

Morocco

Exchange rate: U.S.\$1.00 equals 10.15 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959.

Current laws: 1972 and 1981 (agricultural and forestry workers).

Type of program: Social insurance system.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, and cooperatives; artisans; and some high-income categories of the self-employed.

Exclusions: Some categories of the self-employed.

Voluntary coverage for persons leaving covered employment.

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

Source of Funds

Insured person: 3.96% of earnings.

Employer: 7.93% of payroll.

Government: None.

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

Qualifying Conditions

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

Disability pension: Total loss of earning capacity with 1,080 days of insurance coverage including 108 days in the last year. There is no minimum qualifying period for a disability resulting from a nonoccupational accident.

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

Old-Age Benefits

Old-age pension: 50% of average covered earnings during the last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240.

The minimum pension is 500 dirhams.

The maximum pension is 70% of average earnings.

Benefit adjustment: Periodic adjustment of benefits.

Permanent Disability Benefits

Disability pension: 50% of average covered earnings during the last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240.

The minimum pension is 500 dirhams.

The maximum pension is 70% of average earnings.

Constant-attendance supplement: 10% of earnings.

Benefit adjustment: Periodic adjustment of benefits.

Survivor Benefits

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

Orphan's pension: 25% of the insured's pension for each orphan under age 12 (age 18 if an apprentice; age 21 if a student; no limit if disabled); 50% for each full orphan.

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

Funeral grant: 10,000 dirhams.

Benefit adjustment: Periodic adjustment of benefits.

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1959.

Current laws: 1972, 1981, and 1992.

Type of program: Social insurance system. Cash benefits only.

Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, and cooperatives; artisans; and some high-income categories of the self-employed.

Exclusions: Some categories of the self-employed.

Voluntary coverage for persons leaving covered employment.

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

Source of Funds

Insured person: 0.33% of earnings.

Employer: 0.67% of payroll.

Government: None.

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

Qualifying Conditions

Cash sickness benefits: For the first claim to benefit, 54 days of contributions in the previous 6-month period of insurance coverage; 6 days of contributions for subsequent claims.

There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefits: 54 days of contributions during the last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 2/3 of the average daily salary. The benefit is payable from the first day of incapacity for up to 52 weeks within a 24-month period after the onset of the incapacity.

The minimum benefit is 2/3 of the minimum wage.

Maternity benefit: 100% of average daily earnings. The benefit is payable for 6 weeks before and 6 weeks after the expected date of childbirth.

Workers' Medical Benefits

None.

Dependents' Medical Benefits

None. (For in-kind medical benefits for children, see Family Allowances, below.)

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1963.

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

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Employer: Total cost met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

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

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

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

50% of covered earnings during the first 28 days of disability; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings, if totally disabled.

Partial disability: Average 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 above 50%. A lump-sum payment is made for an assessed degree of disability below 10%.

The minimum pension is 16,474 dirhams.

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

Workers' Medical Benefits

Medical, surgical, and hospital care; medicines; and transportation.

Survivor Benefits

Survivor pension: 30% of the insured's earnings to a widow under age 60; 50% if aged 60 or older.

Orphan's pension: 15% of average earnings for each of the first two orphans under 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.

The maximum survivor pension is 85% of the insured's earnings.

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

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training 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.

Type of Program: Employment-related system.

Coverage

Employees and apprentices in industry, commerce, and cooperatives; some high-income categories of the self-employed; and social insurance beneficiaries with one or more children.

Exclusions: Agricultural and forestry workers.

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

Source of Funds

Insured person: None.

Employer: 7.5% of payroll.

Government: None.

Qualifying Conditions

Family allowances: The child must reside in the country and be under 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 insured person must have 108 days of contributions during the previous 6 months of insurance coverage, with earnings of at least 80 dirhams a month. Allowances may be paid for a full year if the insured person had earnings of at least 960 dirhams during the previous year.

Family Allowance Benefits

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

Medical benefits: The cost of medical services up to 300 dirhams a year for the first child.

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

National Social Security Fund administers the program.

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