50% for the death of a pensioner; the amount is reduced to 40%, 30%, 20%, or 10% if the death occurs at age 70, age 75, age 80, or age 85, respectively. The monthly average wage must not be more than 6 times the minimum guaranteed monthly wage (SMIG).

Supplement for dependent children: 10% of the grant for each dependent child.

The maximum death grant is 18 months' earnings.

Death allowance: In the case of the death of a dependent spouse or child, a lump sum equal to between 10 and 90 days of the insured's sickness benefit is paid.

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through regional offices.

Sickness and Maternity

Regulatory Framework

First and current law: 1960.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Private-sector employees, agricultural workers, farmers, the self-employed, fishermen, students, and trainees.

Medical benefits only: Pensioners, domestic workers, and some categories of low-income earners and their dependents (including aged parents).

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Source of Funds

Insured person: 2.08% of earnings.

Employer: 4.17% of payroll.

Government: None.

Qualifying Conditions

Cash sickness and medical benefits: 50 days of insured employment during the last 2 calendar quarters or 80 days during the last 4 quarters. Long-term sickness (over 180 days) must be certified by the medical commission.

Hospital care: 50 days of insured employment during the last 2 calendar quarters or 80 days during the last 4 quarters.

Cash maternity benefits: 80 days of insured employment during the last 4 quarters.

Sickness and Maternity Benefits

Sickness benefit: 2/3 of average daily earnings up to a ceiling of twice the minimum guaranteed monthly wage (SMIG); 50% after 3 years. The benefit is payable after a 5-day waiting period; there is no waiting period for hospitalization, recognized long-term illnesses, and nonwork-related accidents.

Maternity benefit: 2/3 of earnings is payable for 30 days (may be extended for a further 15 days).

Workers' Medical Benefits

Medical services are provided directly to insured patients by government hospitals and health establishments under

contract with the National Social Security Fund and the Health Department; ambulatory services are provided in clinics operated by the fund; some specialized services are provided by private health establishments under conventions and protocols.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, spa treatment, and medicines.

Pensioners receive free medical care in government hospitals and National Social Security Fund clinics.

Dependents' Medical Benefits

Same as for the insured person.

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through regional offices.

Work Injury

Regulatory Framework

First law: 1921.

Current law: 1994, with 1995 amendment.

Type of program: Social insurance system.

Coverage

All salaried employees, including domestic servants.

Voluntary coverage for the self-employed.

Source of Funds

Insured person: None.

Employer: From 0.4% to 4.0%, according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

2/3 of earnings. The benefit is payable after a 3-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 15% and 50% and by 1.5 for the portion

above 50%; a lump sum is paid for an assessed disability of between 5% and 15%.

Constant-attendance supplement: 25% of average earnings.

The minimum pension is equal to the minimum guaranteed monthly wage (SMIG).

Workers' Medical Benefits

All necessary medical and surgical care, hospitalization, medicines, and appliances, up to a specified maximum amount.

Survivor Benefits

Survivor pension: 50% of the insured's earnings is payable to a widow(er).

Orphan's pension: 20% of the insured's earnings for one orphan (30% for two; 40% for three or more) under age 16 (age 21 if attending secondary or professional school; age 25 if in higher studies; no age limit if disabled or for an unmarried daughter without income). 50% for one full orphan; 60% for two; 70% for three; and 80% for four or more.

Other eligible survivors (in the absence of the above): Dependent grandchildren, parents, and grandparents.

The maximum survivor pension is 80% of the insured's earnings.

Funeral grant: One month's earnings, but no higher than the minimum guaranteed monthly wage (SMIG).

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through regional offices.

Unemployment

Regulatory Framework

First law: 1982.

Current law: 1996, implemented in 1997, with 2002 amendment.

Type of program: Unemployment assistance.

Coverage

All nonagricultural salaried employees.

Source of Funds

Insured person: None.

Employer: None.

Government: None.

The National Social Security Fund pays benefits according to available reserves.

Qualifying Conditions

Unemployment benefits: Twelve quarters of contributions paid to any program administered by the National Social Security Fund. Ineligible for an old-age pension or a disability pension. Registered at an employment office. Involuntarily unemployed.

Unemployment Benefits

Equal to the minimum guaranteed monthly wage (SMIG). The benefit is payable for 6 months.

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers benefits.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1960 and 1980 (family supplement).

Type of program: Employment-related system.

Coverage

Private-sector employees, certain categories of fishermen, agricultural cooperative workers, employees of farms employing 30 or more workers, students under age 28, and trainees of any age.

Exclusion: Domestic workers.

Source of Funds

Insured person: 1.98% of earnings.

Employer: 3.97% of payroll.

Government: None.

Qualifying Conditions

Family allowances: The child must be under age 16 (age 18 if an apprentice; age 21 if a student or the insured's daughter providing care for her brothers and sisters; no limit if disabled).

Supplement for a family with a nonworking spouse: Children must be eligible for the family allowance.

Parental leave: Awarded within the first 7 days after the birth.

Family Allowance Benefits

Family allowances: 18% of the insured's earnings for the first child, 16% for the second, and 14% for the third.

The maximum earnings for benefit purposes are 122 dinars a quarter.

Supplement for a family with a nonworking spouse:
9,375 dinars a quarter for the first child, 18,750 dinars a quarter
for two children, and 23,475 dinars a quarter for three children.

Parental leave: One day of paid leave.

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through
regional offices.