

Social Security Programs Throughout the World: Asia and the Pacific, 2010



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Preface

This second issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Asia and the Pacific. The combined findings of this series, which also includes volumes on Europe, Africa, and the Americas, are published at 6-month intervals over a 2-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). Founded in 1927, the ISSA is a nonprofit organization bringing together institutions and administrative bodies from countries throughout the world. The ISSA deals with all forms of compulsory social protection that, by legislation or national practice, are an integral part of a country's social security system.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. With the introduction of the four-volume format in 2002, however, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its Social Security Worldwide Database and a myriad of other types of data that must be drawn together to update this report. Members of the ISSA's Social Security Observatory analyzed the information and revised the publication to reflect detailed changes to each social security program. *Social Security Programs Throughout the World* is based on information available to the ISSA and SSA with regard to legislation in effect in July 2010, or the last date for which information has been received.

Barbara Kritzer and John Jankowski managed the preparation of this report. Staff of the Division of Information Resources edited the report and prepared the print and web versions for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be sent to Barbara Kritzer at ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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Manuel de la Puente
Associate Commissioner
for Research, Evaluation, and Statistics

March 2011

Errata Policy

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2010-2011/asia/index.html>.

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Guide to Reading the Country Summaries

This second issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Asia and the Pacific. The combined findings of this series, which also includes volumes on Europe, Africa, and the Americas, are published at 6-month intervals over a 2-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on Asia and the Pacific, the data reported are based on laws and regulations in force in July 2010 or on the last date for which information has been received.¹ Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs. The terminology may therefore differ from national concepts or usage.

¹ The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Sources of Information

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected from the ISSA's Developments and Trends Annual Survey. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) Important sources of published information include the ISSA Documentation Service; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the Organisation for Economic Co-operation and Development, the World Bank, the International Monetary Fund, and the United Nations Development Programme. During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the

universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make

Countries in Asia and the Pacific that Responded to the Social Security Programs Throughout the World Survey

Armenia	Jordan	Papua New Guinea
Australia	Kazakhstan	Philippines
Azerbaijan	Kiribati	Samoa
Bahrain	Kuwait	Saudi Arabia
Bangladesh	Kyrgyzstan	Singapore
Brunei	Laos	Solomon Islands
Burma (Myanmar)	Lebanon	South Korea
China	Malaysia	Taiwan
Fiji	Marshall Islands	Thailand
Hong Kong	Micronesia	Turkey
India	Nepal	Uzbekistan
Indonesia	New Zealand	Vietnam
Iran	Oman	Yemen
Israel	Pakistan	
Japan	Palau	

up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see Source of Funds under Old Age, Disability, and Survivors.)

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may include old-age pensions for persons over a certain age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested

programs can be administered at the national level, they are usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or principal form of social security, however, further details are provided.

Other Types of Programs

Three other types of programs are those delivered, mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Individual account. Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The

contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing

pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and members of the armed forces, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal

than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds

from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to

actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about 5 years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to 5 years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary

unemployment, military service, education, child rearing, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of 3 to 5 years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often

the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average

earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, usually 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or

pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. A widower usually must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Cash sickness and maternity benefits as well as health care are usually administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

An important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Moreover, in most instances, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. Occasionally, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all

residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, a fixed percentage of wages, up to a ceiling, is contributed by employees and employers directly to a separate program that administers both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than 1 month to 6 months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last 6 or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of 2 to 7 days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a

few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly 2 to 3 weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately 6 weeks before the expected date of childbirth and end 6 to 8 weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to 6 months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical

services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies

related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually

vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of 1 to 3 days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period,

particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant equal to several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually equal to a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly

always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services

may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Noninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is 6 months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between 3 and 7 days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from 8 to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries

enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

Types of Systems and Coverage. Family allowance programs are of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries.

Source of Funds. The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may

vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

Table 1.
Types of social security programs

Country	Old age, disability, and survivors	Sickness and maternity			Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a	Work injury		
Armenia	X	X	X	X	X	X
Australia	X	X	X	X	X	X
Azerbaijan	X	X	X	X	X	X
Bahrain	X	b	b	X	X	b
Bangladesh	c	X	X	X	b	b
Brunei	X	b	d	X	b	b
Burma (Myanmar)	b	X	X	X	b	b
China	X	X	X	X	X	X
Fiji	X	b	b	X	b	b
Georgia	X	X	X	X	b	X
Hong Kong	X	X	X	X	X	X
India	X	X	X	X	X	b
Indonesia	X	b	d	X	b	b
Iran	X	X	X	X	X	X
Israel	X	X	X	X	X	X
Japan	X	X	X	X	X	X
Jordan	X	e	b	X	X	b
Kazakhstan	X	X	X	X	X	X
Kiribati	X	b	b	X	b	b
Kuwait	X	b	b	f	b	b
Kyrgyzstan	X	X	X	X	X	X
Laos	X	X	X	X	b	b
Lebanon	X	b	d	X	b	X
Malaysia	X	b	d	X	b	b
Marshall Islands	X	b	d	b	b	b
Micronesia	X	b	b	b	b	b
Nepal	X	b	d	X	b	b
New Zealand	X	X	X	X	X	X
Oman	X	b	b	X	b	b
Pakistan	X	X	X	X	b	b

(Continued)

Table 1.
Types of social security programs—Continued

Country	Old age, disability, and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a			
Palau	X	b	b	b	b	b
Papua New Guinea	X	b	d	X	b	b
Philippines	X	X	X	X	b	b
Samoa	X	b	d	X	b	b
Saudi Arabia	X	b	b	X	b	b
Singapore	X	X	X	X	b	b
Solomon Islands	X	b	b	X	f	b
South Korea	X	b	d	X	X	b
Sri Lanka	X	b	d	X	b	X
Syria	X	b	b	X	b	b
Taiwan	X	X	X	X	X	b
Thailand	X	X	X	X	X	X
Turkey	X	X	X	X	X	b
Turkmenistan	X	X	X	X	X	f
Uzbekistan	X	X	X	X	X	X
Vanuatu	X	b	b	b	b	b
Vietnam	X	X	X	X	X	b
Yemen	X	b	b	X	b	b

SOURCE: Based on information in the country summaries in this volume.

- a. Coverage is provided for medical care, hospitalization, or both.
- b. Has no program or information is not available.
- c. Old-age benefits only.
- d. Medical benefits only.
- e. Maternity benefits only.
- f. Coverage is provided under other programs or through social assistance.

Table 2.
Types of mandatory systems for retirement income

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Armenia	X ^a		X				
Australia			X			X	
Azerbaijan	X ^a	X ^a	X				
Bahrain		X					
Bangladesh			X				
Brunei	X			X	X		
Burma (Myanmar)	b						
China	X ^a						X
Fiji					X		
Georgia	X ^a		X				
Hong Kong			X	X		X	
India		X	X		X		
Indonesia					X		
Iran		X					
Israel	X		X				
Japan	X	X					
Jordan		X					
Kazakhstan		X	X				X
Kiribati					X		
Kuwait		X					
Kyrgyzstan		X	X				X
Laos		X					
Lebanon		X					
Malaysia					X		
Marshall Islands		X					
Micronesia		X					
Nepal				X	X		
New Zealand			X	X			
Oman		X					
Pakistan		X					

(Continued)

Table 2.
Types of mandatory systems for retirement income—Continued

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Palau		X					
Papua New Guinea						X	
Philippines	X ^a						
Samoa				X	X		
Saudi Arabia		X					
Singapore					X		
Solomon Islands					X		
South Korea		X	X				
Sri Lanka					X		
Syria		X					
Taiwan	X ^a	X					X
Thailand		X					
Turkey		X					
Turkmenistan		X	X				
Uzbekistan		X	X				
Vanuatu					X		
Vietnam		X					
Yemen		X					

SOURCE: Based on information in the country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

Flat-rate pension: A pension of uniform amount or one based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

Earnings-related pension: A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Means-tested pension: A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

Flat-rate universal pension: A pension of uniform amount normally based on residence but independent of earnings. It is generally financed through government contributions, with no contributions from employers or employees.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

Occupational retirement schemes: Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual retirement schemes: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

a. The benefit formula contains a flat-rate component as well as an element based on earnings or years of coverage.

b. No mandatory system for retirement income.

Table 3.
Demographic and other statistics related to social security, 2010

Country	Total population (millions)	Percentage 65 or older	Dependency ratio ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Armenia	3.1	11.0	45.5	71.3	77.7	63	62.5	c	c	3,873
Australia	21.5	13.9	48.8	80.0	84.4	65	64	c	c	47,370
Azerbaijan	8.9	6.6	43.9	69.1	73.5	62.5	57.5	57	52	5,315
Bahrain	0.807	2.3	39.4	75.0	78.3	60	55	d	d	28,240
Bangladesh	164.4	4.0	53.4	66.5	69.0	65	65	c	c	497
Brunei	0.407	3.5	42.3	75.5	80.5	60	60	c	c	50,300
Burma (Myanmar)	50.5	5.5	47.2	62.2	66.8	e	e	e	e	1,100
China	1,354.1	8.2	39.1	72.3	75.9	60	60	c	c	3,267
Fiji	0.854	5.0	55.8	67.4	72.0	55	55	c	c	4,253
Georgia	4.2	14.3	44.9	69.1	75.9	65	60	c	c	2,970
Hong Kong	7.1	12.9	32.3	79.9	85.7	65	65	60	60	30,863
India	1,214.5	4.9	55.6	63.7	66.9	58	58	50	50	1,017
Indonesia	232.5	6.1	48.7	70.2	74.3	55	55	c	c	2,246
Iran	75.1	4.8	40.2	71.1	74.1	60	55	c	c	11,200
Israel	7.3	10.2	60.8	79.4	83.4	67	62	c	c	27,652
Japan	127.0	22.6	55.7	80.1	87.2	65	65	60	60	38,455
Jordan	6.5	3.7	60.4	71.8	75.7	60	55	50	50	3,596
Kazakhstan	15.8	6.9	44.5	60.1	72.1	63	58	55	55	8,513
Kiribati	0.099	3.5	69.5	61.7	66.5	50	50	45	45	1,414
Kuwait	3.1	2.3	34.4	76.7	80.5	50	50	c	c	54,260
Kyrgyzstan	5.6	5.0	51.7	65.5	72.7	63	58	c	c	958
Laos	6.4	3.7	68.0	65.3	68.4	60	60	55	55	893
Lebanon	4.3	7.4	47.2	70.7	75.1	64	64	d	d	6,978
Malaysia	27.9	4.8	51.3	72.9	77.6	55	55	c	c	8,209
Marshall Islands	0.066	2.9	70.9	69.4	73.7	60	60	55	55	2,655
Micronesia	0.107	2.9	60.6	69.3	73.2	65	65	60	60	2,334
Nepal	29.9	4.1	66.6	67.2	69.0	58	58	c	c	438
New Zealand	4.3	13.0	49.7	79.1	82.8	65	65	c	c	30,439
Oman	2.9	3.1	51.5	75.2	78.5	60	55	45	45	25,800
Pakistan	184.8	4.1	68.6	67.6	68.3	60	55	55	50	991

(Continued)

Table 3.
Demographic and other statistics related to social security, 2010—Continued

Country	Total population (millions)	Percentage 65 or older	Dependency ratio ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Palau	0.020	6.2	41.2	68.4	74.8	60	60	c	c	8,100
Papua New Guinea	6.9	2.5	72.3	60.2	64.7	55	55	c	c	1,253
Philippines	93.6	4.3	60.7	70.7	75.2	60	60	c	c	1,847
Samoa	0.179	4.9	77.2	69.8	76.0	55	55	c	c	2,926
Saudi Arabia	26.2	3.0	53.6	71.9	76.3	60	55	d	d	19,022
Singapore	4.8	10.2	34.7	78.5	83.4	55	55	c	c	37,597
Solomon Islands	0.536	3.1	71.8	66.8	69.1	50	50	40	40	1,263
South Korea	48.5	11.0	37.4	76.6	83.2	60	60	55	55	19,115
Sri Lanka	20.4	7.7	47.1	71.3	78.6	55	50	c	c	2,013
Syria	22.5	3.2	61.2	73.1	77.1	60	55	d	d	2,682
Taiwan	23.0	10.7	37.7	75.3	81.2	60	60	55	55	35,100
Thailand	68.1	7.7	41.2	67.1	72.8	55	55	c	c	4,043
Turkey	75.7	6.0	47.8	70.3	75.2	60	58	c	c	9,942
Turkmenistan	5.2	4.1	49.6	62.4	70.0	62	57	c	c	3,039
Uzbekistan	27.8	4.4	49.3	65.7	72.0	60	55	c	c	1,023
Vanuatu	0.246	3.3	70.8	69.6	73.6	55	55	c	c	2,521
Vietnam	89.0	6.3	45.8	73.3	77.4	60	55	c	c	1,051
Yemen	24.3	2.4	84.2	63.2	66.7	60	55	d	d	1,160

SOURCES: United Nations Population Division, Department of Economic and Social Affairs. *World Population Prospects: The 2008 Revision Population Database*, available at <http://esa.un.org/unpp> (2008); *Human Development Report 2010*, prepared for the United Nations Development Programme (Gordonville VA: Palgrave Macmillan, 2010); U.S. Central Intelligence Agency. *The World Factbook, 2010* (Washington D.C.: Central Intelligence Agency, 2010).

NOTES: Information on statutory and pensionable ages is taken from the country summaries in this volume.

GDP = gross domestic product.

- a. Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.
- b. General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- c. The country has no early pensionable age, has one only for specific groups, or information is not available.
- d. Regardless of age but subject to other requirements.
- e. No mandatory old-age pension system.

Table 4.
Contribution rates for social security programs, 2010 (in percent)

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Armenia	3 ^b	flat rate ^b	3 ^b	3	flat rate	3 ^c
Australia ^d	0	9	9 ^e	0	9 ^f	9 ^e
Azerbaijan	3 ^b	22 ^b	25 ^b	3	22 ^f	25
Bahrain ^d	6	9	15	7	13	20
Bangladesh	0	0	0 ^e	0	0 ^{f,g}	0 ^e
Brunei	8.5	8.5	17 ^h	8.5	8.5 ^f	17
Burma (Myanmar) ^d	0	0	0	1.5	2.5	4
China ^d	8	20	28	11	29 ^f	40 ^c
Fiji	8	8	16	8	8 ^f	16
Georgia	25 ^b	0	25 ^b	25	0	25 ^{c,i,j}
Hong Kong ^d	5	5	10	5	5 ^f	10 ^{c,i}
India ^d	12	17.61	29.61	13.75	22.36	36.11
Indonesia	2	4	6	2	7.24 ^f	9.24
Iran	7 ^b	20 ^b	27 ^b	7	23	30 ^k
Israel ^d	0.34	1.8	2.14	3.49	3.83	7.32
Japan ^d	7.852	7.852	15.704	13.122	13.772	26.894 ^c
Jordan	5.5	9	14.5	6	12.75	18.75
Kazakhstan	10	23	33	10	23 ^f	33 ^{c,j}
Kiribati	7.5	7.5	15	7.5	7.5 ^f	15
Kuwait ^d	5 ^b	10 ^b	15 ^b	5	10	15
Kyrgyzstan	10 ^b	17.25 ^b	27.25 ^b	10	17.25	27.25 ^c
Laos ^d	4.5 ^b	5 ^b	9.5 ^b	4.5	5	9.5
Lebanon ^d	0	8.5	8.5	2	21.5 ^f	23.5
Malaysia ^d	11.5 ^b	12.5 ^b	24 ^b	11.5	13.75	25.25
Marshall Islands ^d	7	7	14	10.5	10.5	21
Micronesia ^d	7	flat rate ^b	7	7	flat rate	7
Nepal	10	10	20	10	10 ^f	20
New Zealand	0	0	0 ^e	0	0 ^f	0 ^e
Oman ^d	6.5	9.5	16	6.5	10.5	17
Pakistan ^d	1 ^b	5 ^b	6 ^b	1 ^l	11 ^f	12 ^l

(Continued)

Table 4.
Contribution rates for social security programs, 2010 (in percent)—*Continued*

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Palau ^d	6	6	12	6	6	12
Papua New Guinea	6	8.4	14.4	6	8.4 ^f	14.4
Philippines ^d	3.33 ^b	7.07 ^b	10.4 ^b	4.58	8.32 ^f	12.9
Samoa	5	5	10 ^m	6	6	12 ^m
Saudi Arabia ^d	9	9	18	9	11	20
Singapore ^d	20 ^b	15 ^b	35 ^b	20	15 ^f	35
Solomon Islands	5	7.5	12.5	5	7.5 ^f	12.5
South Korea ^d	4.5	4.5	9	7.79	8.744	16.534
Sri Lanka	8	12	20	8	12 ^f	20 ^c
Syria	7	14	21	7	17	24
Taiwan ^d	1.3 ^b	10.55 ^b	11.85 ^b	2.865	14.505	17.37
Thailand ^d	3.44 ^b	3.44 ^b	6.88 ^b	5	5.2	10.2
Turkey ^d	9	11	20	15	22	37
Turkmenistan	1 ^b	20 ^b	21 ^b	1	22	23
Uzbekistan	4 ^b	25 ^b	29 ^b	4	25	29
Vanuatu	4	4	8	4	4	8
Vietnam ^d	6	12	18	8.5	20	28.5
Yemen	6	9	15	6	13	19

SOURCE: Based on information in the country summaries in this volume.

- a. Includes Old Age, Disability, and Survivors; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.
- b. Also includes the contribution rates for other programs.
- c. Government pays the total or most of the cost of family allowances.
- d. Contributions are submitted to a ceiling on some benefits.
- e. Government pays the total cost of most programs from general revenues.
- f. Employers pay the total or most of the cost of work injury benefits.
- g. Employers pay the total cost of cash sickness and maternity benefits.
- h. Government pays the total cost of the universal old-age and disability pensions.
- i. Government pays the total cost of unemployment benefits.
- j. Government pays the total cost of cash maternity benefits.
- k. Employers pay the total cost of family allowances.
- l. Plus flat-rate contributions.
- m. Government pays the total cost of the universal old-age pension.

A topographic map of Southeast Asia and Oceania, showing the landmasses of the region in a light beige color against a darker beige background. The map includes the Malay Peninsula, the island of Sumatra, the Indonesian archipelago, the Philippines, and Australia. The terrain is indicated by shading and contour lines. The text "Country Summaries" is overlaid on the right side of the map.

Country Summaries

Armenia

Exchange rate: US\$1.00 = 365 drams.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 and 1964.

Current law: 2002 (state pensions), implemented in 2003.

Type of program: Social insurance and social assistance system.

Coverage

Employed and self-employed persons.

Special systems for military personnel, police, judges, public prosecutors, and their family members.

Source of Funds

Insured person: 3% of net monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

The insured's contributions also finance sickness and maternity, work injury, and unemployment benefits.

Self-employed person: 15% of annual income from 60,000 drams to 1,200,000 drams. If annual income is greater than 1,200,000 drams, the annual contribution is 180,000 drams plus 5% of income greater than 1,200,000 drams. (Farmers are exempt from contributions.)

The self-employed person's contributions also finance sickness and maternity and unemployment benefits.

Employer: If the employee's monthly income is less than 20,000 drams, a monthly contribution of 7,000 drams is paid; if the employee's monthly income is 20,000 drams to 100,000 drams, a monthly contribution of 7,000 drams plus 15% of income greater than 20,000 drams is paid; if the employee's monthly income exceeds 100,000 drams, a monthly contribution of 19,000 drams plus 5% of income greater than 100,000 drams is paid. (If collective farmers are employers, they contribute for employees.)

The employer's contributions also finance sickness and maternity, work injury, and unemployment benefits.

Government: The total cost of the social pension and subsidies as needed.

The government's contributions also finance sickness and maternity, work injury, and unemployment benefits.

Qualifying Conditions

Old-age pension: Age 63 (men) or age 62.5 (women) with at least 25 years of covered employment. The retirement age for women is rising gradually to age 63 by 2011.

Age 59 with at least 25 years of covered employment of which at least 20 years were in arduous or hazardous work; age 55 with at least 25 years of covered employment of which at least 15 years were in extremely arduous or hazardous work.

Covered employment includes years as a university student, years of service in the armed forces, and periods receiving unemployment benefits.

Benefits are payable abroad under reciprocal agreement.

Social pension (old-age): Age 65 (men and women) with less than 5 years of covered employment.

Benefits are payable abroad under reciprocal agreement.

Disability pension: Paid for a total or partial disability with at least 5 years of covered employment. The pension is paid according to three degrees of disability: total incapacity for work and requiring constant attendance (Group I); total incapacity for work but not requiring constant attendance (Group II); or partial incapacity for work (Group III).

Covered employment includes years as a university student, years of service in the armed forces, and periods receiving unemployment benefits.

A specialized medical committee assesses the degree of disability.

Benefits are payable abroad under reciprocal agreement.

Social pension (disability): Must be assessed with a disability and have less than 5 years of covered employment.

Benefits are payable abroad under reciprocal agreement.

Survivor pension: The pension is paid to a surviving spouse; a person who is not employed at the time of deceased's death, not receiving any pension, and who cares for the deceased's children, brothers, sisters, or grandchildren younger than age 8; or full orphans younger than age 18 who are not receiving any other pension.

Covered employment includes years as a university student, years of service in the armed forces, and periods receiving unemployment benefits.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension: The monthly pension is 100% of the basic pension plus a bonus pension (450 drams for each full calendar year of covered employment multiplied by a personal coefficient).

There is no legal minimum pension, but the basic pension is 8,000 drams.

There is no maximum pension.

Armenia

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Social pension: 8,000 drams a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Permanent Disability Benefits

Disability pension: If assessed with a total incapacity for work and requiring constant attendance (Group I), the monthly pension is 140% of the basic pension plus a bonus pension (450 drams for each full calendar year of covered employment multiplied by a personal coefficient). If assessed with a total incapacity for work but not requiring constant attendance (Group II), the monthly pension is 120% of the basic pension plus a bonus pension (450 drams for each full calendar year of covered employment multiplied by a personal coefficient).

Partial disability: If assessed with a partial incapacity for work (Group III), the monthly pension is 100% of the basic pension plus a bonus pension (450 drams for each full calendar year of covered employment multiplied by a personal coefficient).

The basic pension is 8,000 drams a month.

There is no maximum pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Social pension: If assessed with a total incapacity for work and requiring constant attendance (Group I), the monthly pension is 140% of the basic pension; if assessed with a total incapacity for work but not requiring constant attendance (Group II), the monthly pension is 120% of the basic pension.

The basic pension is 8,000 drams a month.

Partial disability: If assessed with a partial incapacity for work (Group III), the monthly pension is 100% of the basic pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Survivor Benefits

Survivor pension: 100% of the basic pension is paid plus 50% of the bonus pension (450 drams for each year the deceased was in covered employment multiplied by a personal coefficient) for one eligible survivor; 90% for two eligible survivors; 120% for three; or 150% for four or more.

The basic pension is 8,000 drams a month.

The survivor pension paid to a spouse ceases on remarriage.

Full orphan's pension: The pension is 500% of the basic pension plus 50% of the bonus pension (450 drams for each full calendar year of covered employment of both deceased

parents) for one eligible full orphan; 500% of the basic pension plus 90% of the bonus pension for two full orphans; 500% of the basic pension plus 120% of the bonus pension for three full orphans; or 500% of the basic pension plus 150% of the bonus pension for four or more full orphans.

The basic pension is 8,000 drams a month.

There is no maximum survivor pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mss.am>) is responsible for policy.

State Social Security Service (<http://www.social.am>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 2005 (temporary disability insurance) and 2005 (social benefits).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: All employed and self-employed persons.

Medical benefits: All persons residing in Armenia.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None. (The total cost of optional employer-operated health care facilities.)

Government

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost of medical benefits is paid by central and local governments.

Qualifying Conditions

Cash sickness benefits: There is no minimum qualifying period.

Cash maternity benefits: Must be in insured employment.

Childbirth or adoption lump sum: There is no minimum qualifying period.

Medical benefits: Must reside in Armenia.

Sickness and Maternity Benefits

Sickness benefit: If the insured has been in covered employment for at least 8 years, the benefit is 100% of average earnings in the last 3 months before the incapacity began; if in covered employment for less than 8 years, 80% of earnings is paid.

The benefit is also paid to an insured parent to provide care for a sick child.

Maternity benefit: The benefit is 100% of average earnings (regardless of the number of years of covered employment) divided by 30.4 (average number of days in a month) and multiplied by the number of days of maternity leave. The benefit is paid for 140 days (70 days before and 70 days after the expected date of childbirth); 155 days if there are complications resulting from childbirth; 180 days for multiple births.

Child-care leave benefit: 18,000 drams a month is paid until the child is age 2.

Childbirth or adoption lump sum: A lump sum of 50,000 drams is paid for the first child, 50,000 drams for the second child, and 430,000 drams for each subsequent child. The sum is paid during the 6 months after childbirth or adoption.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Workers' Medical Benefits

Government health providers provide medical services directly to patients, including preventive, general, and specialist care; hospitalization; laboratory services; dental care; maternity care; and transportation.

Cost sharing: Patients pay part of the cost of appliances. Medicine is free if provided while the patient is hospitalized or for pensioners receiving only the basic pension. The government fully or partially covers certain medical treatments.

Dependents' Medical Benefits

Government health providers provide medical services directly to patients, including preventive, general, and

specialist care; hospitalization; laboratory services; dental care; maternity care; and transportation.

Cost sharing: Patients pay part of the cost of appliances. Medicine is free if provided while the patient is hospitalized or for children with a disability younger than age 16, for all infants until age 1, and for pensioners receiving only the basic pension. The government fully or partially covers certain medical treatments.

Administrative Organization

Cash benefits: State Social Security Service (<http://www.social.am>) administers the program.

Medical benefits: Ministry of Health (<http://www.moh.am>) develops and implements health policy.

State Health Agency (<http://www.pag.am>) purchases publicly financed services from health care provider organizations and monitors the effective use of state financial resources.

Work Injury

Regulatory Framework

First laws: 1955 and 1974.

Current laws: 2002 (state pensions), implemented in 2003, and 1998 (civil code).

Type of program: Social insurance system.

Coverage

All employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person: Not applicable.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None. (The total cost of optional employer-operated health care facilities.)

Government

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost is paid by central and local governments.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is 100% of the insured's average monthly earnings in the last 3 months and is paid from the first day of incapacity until recovery or the award of a permanent disability pension.

A specialized medical committee assesses the degree of disability.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Permanent Disability Benefits

Permanent disability pension: A Group I (total incapacity for work and requires constant attendance) monthly pension is 140% of the basic pension plus a bonus pension (450 drams for each full calendar year of covered employment). A Group II (total incapacity for work but does not require constant attendance) monthly pension is 120% of the basic pension plus a bonus pension (450 drams for each full calendar year of covered employment multiplied by a coefficient).

Partial disability: A Group III (partial incapacity for work) monthly pension is 100% of the basic pension plus a bonus pension (450 drams for each year of covered employment).

A specialized medical committee assesses the degree of disability.

The basic pension is 8,000 drams a month.

There is no maximum pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Survivor Benefits

Survivor pension (orphan's pension): 100% of the basic pension is paid plus 50% of the bonus pension (450 drams for each year the deceased was in covered employment multiplied by a coefficient) for one eligible survivor; 100% of the basic pension plus 90% of the bonus pension for two eligible survivors; 100% of the basic pension plus 120% of the bonus pension for three eligible survivors; or 100% of the basic pension plus 150% of the bonus pension for four or more eligible survivors.

The basic pension is 8,000 drams a month.

Full orphan's pension: 500% of the basic pension is paid plus 50% of the bonus pension (450 drams for each full calendar year of covered employment of both deceased parents) for one eligible full orphan; 500% of the basic pension plus 90% of the bonus pension for two full orphans; 500% of the basic pension plus 120% of the bonus pension for

three full orphans; or 500% of the basic pension plus 150% of the bonus pension for four or more full orphans.

The basic pension is 8,000 drams a month.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Administrative Organization

Temporary disability benefits: State Social Security Service (<http://www.social.am>) administers the programs.

Enterprises and employers pay benefits to their employees.

Permanent disability and survivor pensions: Ministry of Labor and Social Affairs (<http://www.mss.am>) is responsible for policy.

Medical benefits: State Health Agency (<http://www.pag.am>) purchases publicly financed services from health care provider organizations and monitors the effective use of state financial resources.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 1991 (employment), implemented in 1992.

Type of program: Social insurance system.

Coverage

All employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Unemployment benefits: Must be unemployed as a result of enterprise reorganization, staff reduction, or the cancellation of a collective agreement.

The insured must have at least 12 months of covered employment before unemployment began; have at least 12 months of covered employment between two periods of unemployment; be seeking to rejoin the labor force after a lengthy period of unemployment; or be seeking a first job. The insured must be registered at an employment office and be able and willing to work.

Unemployment Benefits

The basic benefit is 60% of the national minimum wage.

The national monthly minimum wage is 30,000 drams

The benefit is paid for up to 12 months.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Administrative Organization

State Social Security Service (<http://www.social.am>) provides financing of unemployment programs.

State Employment Service (<http://www.employment.am>) implements the program through regional centers.

Family Allowances

Regulatory Framework

First law: 1944.

Current law: 2005 (social benefits).

Type of program: Universal and social assistance system.

Coverage

Families with children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The beneficiary must be employed at the time of the child's birth. Benefits are paid for children up to age 18.

Family Allowance Benefits

Cash benefits: Each child younger than age 18 receives 13,500 drams (basic sum) plus 5,500 drams to 6,500 drams (supplementary sum) a month.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to available resources.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mss.am>) is responsible for the program.

Australia

Exchange rate: US\$1.00 =
1.17 Australian dollars (A\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1908 (old-age and disability pensions) and 1942 (widow pension).

Current laws: 1991 (social security), 1992 (superannuation administration), and 1999 (family tax).

Type of program: Social assistance and mandatory occupational pension system.

Coverage

Social assistance (social security): Australian residents.

Mandatory occupational pension (superannuation): Employed persons aged 18 to 69 earning more than A\$450 a month.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social security: None.

Mandatory occupational pension (superannuation): None required, but voluntary contributions are encouraged.

Self-employed person

Social security: None.

Mandatory occupational pension (superannuation): None required, but voluntary contributions are encouraged.

Employer

Social security: None.

Mandatory occupational pension (superannuation): 9% of basic wages, up to A\$42,220 a quarter (2010 to 2011 financial year) (gradually increasing by 0.25% in 2013-2014 and 2014-2015 then 0.5% every year to reach 12% in 2019-2020).

Employer contributions are tax deductible.

Government

Social security: The total cost from general revenue.

Mandatory occupational pension (superannuation): Matches voluntary contributions by the insured, up to A\$1,000 a year for those with annual incomes up to A\$31,920 (co-contribution gradually decreases to 0 for annual incomes between A\$31,920 and A\$61,920). Contributions are

calculated based on after-tax income and are not tax deductible.

Qualifying Conditions

Old-age pension

Social security (means-tested unless blind): Age 65 (men) or age 64 (women, gradually rising to age 65 by July 2014), both gradually increasing to age 67 from July 1, 2017 to July 1, 2023, and must have been an Australian resident for at least 10 years, including at least 5 continuous years.

Deferred pension (pension bonus scheme): Closed to new entrants as of September 2009. Working insured persons could defer the pension for 1 to 5 years with at least 960 hours of work each year.

The old age pension is payable abroad indefinitely if the pension begins before the insured leaves the country. The pension benefit may be reduced after 26 weeks.

Pension supplement: Paid to old-age pensioners to assist with general living expenses, including utilities.

Commonwealth seniors health card (CSHC): Issued to persons of pensionable age with taxable incomes below certain levels; must be an Australian resident and meet an income test.

Seniors supplement: Paid to CSHC holders and veterans' affairs gold card holders to assist with general living expenses, including utilities.

Caregiver payment (means-tested): Paid to providers of constant care at home who are not substantially employed due to caregiving responsibilities.

Rent assistance (means-tested): Paid based on family situation and level of rent. Special rules apply to people living in retirement villages.

Remote area allowance: Paid to social security recipients who permanently live in remote tax zones.

Pensioner concession card: Provided to persons receiving an old age pension.

Mandatory occupational pension (superannuation): Age 55 and permanently retired.

Disability pension

Social security (means-tested unless blind): Australian residents age 16 to 65 (men) or age 16 to 64 (women) with permanent physical, intellectual, or psychiatric impairments who are unable to work for at least the minimum wage for 15 hours a week or who are unable to be retrained for such work for at least 2 years due to the impairment.

If the assessed disability began before becoming an Australian resident, the person must reside in Australia at the time of the claim and have at least 10 years of residence, including at least 5 continuous years.

The disability pension is payable abroad in some circumstances.

Mobility allowance (not means-tested): Paid to a person age 16 or older with a disability who cannot use public transportation without substantial assistance and who must travel to work (either paid or voluntary), receive training, or search for a job.

Caregiver payment: Paid to providers of constant care at home to persons with disabilities or severe medical conditions if the caregiver is not substantially employed due to caregiving responsibilities. The caregiver and the person receiving care must meet income and asset tests and satisfy residency requirements.

Caregiver allowance: Paid to a person who provides constant at-home care to a person with disabilities or severe medical conditions. The allowance is not taxed or subject to income or asset testing and can be paid in addition to a social security income support payment. The caregiver and the person receiving care must satisfy residency requirements.

Caregiver supplement: Caregivers who receive a caregiver allowance or certain other qualifying payments.

Rent assistance (means-tested): Paid based on family situation and level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: Paid to disability pensioners younger than age 21, without children, to assist with maintaining a fixed telephone line, mobile phones, and home Internet connection.

Pharmaceutical allowance: Paid to disability pensioners younger than age 21, without children, to assist with the cost of medicine.

Remote area supplement: Paid to social security recipients who permanently live in remote tax zones.

Utilities allowance: Paid to disability pensioners younger than age 21, without children, to assist with utility bills.

Pensioner concession card: Provided to persons receiving a disability pension.

Mandatory occupational pension (superannuation): Benefits may be paid when a superannuation fund member leaves the workforce as the result of a total and permanent disability.

Survivor pension

Social security (means-tested): A widow(er) with dependent children is entitled to benefits under the family tax benefit (Part B). See Family Allowances.

Rent assistance (means-tested): Paid based on family situation and level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: Paid to widow allowance recipients older than age 60 but younger than pensionable age who received continuous income support for at least 9 months.

Pensioner concession card: Age 60 and receiving widow allowance for at least 9 months.

Utilities allowance: Paid to a widow or partner allowance recipient to assist with utility bills.

Double orphan payment: Paid for a child younger than age 16 (student age 16 to 21 not receiving the youth allowance) if both parents are deceased or if one parent is deceased and the other is in a hospital or an institution on a long-term basis, has been in prison for at least 10 years, or whose whereabouts are unknown.

Bereavement payment: May be paid to a surviving partner, caregiver, or parent of a young child following the death of a pensioner, long-term income support recipient, child of a family tax benefit recipient, or care recipient.

Bereavement allowance (means-tested): Generally paid to a surviving partner subject to residency requirements, to assist with funeral costs, financial affairs, and ongoing financial support.

Benefits are generally payable abroad for up to 13 weeks.

Mandatory occupational pension (superannuation): Benefits are paid to the survivors of superannuation fund members.

Old-Age Benefits

Old-age pension

Social security (means-tested unless blind): Up to A\$644.20 is paid every 2 weeks for a single person; A\$485.60 each for a couple.

Deferred pension (pension bonus scheme): The value of the bonus depends on the length of the deferral of the old-age pension. Eligible persons receive the bonus and the old-age pension at retirement. The bonus is paid as a lump sum.

Commonwealth seniors health card (CSHC): Provides access to reduced-cost medicine, medical services, some travel concessions and the seniors supplement.

Seniors supplement: A\$795.60 a year for a single person and A\$600.60 a year for each member of a couple is paid quarterly to commonwealth senior health card holders.

Pension supplement: Up to A\$56.90 for a single person and A\$85.80 for couples is paid every 2 weeks.

Caregiver payment (means-tested): Paid at the same rate as the old-age pension.

Rent assistance (means-tested): Up to A\$113.40 is paid every 2 weeks according to family situation and level of rent.

Remote area allowance: A\$18.20 for a single person and A\$15.60 for each member of a couple is paid every 2 weeks. An additional A\$7.30 is paid every 2 weeks for each dependent.

Pensioner concession card: Provides cardholders with reduced costs for medical services, medicine, and concessions for certain Commonwealth, state or territory and local government services.

Australia

Benefit adjustment: Most benefits are adjusted in March and September according to changes in the consumer price index; the single-person rate for the old-age pension is a percentage of average weekly earnings.

Mandatory occupational pension (superannuation): Generally, a lump sum of the value of total contributions plus interest minus administrative fees and taxes is paid.

Permanent Disability Benefits

Disability pension

Social security (means-tested unless blind): Up to A\$644.20 is paid every 2 weeks for a single person age 21 or older; A\$485.60 each is paid for a married couple. Up to A\$483.70 is paid every 2 weeks for single people up to age 20 and living away from the family home; A\$354.80 if age 18 to 20; A\$313.00 if under age 18 and living in the family home. A youth disability supplement for single disability pensioners younger than age 21 is included in the rates of the disability pension.

Pension supplement: Up to A\$56.90 for a single person and A\$85.80 for couples is paid every 2 weeks.

Mobility allowance (not means-tested): A standard rate of A\$75.90 or a higher rate of A\$106.20 is paid every 2 weeks.

Caregiver payment (means-tested): Paid at the same rate as the old-age pension.

Caregiver allowance: A\$106.70 is paid every 2 weeks for each person receiving care.

Caregiver supplement: A\$600 is paid annually on July 1 to caregivers who receive a caregiver allowance and/or certain other qualifying payments.

Rent assistance (means-tested): Up to A\$101 is paid every 2 weeks, according to marital status and the level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: A\$93.60 a year or A\$140.80 a year.

Pharmaceutical allowance: A\$6 is paid every 2 weeks for a single person; A\$3 each for a couple.

Remote area allowance: A\$18.20 is paid every 2 weeks for a single person; A\$15.60 each for a couple. An additional A\$7.30 is paid every 2 weeks for each dependent.

Utilities allowance: A\$530 a year is paid for a single person; A\$265 a year for each eligible member of a couple.

Pensioner concession card: Provides cardholders with reduced costs for medical services, medicine, and concessions for certain Commonwealth, state or territory and local government services.

Benefit adjustment: Benefits are generally adjusted in March and September according to changes in the consumer price index; adult benefits also take into account the pensioners' cost of living index and average male weekly earnings.

Mandatory occupational pension (superannuation): Benefits may be paid for a total and permanent disability.

Survivor Benefits

Survivor pension

Social security (means-tested): Up to A\$644.20 is paid every 2 weeks.

Rent assistance: Up to A\$101 is paid, according to marital status and the level of rent. Special rules apply to people living in retirement villages.

Telephone allowance: A\$93.60 a year or A\$140.80 a year.

Pensioner concession card: Provides cardholders with reduced costs for medical services, medicine, and concessions for certain Commonwealth, state or territory and local government services.

Utilities allowance: A\$530 a year is paid for a single person; A\$265 a year for each eligible member of a couple.

Double orphan payment: See Family Allowances.

Bereavement payment: A lump sum may be paid.

Bereavement allowance: Paid for up to 14 weeks from the date of death of the partner; may be paid for a longer period if the surviving partner is pregnant.

Benefit adjustment: Benefits are adjusted in March and September according to changes in the consumer price index.

Mandatory occupational pension (superannuation): Benefits are paid to the survivors of superannuation fund members.

Administrative Organization

Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Centrelink (<http://www.centrelink.gov.au>) administers the programs through 401 customer service centers and 16 area support offices.

Australian Taxation Office (<http://www.ato.gov.au>) ensures employers make compulsory superannuation contributions.

Australian Prudential Regulation Authority (<http://www.apra.gov.au>) and the Australian Taxation Office (<http://www.ato.gov.au>) regulate private superannuation funds.

Sickness and Maternity

Regulatory Framework

First laws: 1944 (cash sickness benefits), 1947 (pharmaceutical benefits), and 1948 (national health).

Current laws: 1973 (national health) and 1991 (social security).

Type of program: Social assistance (cash sickness benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Gainfully employed persons, including self-employed persons, with limited income; and others meeting the qualifying conditions.

Cash maternity benefits: See Family Allowances.

Medical and pharmaceutical benefits: All persons residing in Australia who are citizens of Australia or New Zealand, or who have applied for or hold a permanent visa (excludes applications for a parent visa). Other requirements apply.

Source of Funds

Insured person

Sickness benefits: None.

Medical benefits: 1.5% levy on taxable income.

A Medicare levy surcharge of 1% may be charged for individuals of families with incomes above the medicare surcharge threshold (A\$18,488 for single persons and A\$31,196 for couples plus A\$2,865 for each dependent child) who do not have private health care coverage.

Higher income thresholds apply to senior citizens.

Exemption from the levy: Veterans, war widows, and armed forces personnel with dependents (half levy if no dependents).

Pharmaceutical benefits scheme: Cost sharing for prescription drugs.

Self-employed person

Sickness benefits: None.

Medical benefits: 1.5% levy on taxable income.

A Medicare levy surcharge of 1% may be charged for individuals of families with incomes above the medicare surcharge threshold (A\$18,488 for single persons and A\$31,196 for couples plus A\$2,865 for each dependent child) who do not have private health care coverage.

Higher income thresholds apply to senior citizens.

Exemption from the levy: Veterans, war widows, and armed forces personnel with dependents (half levy if no dependents).

Pharmaceutical benefits scheme: Cost sharing for prescription drugs.

Employer

Sickness benefits: None.

Medical benefits: None.

Pharmaceutical benefits scheme: None.

Government

Sickness benefits: The total cost of cash benefits.

Medical benefits: Rebates for medical and hospital benefits.

Pharmaceutical benefits scheme: Cost sharing for prescription drugs.

Government funding is provided for residential and community aged care.

Federal government general revenue grants and medicare grants provided to states and territories for public hospital operating costs meet approximately 40% to 50% of the total funding of the medical benefits program.

Qualifying Conditions

Cash sickness benefits (means-tested): Age 21 (age 25 if a full-time student) or older, not receiving an old-age pension, and residing in Australia. Sickness or injury must prevent the insured from working; the insured must have a job to return to or must intend to resume full-time studies.

Dependent's supplement (means-tested): Paid for a cohabiting opposite-sex partner (regardless of marriage) and dependent children.

Cash maternity benefits: See Family Allowances.

Medical and pharmaceutical benefits: All persons residing in Australia who are citizens of Australia or New Zealand, or who have applied for or hold a permanent visa (excludes applications for a parent visa). Other requirements apply.

Sickness and Maternity Benefits

Sickness benefit (means-tested): Up to A\$417.50 each is paid every 2 weeks for a couple; up to A\$462.80 is paid every 2 weeks for a single person age 21 or older with no dependents; up to A\$500.70 every 2 weeks if single with dependents or if single and age 60 or older.

For benefits for children, see Family Allowances.

Benefits are paid every 2 weeks after a 7-day waiting period.

Rent assistance (means-tested): Up to A\$113.40 is paid every 2 weeks, according to family situation and level of rent. Special rules apply to people living in retirement villages.

Pharmaceutical allowance: A\$6 is paid every 2 weeks for a single person; A\$3 each for a couple.

Remote area allowance: A\$18.20 is paid every 2 weeks for a single person; A\$15.60 each for a couple. In addition, A\$7.30 is paid every 2 weeks for each dependent.

Health care card: Provides sickness allowance recipients with reduced medical and pharmaceutical costs.

Australia

Benefit adjustment: Most benefits are adjusted in March and September according to changes in the consumer price index.

Maternity benefits: See Family Allowances.

Workers' Medical Benefits

Medical benefits: Public patients pay 15% of a scheduled fee for outpatient ambulatory care or A\$69.10, whichever is less; non-referred general practitioner visits are free.

Private patients pay 25% for qualified services and may receive supplementary benefits from private health funds.

Hospital benefits: Free standard ward inpatient treatment is provided by staff doctors in public hospitals.

Pharmaceutical benefit: A copayment of up to A\$33.30 per prescription for most prescribed medicine. Persons with low-income who have a current concession card pay A\$5.40 per prescription. Medicine is available at reduced cost or free above \$324 for concession card holders or A\$1,281.30 for other patients.

Dependents' Medical Benefits

The same medical and hospital benefits as under Workers' Medical Benefits.

Pharmaceutical benefit: A copayment of up to A\$33.30 per prescription for most prescribed medicine. Persons with low income who have a current concession card pay A\$5.40 per prescription.

Administrative Organization

Sickness benefits: Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Centrelink (<http://www.centrelink.gov.au>) administers the programs through 401 customer service centers and 16 area support offices.

Medical and pharmaceutical benefits: Medicare Australia (<http://www.medicareaustralia.gov.au>) administers the program.

Work Injury

Regulatory Framework

First laws: For the six states, enacted from 1902 (Western Australia) to 1918 (Tasmania); 1911 (seamen's compensation); 1912 (commonwealth government employees); 1931 (Northern Territory); and 1946 (Australian Capital Territory).

Current laws: 1942, 1987, and 1998 (New South Wales); 1958, 1985, and 1993 (Victoria); 1986 (South Australia);

1986 (Northern Territory); 1988 (Tasmania); 1988 (federal government employees); 1989 (Australian Capital Territory); 2001 (Western Australia); and 2003 (Queensland).

Type of program: Employer-liability system, involving compulsory insurance with a public or private carrier under schemes established and run by state and territory governments.

Note: Some states still allow common-law actions against an employer for negligence.

Coverage

Employed persons.

Voluntary coverage for some self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

Employer: The total cost for employees is met through insurance premiums. The cost of premiums varies with the assessed degree of risk. Some employers are permitted to self-insure.

Government: None, except as a self-insurer for its own employees.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit varies depending on the state or territory in which the award is made. Generally, the benefit is at least 95% of earnings and is paid for at least 13 weeks. Benefits may be paid for an extended period at reduced levels.

The maximum benefit levels are determined by the states and territories. Usually, the maximum benefit is set by a ceiling on the weekly benefit payment or is based on a total lump-sum value.

Entitlement to means-tested disability benefits paid under Old Age, Disability and Survivors includes income from the temporary disability benefit.

Benefit adjustment: Benefits are generally adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Permanent disability pension: Paid for a total disability.

Partial disability pension: The pension is determined by the amount of earnings lost, subject to a limit; lump-sum payments are made for specific injuries.

Entitlement to means-tested disability benefits paid under Old Age, Disability and Survivors includes income from the permanent disability benefit.

Lump-sum payments are made for specified permanent injuries and for pain and suffering and vary among states and territories.

Benefit adjustment: Benefits are generally adjusted annually according to changes in the consumer price index.

Workers' Medical Benefits

Benefits include the reasonable cost of medical care, hospitalization, transportation, nursing care, and rehabilitation.

Survivor Benefits

Survivor benefit: A lump sum may be paid for a dependent survivor plus assistance with funeral expenses and a payment every 2 weeks for each child under the age of 16 (up to age 25 if a full-time student).

Benefit adjustment: Benefits are generally adjusted annually according to changes in the consumer price index.

Funeral grant: The reasonable cost of a funeral is paid.

Administrative Organization

Workers' Compensation Board or Commission administers claims in most states (except Australian Capital Territory, Northern Territory, Tasmania, and Western Australia, which have multi-insurer systems with claims administered by insurers).

Workers' Compensation Board or Commission administers claims for Commonwealth employees.

Australian government agencies: Safety, Rehabilitation, and Compensation Commission (<http://www.srcc.gov.au>); and Seafarers Safety, Rehabilitation and Compensation Authority (Seacare Authority) (<http://www.seacare.gov.au>).

Unemployment

Regulatory Framework

First law: 1944.

Current law: 1991 (social security, job search, and newstart allowance).

Type of program: Social assistance system.

Coverage

Gainfully employed persons (also paid to those not previously gainfully employed who meet the qualifying conditions), including self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost from general revenue.

Qualifying Conditions

Youth allowance (means-tested): Unemployed young people aged 16 to 20 (age 24 if a full-time student, age 15 or older if old enough to leave school) who undertake approved education, training, job search, or other activities to prepare for employment or are unable to work because of an illness or injury. Recipients who have not completed secondary school must concurrently study or undergo training to complete schooling requirements. Parental and personal income and assets are considered in the means test.

Health care card: Jobseeking youth allowance recipients.

Concession card: Jobseeking youth allowance recipients who are either single primary caregivers of a dependent child or assessed with a partial capacity for work.

Newstart allowance (means-tested): Age 21 up to the pensionable age and unemployed. Must reside permanently in Australia and be present in the country during the period of payment. Must be capable of undertaking and actively seeking work or temporarily unable to work because of an illness. If unemployed due to voluntarily leaving, a labor dispute, or the refusal of a suitable job offer, benefit may be reduced for up to 26 weeks or postponed for up to 8 weeks.

If exempt from having to actively seek work, the newstart allowance may be payable abroad for up to 13 weeks for some temporary absences.

Health care card: Provided to all newstart allowance recipients.

Concession card: Provided to newstart allowance recipients who are either single primary caregivers of a dependent child, assessed with a partial capacity to work, or older than age 60.

Partner allowance (means-tested): No new partner allowances have been awarded since September 20, 2003. Paid to a member of a couple (born on or before July 1, 1955) whose partner receives a social security pension or allowance. Must have had no recent workforce experience and no dependent children younger than age 16. Recipients are not required to look for work. A couple refers to cohabiting opposite-sex partners, regardless of marital status.

Health care card: Provided to all partner allowance recipients.

Parenting payment (income-tested): Paid for a child younger than age 16 who satisfies residency requirements.

Australia

Rent assistance (means-tested): Paid according to marital status and the level of rent. Special rules apply to people living in retirement villages. Single recipients younger than age 25 and living with their parents are not eligible.

Health care card: Provided to parenting payment recipients with partners.

Concession card: Provided to single parenting payment recipients.

Payment supplements: Paid to social security recipients depending on particular circumstances.

Unemployment Benefits

Youth allowance (means-tested): A\$206.30 to A\$493.90 is paid every 2 weeks depending on age, living arrangements, marital status, and whether the recipient has dependent children. A child is assessed as dependent according to specified criteria, including the legal relationship with the claimant; the child's age, income, and residency status; and whether the child is a full-time student or receives social security benefits.

Health care card: Provides reduced medical and prescription costs.

Concession card: Provides reduced costs for medical services, medicine, and concessions for certain Commonwealth, state or territory and local government services.

Newstart allowance (means-tested): Up to A\$417.70 is paid every 2 weeks for each member of a couple older than age 21; A\$462.80 if single, older than age 21, and with no dependents; A\$500.70 if single with dependents; or A\$500.70 if single, older than age 60, and has the allowance for at least 9 months. The allowance is paid after a 7-day waiting period for as long as the person is qualified.

Health care card: Provides reduced medical and prescription costs.

Concession card: Provides reduced costs for medical services, medicine, and concessions for certain Commonwealth, state or territory and local government services.

Partner allowance (means-tested): Up to A\$417.70 is paid every 2 weeks. The allowance is paid after a 7-day waiting period for as long as the person is qualified.

Health care card: Provides reduced medical and prescription costs.

Parenting payment: Up to A\$417.70 is paid every 2 weeks for parents living as a couple; A\$601.30 for a single parent. Couples separated by illness, respite care, or prison can receive up to A\$500.70 every 2 weeks.

Rent assistance (means-tested): Up to A\$148.80 is paid every 2 weeks, according to family situation and level of rent. Special rules apply to people living in retirement villages. Single recipients younger than age 25 and living with their parents are not eligible for rent assistance.

Remote area allowance: A\$18.20 is paid every 2 weeks for a single person; A\$15.60 each for a couple. A\$7.30 is paid every 2 weeks for each dependent.

Health care card: Provides reduced medical and prescription costs.

Concession card: Provides reduced costs for medical services, medicine, and concessions for certain Commonwealth, state or territory and local government services.

Payment supplements: Various small allowances, for example for pharmaceutical costs, are paid.

Benefit adjustment: Most benefits are adjusted in March and September according to changes in the consumer price index.

Administrative Organization

Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Centrelink (<http://www.centrelink.gov.au>) administers the programs through 401 customer service centers and 16 area support offices.

Department of Education, Employment and Workplace Relations (<http://www.deewr.gov.au/>) administers newstart allowance, sickness allowance, youth allowance, partner payment, and parenting payment.

Family Allowances

Regulatory Framework

First law: 1941 (child endowment).

Current laws: 1991 (orphan pension) and 1999 (family assistance).

Type of program: Universal and social assistance system.

Coverage

All persons residing in Australia with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost from general revenue.

Qualifying Conditions

Family tax benefit, Parts A and B: Paid to families with dependent children under age 21 (up to age 24 if a full-time student) for Part A; under age 16 (up to age 18 if a full-time student) for Part B. Only individuals providing at least 35% of the dependent child's care are eligible.

The maximum family tax benefit (Part A) rate is paid if annual family income is A\$45,114 or less. Families receive some benefit under Part A for annual family income up to A\$102,711 with one dependent child younger than age 18 (the income ceiling is raised for each additional dependent child younger than age 18 and for each dependent aged 18 to 24).

In addition, family tax benefit (Part B) provides extra assistance for single-income families with children. A higher rate is paid to families caring for children younger than age 5. The maximum Part B rate is paid if the secondary earner's annual income is not greater than A\$4,745. Single parents with annual earnings above A\$150,000 are subject to an income test. Couples with a primary earner annual income above A\$150,000 receive some benefits under Part B if the secondary earner's annual income is less than A\$24,291 and the youngest child is younger than age 5 or less than A\$18,907 and the youngest child is aged 5 to 18.

Large family supplement: Paid for families with three or more children. The supplement is paid as part of family tax benefit (Part A).

Multiple birth allowance: Paid for the birth of three or more children at one time. The allowance is paid until the children are age 16 (end of the calendar year in which they are age 18 if at least 3 children are full-time students). The supplement is paid as part of family tax benefit (Part A).

Rent assistance: Paid to people receiving more than the base rate of family tax benefit (Part A) and paying a minimum amount of private rent.

Double orphan pension: Paid to a child younger than age 16 (age 21 if a student and not receiving the youth allowance). If both parents are deceased (or 1 parent is deceased and the other is in a hospital or an institution on a long-term basis, has been in prison for at least 10 years, or whose whereabouts are unknown) or for refugee children under certain circumstances. The pension is not income-tested.

Baby bonus: Paid to persons with a newborn child, including adopted and stillborn babies, and babies who died shortly after birth, where conditions for the family tax benefit for the child are met (except the income test) within 26 weeks of a child's birth.

Paid parental leave: Paid to primary caregivers of a newborn child, including adopted and stillborn babies, and babies who died shortly after birth, who meet work, income and residency tests.

Maternity immunization allowance: Paid in two installments for children who are immunized (or exempt from immunization) aged 18 to 24 months and 4 to 5 years.

Child care benefit: May be paid to families whose children have been immunized (or are exempt from immunization) and use an approved or registered child care provider.

Child care rebate: Paid to families with a child in approved child care who meet the child care benefit requirements (no income test).

Health care card: Provided to income support recipients and families receiving the maximum family tax benefit (Part A). A low-income health care card is also provided to those satisfying an income test on average gross weekly income in the 8 weeks immediately before the claim is made.

Income test: The income test is based on annual adjusted taxable income and maintenance (child support) income received.

Family Allowance Benefits

Family tax benefit, Part A: The minimum and maximum rates of payment vary with the age of the dependent child.

The minimum rate per 2-week period for a child younger than age 18 is A\$51.24 (A\$68.74 for ages 18 to 24).

The maximum rate per 2-week period for a child younger than age 13 is A\$160.30; A\$208.46 for ages 13 to 15; A\$51.24 for ages 16 to 17; and A\$68.74 for ages 18 to 24. (An annual supplement of A\$726.35 per eligible child is also paid as a lump sum at the end of the financial year.)

Large family supplement: A\$11.06 is paid every 2 weeks for each child after the second.

Multiple birth allowance: A\$133 is paid every 2 weeks for triplets; A\$177.24 for quadruplets or more. The allowance is usually added to the family tax benefit (Part A).

Rent assistance: A\$0.75 is paid for each A\$1 of rent paid above a determined rent threshold, up to a maximum. Rates are based on family situation and level of rent.

Family tax benefit, Part B: Up to A\$136.36 is paid every 2 weeks for a child younger than age 5; A\$95.06 every 2 weeks for ages 5 to 18. (An annual supplement of A\$354.05 is also paid as a lump sum at the end of the financial year.)

Double orphan pension: A\$53.50 is paid every 2 weeks.

Baby bonus: A\$5,294 is paid in 13 biweekly installments.

Paid parental leave: As of January 2011, eligible parents receive paid parental leave at the national minimum wage of A\$570 a week for up to 18 weeks. During this time, parents are not eligible for the baby bonus (except in cases of multiple births) or the family tax benefit part B.

Maternity immunization allowance: A\$125.50 is paid when the child is 18 months and again at age 4.

Child care benefit: The rate of benefit depends on family income, the number of children in care, the age of the children, and the type and amount of care.

Child care rebate: 50% of child care expenses are paid quarterly for approved care up to A\$7,778 a year per child.

Australia

Health care card: Provides reduced medical and prescription costs.

Income test: The income test is based on annual adjusted taxable income and child support income received.

Benefit adjustment: Most benefits are adjusted on July 1 each year according to changes in the consumer price index.

Administrative Organization

Department of Families, Housing, Community Services, and Indigenous Affairs (<http://www.fahcsia.gov.au>) provides general supervision.

Family Assistance Offices administer the program.

Azerbaijan

Exchange rate: US\$1.00 = 0.82 new manat.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1997 (social insurance), 2001 (individual account), and 2006 (labor pensions).

Type of program: Social insurance and social assistance system.

Note: The individual account system has not been implemented.

Coverage

Social insurance: All workers residing in Azerbaijan, including self-employed persons, members of collective farms, landowners, and foreign citizens.

Social allowance: Persons not eligible for social insurance pensions.

Source of Funds

Insured person

Social insurance: 3% of gross earnings.

There are no minimum or maximum earnings used to calculate contributions.

The insured person's contributions also finance sickness and maternity benefits, temporary disability benefits, funeral grants, unemployment benefits, and child care benefits.

Social allowance: None.

Self-employed person

Social insurance: 50% of the national monthly minimum wage if engaged in trade or construction; different rates apply for all other self-employed professions. Rates may vary by region.

The national monthly minimum wage is 85 new manat.

There are no minimum or maximum earnings used to calculate contributions.

The self-employed person's contributions also finance sickness and maternity benefits, temporary disability benefits, funeral grants, unemployment benefits, and child care benefits.

Social allowance: None.

Employer

Social insurance: 22% of payroll.

There are no minimum or maximum earnings used to calculate contributions.

The employer's contributions also finance sickness and maternity benefits, temporary disability benefits, funeral grants, unemployment benefits, and child care benefits.

Social allowance: None.

Government

Social insurance: Provides subsidies; contributes as an employer.

There are no minimum or maximum earnings used to calculate contributions.

Social allowance: The total cost.

Qualifying Conditions

Old-age labor pension: Age 62.5 (men) or age 57.5 (women) with at least 12 years of covered employment. Since January 1, 2010, the retirement age is rising by 6 months every year to age 63 by 2012 (men) and age 60 by 2016 (women).

Covered employment includes noncontributory periods of active military or alternative national service; periods providing care for a person with a Group I disability (see disability labor pensions), a child younger than age 18 with a disability, and persons aged 70 or older; periods receiving unemployment allowance or professional retraining; periods receiving a Group I or II disability pension as a result of an occupational disease or a work injury; and periods receiving disability pensions from younger than age 18 until retirement age.

An early pension is paid at age 57 with at least 25 years of covered employment (men), including at least 12.6 years of work in unhealthy or arduous conditions; age 52 with at least 20 years of covered employment (women), including at least 10 years of work in unhealthy or arduous conditions. Retirement age is reduced by 1 year per child for mothers who gave birth to at least 5 children (raising them until age 8), with at least 10 years of covered employment.

Gradual retirement pension: Paid to pensioners who continue working after the normal retirement age.

Social allowance (old-age): Paid to nonworking citizens from age 67 (men) or age 62 (women) who are not eligible for the old-age labor pension; from age 57 for mothers who gave birth to and raised at least 3 children or one disabled child up to age 8.

Old-age pensions are payable abroad under bilateral agreement.

Disability labor pension: The insured must have at least 5 years plus 4 months of covered employment for each full year of work. The pension is paid according to three assessed degrees of disability: a person with a total disability and incapacity for any work and requires constant attendance (Group I); a person with a disability and incapacity for any work but does not require constant attendance (Group II); and a person with an incapacity for usual work (Group III).

Covered employment includes noncontributory periods of active military or alternative national service; periods providing care for a person with a Group I disability, a child younger than age 18 with a disability, and persons aged 70 or older; periods receiving unemployment allowance or professional retraining; periods receiving a Group I or II disability pension as a result of an occupational disease or a work injury; and periods receiving disability pensions from younger than age 18 until retirement age.

Until certification of a permanent disability, a medical commission assesses and periodically reviews the degree of disability.

Social allowance (disability): Paid to persons who are not eligible for a disability labor pension with a Group I, Group II, or Group III disability, and children younger than age 18 with disabilities.

Disability pensions are payable abroad under bilateral agreement.

Survivor labor pension: Paid if the deceased had at least 5 years plus 4 months of covered employment for each full year of work, depending on age at the time of death.

Eligible survivors are a retired spouse or a spouse with a Group I or II disability, a nonworking spouse caring for a child of the deceased younger than age 8, and children younger than age 18 (age 23 if a full-time student, no limit if disabled before age 18).

Other eligible survivors are dependent parents who are retired or have Group I or II disabilities and a parent, grandparent, or sibling who does not work but cares for one or more of the deceased's children, siblings, or grandchildren younger than age 8.

Funeral grant: Paid for the death of a labor pensioner.

Social allowance (survivors): Paid to a dependent survivor if the deceased was not eligible for a labor pension.

Survivor pensions are payable abroad under bilateral agreement.

Old-Age Benefits

Old-age labor pension: The benefit is calculated as the sum of three components: a basic flat-rate benefit, a benefit based on contributions paid prior to January 1, 2006, and a benefit based on the value of contributions from January 1, 1996, onward.

The basic monthly flat-rate benefit is 85 new manat (September 2010).

Benefit adjustment: Benefits are adjusted on an ad hoc basis, taking into account changes in the consumer price index (basic benefit) or inflation (earnings-related benefit).

Gradual retirement pension: Working pensioners receive 100% of the old-age labor pension if they continue to work beyond the retirement age; the pension is recalculated after full retirement.

Special supplements: Unemployed persons with Group I or II disabilities with dependents, persons younger than age 18 with disabilities, and qualified unemployed military personnel receive 5% of the basic flat-rate benefit for every dependent; persons with a Group I disability, persons younger than age 18 with disabilities, rehabilitated victims of political repression, and most war veterans receive 10%; most veterans with disabilities (if eligible for the old-age labor pension) receive 100% (Group I), 70% (Group II), or 50% (Group III). Veterans of the Great Patriotic War receive an additional 40% of basic flat-rate benefit.

Social allowance (old-age): 50 new manat a month is paid.

Benefit adjustment: The social allowance is adjusted annually according to changes in the consumer price index.

Permanent Disability Benefits

Disability labor pension: 120% of the basic flat-rate benefit is paid for a Group I disability and for persons younger than age 18 with disabilities; 200% for a Group I visual impairment; 100% for a Group II disability; and 55% for a Group III disability.

The basic monthly flat-rate benefit is 85 new manat (September 2010).

Dependent's supplement: 5% of basic flat-rate benefit is paid to persons younger than age 18 with disabilities and for each dependent of persons with a Group I or II disability.

Care supplement: 10% of the basic flat-rate benefit is paid for a Group I disability and for persons younger than 18.

Social allowance (disability): 55 new manat is paid for a Group I disability and for persons younger than age 18 with disabilities; 40 new manat for a Group II disability; and 35 new manat for a Group III disability (September 2010).

Persons whose illnesses are the result of radiation accidents receive an annual lump-sum benefit of 160 new manat for medical treatment (September 2010).

Benefit adjustment: The social allowance is adjusted annually according to changes in the consumer price index.

Survivor Benefits

Survivor labor pension

Spouse's pension: 100% of the basic flat-rate benefit is paid if the spouse is the only eligible family member.

The basic monthly flat-rate benefit is 85 new manat (September 2010).

Survivor's supplement: 100% of basic flat-rate benefit is paid to the spouse and children of deceased National Heroes of Azerbaijan; 85% to the spouse and children of citizens who died for the country's independence.

Orphan's pension: 100% of the basic flat-rate benefit is paid for each full orphan, each child of an unwed mother, or the deceased's only child.

Other eligible survivors: 100% of the basic flat-rate benefit is paid when there is only 1 eligible survivor; 50% each is paid for 2 or more eligible survivors.

Funeral grant: 255 new manat (equal to 3 times the basic flat-rate benefit) is paid for the death of a labor pensioner (September 2010).

Benefit adjustment: Benefits are adjusted on an ad hoc basis, taking into account changes in the consumer price index.

Social allowance (survivors): 45 new manat are paid a month (September 2010).

Benefit adjustment: The social allowance is adjusted annually according to changes in the consumer price index.

Administrative Organization

State Social Protection Fund (<http://www.sspf.gov.az>) is responsible for the social insurance program.

The Ministry of Labor and Social protection of the Population is responsible for the social assistance program.

Sickness and Maternity

Regulatory Framework

First law: 1912.

Current laws: 1997 (social insurance), 1997 (social insurance regulation), and 1999 (health insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: All workers residing in Azerbaijan, including self-employed persons, members of collective farms, landowners, and foreign citizens.

Medical benefits: All permanent residents of Azerbaijan.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash sickness and maternity benefits: None; contributes as an employer.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits: Must be in covered employment with at least 6 months of contributions.

Medical benefits: Must be a resident of Azerbaijan.

Sickness and Maternity Benefits

Sickness benefit: 100% of the last month of earnings is paid for an employee with at least 8 years of employment; 80% with 5 to 7 years; 60% with less than 5 years.

150% of the last month of earnings is paid for an employed person with a disability, up to 2 months of salary.

100% of the last month of earnings is paid for certain groups, including persons wounded in certain conflicts; for the parents, wives, and children of soldiers killed in combat; for those who participated in the containment of the Chernobyl catastrophe.

The benefit is paid from the first day of incapacity until recovery or certification of permanent incapacity for work.

The employer pays benefits for the first 14 calendar days. The State Social Protection Fund covers the remaining period.

Maternity benefit: 100% of gross average monthly earnings is paid for 126 days (70 days before and 56 days after the expected date of childbirth).

A birth grant and child care benefits are provided under Family Allowances.

Maternity leave: For insured women in the agricultural sector, leave is provided for 70 days before and 70 days after (for a childbirth with complications, 86 days after;

for multiple births, 110 days after) the expected date of childbirth. For other women, leave is provided for 70 days before and 56 days after (for multiple births or for a childbirth with complications, 70 days after) the expected date of childbirth.

Workers' Medical Benefits

Employers provide compulsory medical insurance covering medical services provided directly to patients by public and private facilities contracted by the health insurance agencies.

Free medical services include providing wheelchairs, vaccination, and home nursing care for persons with a Group I disability (a person with a total disability, incapable of any work, and requiring constant attendance). There is compensation for transportation expenses for persons with disabilities and for authorized medical treatment abroad.

Persons with a Group I disability (a total disability and incapacity for any work and requires constant attendance), a Group II disability (a disability and incapacity for any work but does not require constant attendance), and persons with long employment records are entitled to free dental prostheses and medicine prescribed by a doctor. Prostheses, eyeglasses, and hearing aids are free for all persons with disabilities and for those with long employment records. General dental care is free for children up to age 16 and vulnerable groups of the population, including persons with disabilities.

Dependents' Medical Benefits

Medical benefits are provided on an individual basis to all persons residing permanently in Azerbaijan.

Administrative Organization

Cash benefits: State Social Protection Fund (<http://www.sspf.gov.az>) is responsible for the social insurance program.

Medical benefits: Ministry of Health (<http://www.mednet.az>) administers the program.

Work Injury

Regulatory Framework

First law: 1956.

Current law: 1999 (labor code) and 2003 (decision by cabinet of ministers).

Type of program: Cash benefits and universal (medical benefits) system.

Coverage

Cash benefits: All employees.

Exclusions: Self-employed persons.

Medical benefits: All permanent residents of Azerbaijan.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of the insured's average monthly wage is paid according to the assessed degree of disability. The benefit is paid from the day after the disability began until full recovery or certification of a permanent disability.

Benefits are paid monthly.

A medical commission assesses and periodically reviews the degree of disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

A medical commission assesses and periodically reviews the degree of disability.

The benefit amount is not affected by other pensions or benefits the insured is entitled to receive as a result of the disability.

Partial disability pension: A percentage of the full disability benefit is paid according to the assessed degree of disability.

If the insured is younger than age 18, the minimum benefit amount is 5 times the monthly minimum wage.

The monthly minimum is 85 new manat (September 2010).

A medical commission assesses and periodically reviews the degree of disability.

Benefit adjustment: Benefits are adjusted according to earnings changes at the insured's place of work after the disability began.

Workers' Medical Benefits

State health providers provide medical services directly to patients. Benefits include general and specialist care, hospitalization, laboratory services, transportation, and the full cost of appliances and medicine. Rehabilitation and vocational training are available to persons with disabilities.

Survivor Benefits

Survivor benefits

100% of the average monthly earnings of the deceased is paid; if there is more than one survivor, the pension is split equally.

All survivor benefits combined must not exceed 100% of the benefit the deceased would have been entitled to receive with a total disability.

Death grant: The State Social Protection Fund pays 100 new manat for the death of an insured person.

Funeral grant: The employer pays for the funeral.

Administrative Organization

Disability benefits: Employers pay benefits directly to employees.

Ministry of Labor and Social Protection of the Population provides general supervision.

Medical benefits: Ministry of Health (<http://www.mednet.az>) and health departments of local governments provide general supervision and coordination.

Clinics, hospitals, and other facilities administered by the Ministry of Health and local health departments deliver medical services.

Employers pay for medical services.

Unemployment

Regulatory Framework

First law: 1991.

Current laws: 1999 (labor code) and 2001 (employment).

Type of program: Social insurance system.

Coverage

All residents of Azerbaijan.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Subsidies as required from national and local governments.

Qualifying Conditions

Unemployment benefit: Must have at least 26 weeks of covered employment in the 12 months before

unemployment. The insured must be between age 15 and the normal retirement age, registered with the state employment services, and actively seeking and willing to work.

The benefit is suspended for 3 months for refusing two acceptable job offers or for failing to register each month at the employment service without a valid reason. The benefit ceases for filing false or fraudulent claims or for refusing to attend vocational training.

Unemployment Benefits

70% of average gross monthly earnings in the 12 months before unemployment is paid. The benefit must not exceed the national average monthly wage. The benefit is paid for up to 26 weeks in any 12-month period.

The national average monthly wage is 315.2 new manat (June 2010).

Administrative Organization

Ministry of Labor and Social Protection of the Population provides general oversight.

State Employment Service, under the Ministry of Labor and Social Protection of the Population, administers the program through local offices, pays benefits, and provides services for unemployed persons (including training).

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1997 (social insurance), 2005 (social assistance), and 2006 (social allowance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance benefits: Insured persons with at least one child.

Social assistance benefits: Low-income families.

Source of Funds

Insured person: See source of funds for social insurance under Old Age, Disability, and Survivors.

Self-employed person: See source of funds for social insurance under Old Age, Disability, and Survivors.

Employer: See source of funds for social insurance under Old Age, Disability, and Survivors.

Government: The total cost of social assistance and the child allowance.

Qualifying Conditions

Social assistance (income-tested): Paid to low-income families.

Income test: Average per capita monthly family income must be less than 65 new manat.

Child allowance (income-tested): Paid to some categories of persons residing in Azerbaijan younger than age 16 (age 18 if a student paying full-time tuition).

Income test: Average per capita monthly family income must be less than 65 new manat.

Child care benefit: Paid for employees who leave work to raise a child. There is no minimum qualifying period.

Birth and adoption grants: Paid to the mother (or other recognized caregiver).

Full orphan's special benefit: Paid to a guardian for a full orphan.

Family Allowance Benefits

Social assistance (income-tested): The benefit raises average per capita family income to 65 new manat a month.

Child allowance (income-tested): Low-income families with a child younger than age 1 receive 30 new manat a month.

A child with a parent in active military service receives 50 new manat a month (September 2010).

Child care benefit: 20 new manat a month are paid until the child is age 1.5; 10 new manat a month until the child is age 3.

Birth and adoption grants: A lump sum of 75 new manat is paid.

Full orphan's special allowance: 35 new manat (September 2010) a month is paid.

Benefit adjustment: Benefits are adjusted according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Protection of the Population provides general oversight.

Local branches of the Ministry of Labor and Social Protection of the Population administer benefits and pay benefits to unemployed parents.

State Social Protection Fund (<http://www.sspf.gov.az>), through its departments and regional branches, collects and manages contributions and finances benefits.

Bahrain

Exchange rate: US\$1.00 = 0.38 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1976 (social insurance).

Type of program: Social insurance system.

Coverage

Bahraini employed persons in establishments with one or more employees or working in one of the Gulf Cooperation Council countries (Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates).

Voluntary coverage for persons with 5 or more years of previous compulsory social security coverage but who are no longer covered on a compulsory basis, self-employed persons, and other Bahraini citizens working abroad. Voluntary contributors are covered for old-age, disability, and survivor benefits.

Exclusions: Household workers, certain groups of agricultural employees, casual workers, temporary noncitizen workers, and other groups as specified by law.

Special system for public-sector employees.

Source of Funds

Insured person: 6% of total monthly earnings; 15% of declared monthly income for voluntary contributors.

The maximum monthly earnings used to calculate contributions are 4,000 dinars.

Self-employed person: 15% of monthly income for voluntary contributors.

The monthly income used to calculate contributions is chosen by the self-employed person when joining the system but must be between 200 dinars and 1,000 dinars; thereafter, the monthly income used to calculate contributions may be increased or decreased annually by up to 5% but must be between 200 dinars and 1,500 dinars.

Employer: 9% of the employee's monthly earnings.

The maximum monthly earnings used to calculate contributions are 4,000 dinars.

Government: None.

Qualifying Conditions

Old-age pension

Age 60 (men) or age 55 (women) with at least 10 years of coverage.

Early pension: Regardless of age with at least 20 years of coverage (men) or 15 years of coverage (women).

Lump-sum compensation for prolonged service: Paid if the deceased had more than 40 years of contributions.

Retirement from usual employment is necessary. Pensioners may work in a new job as long as the combined income from a pension and the job does not exceed the amount earned in the last job before retirement.

Old-age settlement: Paid at age 60 (men) or age 55 (women) if the insured person does not meet the contribution conditions for the normal old-age pension.

Disability pension: The insured must be younger than age 60 (men) or age 55 (women) when the disability began. The insured had at least 6 consecutive months of contributions immediately before the disability began or 12 nonconsecutive months of contributions with 3 months immediately before the disability began. The pension is also paid if the disability began within 1 year of the cessation of contributions.

Disability settlement: Paid if the insured is ineligible for a disability pension.

Survivor pension: The insured was a pensioner at the time of death or had at least 6 consecutive months of contributions immediately before the date of death or 12 nonconsecutive months of contributions with 3 immediately before the date of death. The pension is also paid if death occurs within 1 year of the cessation of contributions, regardless of age.

Lump-sum compensation for prolonged service: Paid if the deceased had more than 40 years of contributions.

Eligible survivors are a widow, a widower with a disability, orphans, and the deceased's dependent parents, brothers, and sisters.

Entitlement to a survivor pension for widows, daughters, or sisters ceases on marriage but may be reinstated if she is subsequently divorced or widowed.

Marriage grant: A lump sum is paid to each woman receiving a survivor pension who marries. The grant is paid to each survivor only once.

If a widow remarries or dies after the death of her insured or pensioner spouse, her pension is redistributed to the remaining eligible survivors according to a schedule in law.

A son's pension ceases at age 22 (up to age 26 if a full-time student, no limit if disabled) or if personal earnings are at least equal to the pension.

A daughter's pension ceases on marriage (or if personal earnings are at least equal to the pension) but is reinstated if she is subsequently divorced or widowed.

If any of the survivors' pensions cease for any reason, the pension is redistributed among the remaining eligible survivors according to a schedule in law.

Survivor settlement: Paid to survivors if the deceased was ineligible for a pension.

Eligible survivors are a widow, a widower with a disability, orphans, and the deceased's dependent parents, brothers, and sisters.

Death grant: Paid for the death of the insured or a pensioner to eligible survivors according to a schedule in law.

Funeral grant: Paid to a widow, the deceased's eldest son, or the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The monthly pension is 2% of the insured's monthly average earnings in the last 2 years multiplied by the number of years of contributions.

The maximum contribution period used to calculate the pension is 40 years (up to 5 years of credited contributions may be used to calculate the pension if the insured's total contribution period does not exceed 30 years).

The minimum pension is the insured's average contributory wage during the last 2 years or 180 dinars a month, whichever is less. The contributory wage is the total monthly wage received in January of each year. The minimum pension for every family member (including the pensioner) must be at least 35 dinars a month, provided that the total does not exceed the average contributory wage over the last 2 years.

The maximum pension is 80% of the insured's average earnings plus an additional 10% of the pension. Instead of an additional 10%, the beneficiary can opt for a lump sum of 3% of the monthly average earnings in the last 2 years multiplied by 12 times the number of years of coverage.

Early pension: The pension is reduced by 20% if the insured retires before age 45, by 15% if aged 45 to 49, or by 10% if aged 50 to 54.

Lump-sum compensation for prolonged service: A lump sum of 11% of average earnings in the last 2 years is paid for each contribution year over 40.

Old-age settlement: A lump sum is paid of 15% of the insured's average monthly earnings in the last 2 years multiplied by 12 times the number of years of contributions plus 5% interest from the date coverage stops until the date the settlement is paid.

Benefit adjustment: Benefits are increased by 3% every January.

Permanent Disability Benefits

Disability pension: The pension is 44% of the insured's average monthly earnings in the last year of contributions before the disability began or 2% of the insured's average earnings during the last year of contributions multiplied by the number of years of contributions, whichever is higher.

The minimum pension is 44% of the insured's average monthly earnings in the last year of contributions or 180 dinars, whichever is higher; an insured person with income less than 180 dinars receives a pension of 100% of his or her average contributory wage in the last year.

The contributory wage is the total monthly wage received in January of each year.

The maximum pension is 80% of the insured's average earnings plus an additional 10% of the pension. Instead of an additional 10%, the beneficiary can opt for a lump sum of 3% of the monthly average earnings in the last 2 years multiplied by 12 times the number of years of coverage.

Disability settlement: A lump sum is paid of 15% of the insured's monthly average earnings in the last 2 years multiplied by 12 times the number of years of contributions plus 5% interest from the date the insured ceased employment due to disability until the date the settlement is paid.

Benefits are payable abroad in limited circumstances.

Benefit adjustment: Benefits are increased by 3% every January.

Survivor Benefits

Survivor pension

Widow(er)'s pension: 37.5% of the deceased's pension is paid; 62.5% in the absence of orphans; 75% in the absence of all other survivors.

Orphan's pension: 50% of the deceased's pension is split equally among the insured's eligible children; 62.5% if there are no other eligible survivors except a widow.

In the absence of any other survivors, a full orphan receives 100% of the deceased's pension; in the absence of a widow but with the presence of other eligible survivors (below), a full orphan receives 87.5%.

Other eligible survivors: 12.5% of the deceased's pension is split equally among dependent parents, brothers, and sisters; 37.5% in the absence of orphans; 62.5% in the absence of any other survivors.

The minimum pension is 44% of the deceased's average earnings in the last year of contributions or 180 dinars a month, whichever is higher; if the deceased's monthly income was less than 180 dinars, the minimum pension is 100% of the deceased's average contributory wage in the last year. The contributory wage is the total monthly wage received in January of each year. The minimum pension for every surviving family member must be at least 35 dinars a month even if the total exceeds 44% of the deceased's average earnings or 180 dinars, but the total must not exceed the average contributory wage during the last year.

The maximum pension is 80% of the deceased's average earnings plus an additional 10% of the pension. Instead of an additional 10%, the beneficiary can opt for a lump sum

of 3% of the monthly average earnings in the last 2 years multiplied by 12 times the number of years of coverage.

Lump-sum compensation for prolonged service: A lump sum of 11% of average earnings in the last 2 years is paid for each contribution year above 40.

Survivor pensions are paid monthly.

The survivor pension for a widow, daughter, or sister is suspended on marriage but may be reinstated if she is subsequently divorced or widowed.

Marriage grant: A lump sum of 15 times the monthly pension is paid.

Survivor settlement: A lump sum is paid of 15% of the deceased's monthly average earnings in the last 2 years multiplied by 12 times the number of years of contributions plus 5% interest from the date of death until the date the settlement is paid.

Death grant: Six months of earnings (if the deceased was employed at the time of death) or pension (if the deceased was retired) is paid.

Funeral grant: 300 dinars for funeral expenses; 400 dinars if the insured died abroad and regardless of the place of burial.

Benefits are payable abroad in limited circumstances.

Benefit adjustment: Benefits are increased by 3% every January.

Administrative Organization

Ministry of Finance (<http://www.mof.gov.bh>) provides general supervision.

Social Insurance Organization (<http://www.sio.bh>), managed by a board of directors, administers the program.

Work Injury

Regulatory Framework

First and current law: 1976 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons in establishments with one or more employees.

Exclusions: Household workers, casual employees, family labor, self-employed persons, and agricultural workers.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of the employee's basic salary; 1% if the employer pays cash benefits to an insured worker who is receiving medical treatment and pays the insured's transportation expenses to the place of treatment or provides medical care to insured workers in employer-owned hospital facilities.

The maximum monthly earnings used to calculate contributions are 4,000 dinars.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily allowance is 100% of the insured's contributory daily wage. The contributory wage is the total monthly wage received in January of each year. The employer pays the wage for the day of the injury; thereafter, the Social Insurance Organization pays the benefit until recovery or certification of permanent disability.

A medical committee assesses the degree of disability. The Social Insurance Organization may request periodic medical examinations during the first 4 years of disability. The insured may also request medical reexamination during this period.

Permanent Disability Benefits

Permanent disability pension: The basic pension is 80% of the insured's last monthly earnings. In addition, if the insured has a total disability, a supplement of 15% of the pension is paid if the pension is less than 50 dinars a month; 10% if the pension is 50 dinars or more. If the insured has a total disability, the total pension amounts to 88% or 92% of the insured's average monthly earnings.

The minimum pension is 180 dinars a month or 88% or 92% of the insured's contributory wage, whichever is higher; for those earning less than 180 dinars, the pension is 100% of his or her contributory wage. The contributory wage is the insured's total monthly wage received in January of each year. The minimum pension for every family member (including the insured) must be at least 35 dinars a month, provided that the total does not exceed the insured's last contributory wage.

Benefit adjustment: Benefits are increased by 3% every January.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability. For a loss of working capacity of less than 30%, a lump sum is paid of 36 times the monthly permanent disability pension multiplied by the assessed percentage of disability.

A medical committee assesses the degree of disability. The Social Insurance Organization may request periodic medical examinations during the first 4 years of disability. The insured may also request medical reexamination during this period.

Survivor Benefits

Survivor pension: The basic pension is 80% of the deceased's last monthly earnings. In addition, a supplement of 15% of the pension is paid if the pension is less than 50 dinars a month; 10% if the pension is 50 dinars or more. The total pension amounts to 88% or 92% of the deceased's average monthly earnings.

Eligible survivors are a widow, a widower with a disability, orphans, and the deceased's dependent parents, brothers, and sisters.

Widow(er)'s pension: 37.5% of the deceased's pension is paid; 62.5% in the absence of orphans; 75% in the absence of all other survivors.

If a widow remarries or dies after the death of her insured or pensioner spouse, her share is redistributed to the remaining eligible survivors according to a schedule in law. If she remarries and is subsequently divorced or widowed, the pension may be reinstated.

Orphan's pension: 50% of the deceased's pension is split equally among the insured's children (a son must be younger than age 22; younger than age 26 if a full-time student); 62.5% if there are no other eligible survivors except a widow.

A daughter's pension ceases on marriage (or if personal earnings are at least equal to the pension) but is reinstated if she is subsequently divorced or widowed.

In the absence of any other survivors, a full orphan receives 100% of the deceased's pension; in the absence of a widow but with the presence of other eligible survivors (below), a full orphan receives 87.5%.

Other eligible survivors: 12.5% of the deceased's pension is split equally among dependent parents, brothers, and sisters; 37.5% in the absence of orphans but in the presence of a widow; and 62.5% in the absence of any other survivors.

The minimum pension is 180 dinars a month or a percentage of the deceased's contributory wage (88% or 92%), whichever is higher; if the deceased's monthly income was less than 180 dinars, the minimum pension is 100% of the deceased's contributory wage in the last year. The contributory wage is the deceased's total monthly wage received in January of each year. The minimum pension for every family member must be at least 35 dinars a month, provided that the total does not exceed the deceased's last contributory wage.

The maximum pension is 80% of the deceased's average earnings plus an additional 10% of the pension.

Benefit adjustment: Benefits are increased by 3% every January.

Marriage grant: A lump sum of 15 times the monthly pension is paid to each woman receiving a survivor pension who marries. The grant is paid to each survivor only once.

Death grant: Six months of earnings (if the deceased was employed at the time of death) or pension (if the deceased was retired) is paid.

Funeral grant: 300 dinars for funeral expenses; 400 dinars if the insured died abroad and regardless of the place of burial.

Benefits are payable abroad in limited circumstances.

Benefit adjustment: Benefits are increased by 3% every January.

Administrative Organization

Ministry of Finance (<http://www.mof.gov.bh>) provides general supervision.

Social Insurance Organization (<http://www.sio.bh>), managed by a board of directors, administers the program.

Unemployment

Regulatory Framework

First and current law: 2006 (unemployment insurance).

Type of program: Social insurance system.

Coverage

Civil servants (regardless of nationality), private-sector employees (regardless of nationality), and first-time job seekers (Bahraini citizens only).

Source of Funds

Insured person: 1% of total monthly salary.

The maximum monthly earnings used to calculate contributions are 4,000 dinars (no ceiling for civil servants).

Self-employed: Not applicable.

Employer: 1% of the employee's total monthly salary.

Employer contributions for private-sector employees are paid by the Labor Fund.

The maximum monthly earnings used to calculate contributions are 4,000 dinars (no ceiling for civil servants).

Government: 1% of the employee's total monthly salary.

The maximum monthly earnings used to calculate contributions are 4,000 dinars (no ceiling for civil servants).

Qualifying Conditions

Unemployment benefit: Must be younger than the retirement age and a legal resident of Bahrain. Must have at least 12 consecutive months of employment for the first benefit claim; 12 months employment during the last 18 months for the second benefit claim; 18 months during the last 24 months for the third benefit claim; and 36 months during the last 48 months for any subsequent claim. Must be registered at an employment office and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

Unemployment aid: Paid to first-time job seekers or insured persons who do not qualify for the unemployment benefit. Must be a Bahraini citizen older than age 17 but younger than the age of retirement. Must not be engaged in gainful activity or own a business, and must be capable of and available for work.

Unemployment Benefits

Unemployment Benefit: 60% of the average earnings in the last 12 months.

The minimum unemployment benefit is 150 dinars.

The maximum unemployment benefit is 500 dinars.

The benefit is paid for up to 6 months.

Unemployment aid: 150 dinars for persons with academic qualifications or 120 dinars for other unemployed persons.

The benefit is paid for up to 6 months.

Administrative Organization

Ministry of Labour (<http://www.mol.gov.bh>) registers unemployed persons, makes decisions on benefit entitlement, and provides training.

Social Insurance Organization (<http://www.sio.bh>), managed by a board of directors, administers the program.

Bangladesh

Exchange rate: US\$1.00 = 69 taka.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1998 (old-age).

Type of program: Social assistance system.

Coverage

Low-income citizens aged 65 or older.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension: Aged 65 or older and residing in Bangladesh. Only one member from each family can receive the pension.

Disability pension: No benefits are provided.

Survivor pension: No benefits are provided.

Old-Age Benefits

Old-age pension: The monthly pension is 300 taka and is paid quarterly.

Permanent Disability Benefits

Disability pension: No benefits are provided.

Survivor Benefits

Survivor pension: No benefits are provided.

Administrative Organization

Ministry of Social Welfare (<http://www.msw.gov.bd>) administers the program. Old-age pensions are paid through local branches of the government-run banks.

Sickness and Maternity

Regulatory Framework

First law: 1939.

Current law: 2006 (labor law).

Type of program: Social insurance system.

Coverage

Cash sickness benefits: Employees in manufacturing and in establishments with five or more workers.

Exclusions: Household workers, self-employed persons, and informal-sector workers.

Cash maternity benefits: Employed women.

Medical benefits: Some employers provide on-site medical facilities; workers may also use certain government-run hospitals.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: Funds government hospitals.

Qualifying Conditions

Cash sickness benefits: Must be in insured employment.

Cash maternity benefits: Must have at least 6 months of employment with the same employer on the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 100% of earnings and is paid for up to 14 days a year.

Maternity benefit: A cash benefit, depending on the level of the insured's earnings, is paid for 8 weeks before and 8 weeks after childbirth.

Workers' Medical Benefits

A medical allowance of 100 taka a month is paid to workers whose employer does not provide medical facilities.

Administrative Organization

Ministry of Labor and Employment (<http://www.mole.gov.bd>) administers the program.

Public Health Service administers public health services.

Work Injury

Regulatory Framework

First law: 1923.

Current law: 2006 (labor law).

Type of program: Employer-liability system for accidental injuries and 33 listed occupational diseases.

Coverage

Employees of railways, docks, estates, and factories with five or more workers.

Exclusions: Household workers, self-employed persons, and informal-sector workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: There is a 3-day waiting period.

Temporary Disability Benefits

The benefit is 100% of the insured's earnings for the first 2 months, 66.7% of earnings for the next 2 months, and 50% of earnings for subsequent months of disability or for up to a year, whichever is shorter.

Permanent Disability Benefits

Permanent disability benefit: Up to 125,000 taka is paid.

Partial disability: A percentage of the full pension is paid according to the assessed loss of earning capacity.

Survivor Benefits

Survivor benefit: Up to 125,000 taka is paid to survivors.

Administrative Organization

Ministry of Labor and Employment (<http://www.mole.gov.bd>) administers the program.

Commissioner of Workmen's Compensation provides supervision.

Unemployment**Regulatory Framework**

No statutory unemployment benefits are provided.

The 2006 labor law requires employers to provide a termination benefit, a retrenchment and layoff benefit, and a benefit for discharge from service for ill health to workers in commerce and industry.

Permanent employees with monthly salaries receive half of the average basic wage for 120 days (plus a lump-sum payment of 1 month of salary for each year of service); casual workers for 60 days (plus a lump-sum payment of 14 days of wages for each year of service); and temporary workers for 30 days.

Brunei

Exchange rate: US\$1.00 =
1.40 Brunei dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1955 (old-age and disability pensions), with 1984 (universal pension) amendment; 1992 (employees' trust fund); and 2009 (supplementary pension scheme), implemented in 2010.

Type of program: Provident fund, supplementary defined contribution scheme, and universal old-age and disability pension system.

Coverage

Provident fund: Employees up to age 60 who are citizens or permanent residents of Brunei, including government civil servants who began service on or after January 1, 1993. (Civil servants who began service before January 1, 1993, are covered by the government pension scheme.)

Voluntary coverage for persons aged 60 or older and self-employed persons.

Exclusions: Foreign workers.

Special systems for armed forces personnel, police force personnel, and prison wardens.

Supplementary pension: Public- and private-sector employees aged 18 to 59 who are citizens or permanent residents of Brunei.

Voluntary coverage for self-employed persons.

Exclusions: Employees covered under the public service pension scheme.

Universal old-age and disability pension: All residents of Brunei.

Source of Funds

Insured person

Provident fund: 5% of monthly earnings that exceed B\$80. (Additional voluntary contributions are permitted.)

There are no maximum earnings used to calculate contributions.

Supplementary pension: 3.5% of monthly earnings (3% for the insured's account and 0.5% for survivor benefits). Additional voluntary contributions are permitted.

There are no minimum or maximum earnings used to calculate contributions.

Universal old-age and disability pension: None.

Self-employed person

Provident fund: Voluntary contributions only.

There are no minimum or maximum declared earnings used to calculate contributions.

Supplementary pension: B\$17.50 a month.

Universal old-age and disability pension: None.

Employer

Provident fund: 5% of monthly payroll (3% for the insured's account and 0.5% for survivor benefits). Additional voluntary contributions are permitted.

There are no minimum or maximum earnings used to calculate contributions.

Supplementary pension: 3.5% of monthly payroll.

The minimum earnings used to calculate contributions is B\$500.

The maximum earnings used to calculate contributions is B\$2,800.

Universal old-age pension: None.

Government

Provident fund: None.

Supplementary pension: Any deficit and supplements the employee contribution for employees earning less than B\$500; B\$17.50 a month for self-employed persons in the informal sector.

The government pays B\$30 for each month the insured was a provident fund member before January 1, 2010, regardless of the insured's salary. If the insured was younger than age 25 when he or she joined the provident fund, the contribution is calculated from age 25.

Universal old-age and disability pension: The total cost.

Qualifying Conditions

Old-age benefit

Provident fund: Age 60. Retirement is not necessary.

Early withdrawal: Age 50.

Drawdown payment: Fund members with at least B\$40,000 in their individual account or who have been provident fund members for at least 10 years may draw down funds from their account to build or purchase a house for personal residence.

A lump sum is paid to members at any age if emigrating permanently from the country.

Supplementary pension: Age 60 with at least 35 years of continuous contributions.

Insured persons who do not meet the contribution requirements at retirement age may receive a lump-sum benefit.

(The government pays retroactive contributions for those who joined the provident fund scheme before January 1, 2010.)

The pension may not be drawn down before retirement.

Universal old-age pension: Age 60 and a resident of Brunei. Persons born in Brunei must have at least 10 years of residence immediately before claiming the pension; persons born outside Brunei must have lived in Brunei for at least 30 years immediately before claiming the pension.

Disability benefit

Provident fund: The fund member must be unable to work as the result of a physical or mental disability. The Medical Board assesses the degree of disability.

Universal disability pension: The insured must be unable to work, have resided in Brunei in the 10 years immediately before the disability began, and receive suitable medical treatment and rehabilitation.

Survivor benefit (provident fund): Paid to the next of kin or named survivors.

Survivor pension (supplementary pension): Paid to a widow and children younger than age 21 if the insured had continuous contributions until death.

The widow's portion of the survivor pension ceases on remarriage and is paid to eligible orphans.

Old-Age Benefits

Old-age benefit

Old-age benefit (provident fund): A lump sum is paid of total employee and employer contributions plus interest.

Early withdrawal: Fund members may draw down 25% of accumulated assets.

Drawdown payment: The fund member may draw down up to 45% of accumulated assets in the individual account only once before age 55.

Interest rate adjustment: Set by the government annually according to the financial health of the fund, interest rates on savings accounts, and inflation rates.

Supplementary pension: At least B\$150 a month is paid for up to 20 years.

If the insured did not meet the supplementary pension contribution requirements at retirement age, a lump-sum of the supplementary scheme account balance is paid.

Universal old-age pension: B\$250 a month is paid.

Benefit adjustment: The pension is adjusted on an ad hoc basis.

Permanent Disability Benefits

Disability benefit

Disability benefit (provident fund): A lump sum is paid of total employee and employer contributions plus interest.

Interest rate adjustment: Set by the government annually according to the financial health of the fund, interest rates on savings accounts, and inflation rates.

Universal disability pension: B\$250 a month is paid.

Benefit adjustment: The pension is adjusted on an ad hoc basis.

Survivor Benefits

Survivor benefit (provident fund): A lump sum is paid of total employee and employer contributions plus interest.

Interest rate adjustment: Set by the government annually according to the financial health of the fund, interest rates on savings accounts, and inflation rates.

Survivor benefit (supplementary pension): If the deceased died before the normal retirement age, eligible survivors share a total of up to \$400 a month for 15 years from the date of death.

If the deceased was aged 60 to 75, eligible survivors share a monthly amount based on the supplementary scheme account balance until the deceased would have been aged 75.

If the deceased was older than age 75, a lump-sum of the supplementary scheme account balance is paid.

Administrative Organization

Employees' Trust Fund Department (<http://www.etf.gov.bn>) of the Ministry of Finance, under the supervision of the Employees' Trust Fund Board, administers the contributions and benefits and the investment of funds for the provident fund.

The Ministry of Finance administers the supplementary pension.

Department of Community Development of the Ministry of Culture, Youth, and Sports (<http://www.belia-sukan.gov.bn>) administers the universal benefit program.

Sickness and Maternity

Regulatory Framework

The government provides all residents of Brunei with access to medical benefits, including outpatient and inpatient care provided by registered physicians and in approved hospitals.

Ministry of Health (<http://www.moh.gov.bn>) registers physicians and approves hospitals that provide services to residents.

Work Injury

Regulatory Framework

First and current law: 1957 (workmen's compensation).

Type of program: Employer-liability system.

Coverage

All employees who are citizens or permanent residents of Brunei.

Exclusions: Household workers, self-employed persons, security personnel, and home-based workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A monthly benefit of 66.7% of the employee's average monthly earnings in the 6 months before the disability began is paid.

The maximum monthly benefit is B\$130.

The benefit is paid after a 4-day waiting period for up to 5 years. If the disability lasts more than 14 days, the benefit is paid retroactively for the first 4 days.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of 48 times the employee's average monthly earnings in the 6 months before the disability began is paid.

The maximum benefit is B\$9,600.

Constant-attendance supplement (total permanent disability): A lump sum of 25% of the total permanent disability benefit is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A lump sum of the total permanent disability benefit multiplied by the assessed percentage of disability is paid, according to a schedule.

If temporary disability benefits are paid for more than 6 months before the determination of total or partial permanent disability, the amount of temporary disability benefits paid after the 6-month period are deducted from the permanent disability benefit.

Workers' Medical Benefits

The employer pays for the examination and treatment of the insured by a registered physician and in approved hospitals.

Survivor Benefits

Survivor benefit: A lump sum of 36 times the insured's average monthly earnings in the last 6 months before death is paid.

The maximum benefit is B\$7,200.

Eligible survivors are dependent members of the deceased's family, including the spouse, children, parents, and brothers and sisters.

In the absence of eligible survivors, the employer must pay for the insured's funeral.

Administrative Organization

Workmen's Compensation, Health and Safety Section, of the Department of Labour (<http://www.labour.gov.bn>) enforces the law. The Department of Labour is part of the Ministry of Home Affairs.

Individual employers must pay compensation directly to employees or dependent survivors.

An arbitrator settles disputes regarding the determination and provision of benefits.

Burma (Myanmar)

Exchange rate: US\$1.00 = 450 kyats.

Old Age, Disability, and Survivors

Regulatory Framework

No statutory old-age, disability, and survivor benefits are provided. (A funeral grant is provided under Sickness and Maternity.)

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and armed forces personnel.

Sickness and Maternity

Regulatory Framework

First and current law: 1954 (social security), implemented in 1956.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Certain groups of state enterprise employees, certain types of civil servants, and temporary and permanent employees of public or private firms with five or more employees in commerce or in specified industries (railways, ports, mines, and oilfields).

Coverage is provided in 110 townships, including Yangon, Mandalay, Mawlamyaing, Patheingyi, and Bago, and is being extended gradually to other regions.

Exclusions: Self-employed persons, workers in private establishments with less than five employees, construction workers, agricultural workers, and fishermen.

Source of Funds

Insured person: 1.5% of monthly earnings, according to 15 wage classes.

The minimum and maximum monthly earnings used to calculate contributions are based on 15 wage classes.

The insured's contributions also finance the work injury funeral grant.

Self-employed person: Not applicable.

Employer: 1.5% of monthly payroll, according to 15 wage classes.

The minimum and maximum monthly earnings used to calculate contributions are based on 15 wage classes.

The employer's contributions also finance the work injury funeral grant.

Government: Subsidies as required.

Qualifying Conditions

Cash sickness benefits: Must have at least 17 weeks of contributions in the last 26 weeks. A medical officer of the Social Security Board must certify the insured as incapable of work.

Coverage is provided for up to 26 weeks after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

Cash maternity benefit: Must have at least 26 weeks of contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must be in insured employment. There is no minimum qualifying period. Coverage is provided for up to 26 weeks after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

Funeral grant: Paid to the person who paid for the funeral.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 50% of the insured's average covered earnings in the 17 weeks before the incapacity began, according to 15 wage classes. The benefit is paid from the first day of incapacity for up to 26 weeks for one illness.

The minimum and maximum monthly earnings used to calculate benefits are based on 15 wage classes.

Maternity benefit: The benefit is 66% of the insured's average covered earnings in the 26 weeks before maternity leave, according to 15 wage classes. The benefit is paid for up to 12 weeks (6 weeks before and 6 weeks after) the expected date of childbirth.

The minimum and maximum monthly earnings used to calculate benefits are based on 15 wage classes.

Funeral grant: 1,000 kyats is paid to the deceased's surviving spouse or child; otherwise, the actual cost is paid to the person who paid for the funeral, up to 1,000 kyats.

Workers' Medical Benefits

Medical services are provided directly to patients by the Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals. Insured persons are registered with a dispensary and are covered only for services provided by the dispensary (except in the cases of emergency or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home care, specialist and laboratory services at a diagnostic center, necessary hospitalization, maternity care, and medicine.

Burma (Myanmar)

The duration of benefits is 26 weeks for one illness (may be extended for medical reasons or in the interest of public health).

Dependents' Medical Benefits

Pediatric care is provided for an insured woman's child up to the age of 6 months.

Administrative Organization

Ministry of Labor provides general supervision.

Social Security Board administers contributions and benefits.

Work Injury

Regulatory Framework

First law: 1923 (workmen's compensation).

Current law: 1954 (social security), implemented in 1956.

Type of program: Social insurance system.

Note: The 1923 law is still in force for agricultural workers and nonagricultural workers not covered by the current law.

Coverage

Certain groups of state enterprise employees, certain types of civil servants, and temporary and permanent employees of public or private firms with five or more employees in commerce or in specified industries (railways, ports, mines, and oilfields).

Coverage is provided in 110 townships, including Yangon, Mandalay, Mawlamyaing, Patheingyi, and Bago, and is being extended gradually to other regions.

Exclusions: Self-employed persons, workers in private establishments with less than five employees, construction workers, agricultural workers, and fishermen.

Employer liability under the Workmen's Compensation Act applies to all employees not covered by the Social Security Act.

Source of Funds

Insured person: None; see source of funds under Sickness and Maternity for the funeral grant.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll, according to 15 wage classes; see source of funds under Sickness and Maternity for the funeral grant.

The minimum and maximum monthly earnings used to calculate contributions are based on 15 wage classes.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 67% of the insured's average covered earnings in the 17 weeks before the disability began, according to 15 wage classes. The benefit is paid from the first day of incapacity for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: If a total disability is assessed, the benefit is 67% of the insured's average covered earnings in the 17 weeks before the disability began, according to 15 wage classes.

Constant-attendance supplement: 25% of the insured's pension is paid if assessed with a total disability and requiring the constant attendance of others to perform daily functions, as certified by a medical officer of the Social Security Board.

Partial disability: A percentage of the full pension is paid according to the assessed loss of capacity; if the loss of capacity is less than 20%, a lump sum is paid of 5 years of pension.

The percentage loss of capacity is assessed by medical officers of the Social Security Board and may be reassessed at any time at the request of the board. The board can temporarily or permanently suspend benefits if the insured fails to attend requested medical examinations.

Workers' Medical Benefits

Medical services are provided directly to patients by the Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals. Insured persons are registered with a dispensary and are covered only for services provided by the dispensary (except in the cases of emergency or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, necessary hospitalization, physiotherapy, prostheses, appliances, and medicine.

There is no limit to duration.

Survivor Benefits

Survivor pension: The average benefit is 40% of the deceased's covered earnings, according to 15 wage classes. The pension is paid to the widow and ceases upon remarriage.

Orphan's pension: The average pension is 13% (20% for a full orphan) of the deceased's covered earnings, according to 15 wage classes for each orphan younger than age 16. Up to 3 orphans per family may receive a pension.

Other eligible survivors (in the absence of the above):

A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension for other survivors is determined by the Social Security Board, depending on the nature of the survivor's relationship with the deceased, personal income, working capacity, and other related conditions.

The maximum total survivor pension is 67% of the deceased's average covered earnings in the 17 weeks before death, according to 15 wage classes. If the total of all survivor pensions exceeds the maximum, the pensions are reduced proportionately.

Funeral grant: 40,000 kyats is paid to the deceased's surviving spouse or child; otherwise, the actual cost is paid to the person who paid for the funeral, up to 40,000 kyats.

Administrative Organization

Ministry of Labor provides general supervision.

Social Security Board administers contributions and benefits.

China

Exchange rate: US\$1.00 = 6.78 yuan.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1953 (regulations); 1978, 1995, 1997, 1999, and 2005 (directives); and 2009 (guideline on rural pilot pension).

Note: The country's first national law on social insurance was adopted in October 2010 and will be implemented in July 2011. The new law mainly unifies existing social security schemes.

Type of program: Social insurance and mandatory individual account system.

Coverage

Employees in urban enterprises and urban institutions managed as enterprises and the urban self-employed. In some provinces, coverage for the urban self-employed is voluntary. (Urban enterprises comprise all state-owned enterprises, regardless of their location.) Special arrangements in certain provinces are made for former farmers who migrate to work in urban areas.

Pilot rural pension schemes are gradually being rolled out in the form of social assistance and individual accounts (by September 2010, in 508 counties and Beijing, Shanghai, Tianjian and Chogqing).

Employees of government and communist party organizations and employees of cultural, educational, and scientific institutions (except for institutions financed off-budget) are covered under special government-funded, employer-administered systems.

Source of Funds

Insured person

Basic pension insurance: None, or as determined by local government regulations.

Mandatory individual account: 8% of gross insured earnings.

The minimum earnings used to calculate contributions are 60% of the local average wage for the previous year.

The maximum earnings used to calculate contributions vary but may be as much as 300% of the local average wage for the previous year.

Rural pilot pension: None.

Self-employed person

Basic pension insurance: About 12% of the local average wage.

Mandatory individual account: About 8% of the local average wage.

Rural pilot pension: None.

Employer

Basic pension insurance: The maximum contribution is 20% of payroll, depending on local government regulations. Contribution rates vary among provinces.

Mandatory individual account: None.

Rural pilot pension: An annual contribution of 100 yuan to 500 yuan is paid to an individual rural pension account.

Government

Basic pension insurance: Central and local government provide subsidies as needed.

Mandatory individual account: Central and local government provide subsidies as needed to the individual accounts of insured persons.

Rural pilot pension: A tax-financed contribution of 55 yuan per month per insured person. The central government pays the total cost of the scheme in the central and western regions; the partial cost of the scheme in the eastern region.

Qualifying Conditions

Old-age pension

Basic pension insurance (central government guidelines): Age 60 (men); age 60 (professional women), age 55 (non-professional salaried women), or age 50 (other categories of women). The insured must have at least 15 years of coverage.

Age 55 (men) or age 45 (women) with at least 15 years of coverage, if employed in arduous or unhealthy work.

Early pension (basic pension insurance): Age 50 (men) or age 45 (women) with at least 10 years of coverage and if assessed with a total disability; age 55 (men) or age 45 (women) with at least 8 to 10 years of continuous coverage, if employed in arduous or unhealthy work.

The minimum pension is paid with at least 15 years of coverage.

Mandatory individual account (central government guidelines): Age 60 (men); age 60 (professional women), age 55 (nonprofessional salaried women), or age 50 (other categories of women). The insured must have at least 15 years of coverage.

Age 55 (men) or age 45 (women) with at least 15 years of coverage, if employed in arduous or unhealthy work.

Lump-sum compensation (mandatory individual account): Paid if the insured has less than 15 years of contributions.

Rural pilot pension: Age 60 (men and women) and not entitled to the urban basic pension.

In several provinces, insured persons who have reached retirement age with less than 15 years of contributions are allowed to make a lump-sum payment or continue to make contributions to qualify for monthly pension benefits.

In some areas, such as Beijing, a residence-based monthly welfare pension is granted to both urban and rural residents who have reached retirement age but are not covered under a pension program.

Disability pension

Basic pension insurance (central government guidelines): Assessed with a total incapacity for work and not eligible for an early old-age pension. Medical experts of the Labor Ability Appraisal Committee assess the degree of disability.

Mandatory individual account (central government guidelines): No cash benefit is provided.

Survivor pension

Basic pension insurance (central government guidelines): The deceased was in covered employment or was a pensioner.

Eligible survivors include the spouse, children, and parents.

Funeral grant: Paid for the death of the insured or an immediate family member who was dependent on the insured.

Mandatory individual account (central government guidelines): The deceased was in covered employment.

An eligible survivor is the deceased's legal heir.

Old-Age Benefits

Old-age pension

Basic pension insurance (central government guidelines): The pension is based on the average local wage in the year before retirement and the average individual monthly wage used to calculate contributions.

Early pension: The pension is based on the average provincial wage in the previous year, the average individual monthly wage used to calculate contributions, and the number of years of contributions.

The minimum pension is 40% to 60% of the local average provincial wage during the previous year.

Mandatory individual account (central government guidelines): The monthly benefit is the balance in the insured's individual account divided by the actuarial month.

The actuarial month is determined by the insured's retirement age, the average life expectancy for the urban population, and the interest rate. Transitional arrangements are provided by local governments for workers who began employment before the introduction of mandatory

individual accounts in 1997 and who retired on or after January 1, 2006. After the monthly benefits from the mandatory individual account are exhausted, benefits are paid from a local pooling fund.

The minimum pension is set by provincial and city/county governments according to the local standard of living.

Lump-sum settlement (mandatory individual account): A lump sum is paid of the balance of the insured's total contributions plus interest.

Rural pilot pension: A monthly social assistance pension of 55 yuan plus a monthly individual account benefit (total savings divided by 139) is paid.

Permanent Disability Benefits

Basic pension insurance (disability, central government guidelines): The pension is 40% of the insured's monthly wage.

The minimum pension is set by provincial and city/county governments according to the local standard of living.

Mandatory individual account (disability, central government guidelines): No cash benefit is provided.

Survivor Benefits

Survivor pension

Basic pension insurance (central government guidelines): A lump sum of 6 to 12 months of the deceased's last monthly wage is paid, according to the number of surviving dependents.

Funeral grant: For the death of the insured, a lump sum of 2 months of the average local wage in the previous year is paid to the spouse, children, parents, and grandparents. For the death of an immediate family member who was dependent on the insured, 33% to 50% of the monthly average local or enterprise wage in the previous year is paid, depending on the age of the deceased.

Mandatory individual account (central government guidelines): A lump sum of the balance of the deceased's contributions, plus interest, is paid to the deceased's legal heir. If the insured died before the normal retirement age, the balance of any employer contributions made to the deceased's individual account before January 1, 2006, is transferred to a local pooling fund.

Administrative Organization

Ministry of Human Resources and Social Security, Department of Pensions, provides general supervision.

Provincial or city/county social insurance agencies administer their respective retirement pension pools and individual accounts.

Mandatory individual account funds are deposited in state-owned banks.

Provincial labor and social security authorities are responsible for regulatory funds (special reserve funds) to which local pooling funds in the jurisdiction must pay a percentage of their revenue.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1953; 1978 (permanent employees); 1986 (contract workers); 1988 and 1994 (female employees); 1998, 1999, 2000, and 2002 (medical insurance and pilot rural cooperative medicare); and 2007 (pilot non-salaried urban resident medical insurance).

Note: The country's first national law on social insurance was adopted in October 2010 and will be implemented in July 2011. The new law mainly unifies existing social security schemes.

Type of program: Social insurance and mandatory individual account system.

Coverage

The maternity insurance program covers all employees in urban enterprises. (Urban enterprises comprise all state-owned enterprises, regardless of their location.)

The urban medical insurance program covers all employees in urban areas working in government organizations, enterprises, social groups, and nonprofit organizations.

A rural cooperative medicare program provides basic coverage to all farmers.

The non-salaried urban resident medical insurance program covers all employees in urban areas.

Source of Funds

Insured person: About 2% of gross wages for medical benefits only (contribution rates may vary by local government) is paid to the insured's individual medical savings account.

The minimum earnings used to calculate contributions are 60% of the local average wage in the previous year.

The maximum earnings used to calculate contributions are 300% of the local average wage in the previous year.

Self-employed person: Not applicable.

Farmers covered by the rural cooperative medicare program contribute a flat-rate 20 yuan a year to the program's pooling fund, which is matched by a combined local and central government contribution of around 80 yuan (varies by province).

Persons insured under the non-salaried urban resident medical insurance program contribute 200 yuan to 300 yuan a year (adults) and about 100 yuan a year (children).

Employer: About 6% of total payroll for medical benefits (local government may adjust contribution rates according to local factors). The employer contribution is split between the insured's individual account (30%) and the social insurance fund (70%). Nonparticipating enterprises pay directly for the cost of benefits.) Up to 1% of total payroll for maternity benefits (set by local government).

Government: Central and local governments provide tax concessions and subsidies for administrative costs and finance complementary medical insurance systems for civil servants. Central and local governments finance 80% of the premiums of the rural cooperative medicare program (less in well-off provinces). Central and local governments finance an average of 60% of the non-salaried urban resident medical insurance program.

Local governments and employers adapt central government guidelines on contribution rates to local conditions.

Qualifying Conditions

Sickness, maternity, and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (central government guidelines for permanent workers): The employer pays 60% to 100% (according to length of service) of the insured's last monthly wage for up to 6 months each year; thereafter, the employer pays 40% to 60% until the employee recovers or is assessed with a permanent disability.

Contract workers receive the same benefits as permanent workers.

Maternity benefit (central government guidelines for permanent workers): The maternity social insurance fund pays the average monthly wage of the enterprise for the previous year for up to 90 days for the birth of a child, 42 days for a pregnancy that lasted at least 4 months, or 15 to 30 days for less than 4 months.

Workers' Medical Benefits

Covered workers receive medical benefits at a chosen accredited hospital or clinic on a fee-for-service basis.

Cost sharing: The individual account finances medical benefits only, up to 10% of the local average annual wage. The social insurance fund reimburses the cost of medical benefits from 10% to 600% of the local average annual wage, according to a schedule. Reimbursement for payments beyond 600% of the local average annual wage must be covered by private insurance or public supplementary systems.

Under the rural cooperative medicare program and the non-salaried urban resident medical insurance program, covered persons are reimbursed annually for medical costs up to a maximum that varies by province.

Dependents' Medical Benefits

No benefits are provided. The individual account must not be used to pay for dependents' medical benefits.

Administrative Organization

Ministry of Human Resources and Social Security, Department of Medical Care Insurance, provides general guidance to local governments' medical insurance programs and ensures that local regulations follow central government guidelines.

Ministry of Human Resources and Social Security, Department of Medical Care Insurance, supervises the provision of benefits by nonparticipating enterprises.

Local government social insurance agencies and participating enterprises administer medical benefits insurance with the social insurance funds.

Local government social insurance agencies contract with accredited clinics and hospitals to provide medical benefits.

Ministry of Public Health provides general guidance to medical care providers.

Individual state-run enterprises administer cash benefit programs.

Local government social insurance agencies manage individual medical savings accounts and the pilot non-salaried urban resident medical insurance program.

County-level public health authorities administer the rural cooperative medicare pooling fund.

Work Injury

Regulatory Framework

First law: 1951.

Current laws: 1953, 1978 (permanent employees), 1986 (contract workers), 1996, 2003 (work injury), and 2004 (rural migrants).

Note: The country's first national law on social insurance was adopted in October 2010 and will be implemented in July 2011. The new law mainly unifies existing social security schemes.

Type of program: Local government-administered social insurance system. (Employer-liability system for nonparticipating enterprises.)

Coverage

Employees in all enterprises; self-employed persons and their employees.

Employees of government and communist party organizations, and employees of cultural, educational, and scientific institutions (except for institutions financed off-budget) are covered under special government-funded, employer-administered systems.

Source of Funds

Insured person: None.

Self-employed person: Contributes as an employer for employees.

Employer

Social insurance: Contributions vary according to three categories of industry and the assessed degree of risk. The average contribution rate is 1% of total payroll.

Employer-liability: The total cost for employers not participating in the social insurance program.

Government: Central and local governments provide subsidies to pooling funds as needed.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The employer pays 100% of the insured's wage for up to 12 months; may be extended for an additional 12 months.

Medical experts of the municipal Labor Ability Appraisal Committee assess the degree of disability. The benefit is suspended on the award of the permanent disability pension.

The employer provides necessary nursing care.

Permanent Disability Benefits

Permanent disability pension: The pension is awarded according to 10 degrees of assessed disability.

For a total disability (degrees 1-4), a lump sum is paid of 24 months of the previous wage plus a monthly pension of 90% of the previous wage (1st degree); a lump sum of 22 months of wages plus a pension of 85% of the previous wage (2nd degree); a lump sum of 20 months of wages plus a pension of 80% of the previous wage (3rd degree); or a lump sum of 18 months of wages plus a pension of 75% of the previous wage (4th degree).

The pension ceases when the insured becomes entitled to an old-age pension. If the old-age pension is less than the permanent disability pension, the work injury fund pays the difference.

To receive a pension for an assessed total disability, the insured and the former employer must contribute to the basic medical insurance system.

For a moderate permanent disability (degrees 5-6), a lump sum is paid of 16 months of wages (5th degree) or 14 months of wages (6th degree). If the employer cannot offer the insured an appropriate job, a monthly benefit is paid of 70% (5th degree) or 60% (6th degree) of the insured's wage before the disability began.

Employers pay social insurance contributions for pensioners assessed with a 5th or 6th degree disability. If the permanent disability pension is less than the local minimum wage, the employer pays the difference. If the insured voluntarily ceases the employment relationship with the employer, the insured receives a lump-sum work injury medical treatment subsidy and a disability employment subsidy. Provincial governments set the subsidy rates.

For a minor permanent disability (degrees 7-10), a lump sum is paid of 12 months of wages (7th degree), 10 months of wages (8th degree), 8 months of wages (9th degree), or 6 months of wages (10th degree). If the labor contract expires or the insured voluntarily ceases the employment relationship with the employer, the insured receives a lump-sum work injury medical treatment subsidy and a disability employment subsidy. Provincial governments set the subsidy rates.

For all degrees of disability, employers are required to pay higher lump-sum compensation if the injured worker was employed illegally.

The minimum pension is the local minimum wage.

Medical experts of the municipal Labor Ability Appraisal Committee assess the degree of disability.

Workers' Medical Benefits

Benefits are provided by accredited hospitals and clinics. Medical benefits include treatment, surgery, nursing, medicine, appliances, transportation, and hospitalization.

Survivor Benefits

Survivor pension: The surviving spouse receives 40% of the deceased's last monthly wage; 30% is paid to each additional dependent.

Widow(er)'s and orphan's supplements: Each receives 10% of the deceased's last monthly wage.

Other eligible survivors include parents, grandparents, grandchildren, brothers, and sisters.

The maximum total survivor pension is 100% of the deceased's last monthly wage.

Death allowance: A lump sum of 48 months to 60 months of the local average wage is paid.

Funeral grant: A lump sum of 6 months of the local average wage is paid.

Administrative Organization

Participating enterprises: Ministry of Human Resources and Social Security, Department of Medical Care Insurance, provides general guidance and ensures that local regulations follow central government guidelines.

Local government social insurance agencies and participating enterprises administer programs.

Unemployment

Regulatory Framework

First and current laws: 1986, 1993, and 1999.

Note: The country's first national law on social insurance was adopted in October 2010 and will be implemented in July 2011. The new law mainly unifies existing social security schemes.

Type of program: Local government-administered social insurance programs.

Coverage

All employees of urban enterprises and institutions.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of gross earnings.

Self-employed person: Not applicable.

Employer: 2% of payroll.

Government: Provincial regulatory fund and local governments provide subsidies to unemployment funds as required.

Qualifying Conditions

Unemployment benefit: Must have at least 1 year of covered employment; be involuntarily unemployed; not be receiving old-age benefits; be registered at, and regularly reporting to, a local employment-service agency; and be actively seeking employment. The claim for the unemployment benefit must be made within 60 days after the labor contract expires or is terminated. The benefit may cease or be suspended for refusing a suitable job offer.

Unemployment Benefits

The benefit amount is set by local governments at a level higher than the local public assistance benefit but lower than the local minimum wage. The benefit is paid for up to 1 year with less than 5 years of coverage, for up to 1.5 years with 5 or more but less than 10 years of coverage, or for up to 2 years with 10 or more years of coverage.

Administrative Organization

Ministry of Human Resources and Social Security, Department of Unemployment, provides general guidance and ensures that local regulations follow central government guidelines.

Local government social insurance agencies pay benefits.

Local government social insurance agencies and the tax authorities collect contributions.

Family Allowances

Regulatory Framework

A tax-financed, means-tested minimum guarantee system administered by the local Bureau of Civil Affairs provides benefits to both urban and rural families nationwide whose per capita income is below a minimum level.

The country's first national law on social insurance was adopted in October 2010 and will be implemented in July 2011. The new law mainly unifies existing social security schemes.

Fiji

Exchange rate: US\$1.00 = 1.94 Fiji dollars (F\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1966 (provident fund).

Type of program: Provident fund system.

Coverage

Employed workers aged 15 to 55, except members of equivalent private plans approved by the Fiji National Provident Fund Board.

Voluntary coverage for self-employed persons, household workers, students, and informal-sector workers.

Source of Funds

Insured person: 8% of earnings; F\$35 is deducted annually from each eligible member's provident fund account to finance the death benefit.

Self-employed person: A minimum annual contribution of F\$84 up to 30% of earnings; F\$35 is deducted annually from each eligible member's provident fund account to finance the death benefit.

Employer: 8% to 30% of payroll for employees up to age 65.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55 with at least 10 years of contributions; at any age if leaving the country permanently.

Partial pension: Age 55 with less than 10 years of covered employment.

Disability benefit: Must have an incapacity for work in covered employment. The disabled fund member may elect to receive a lump sum or a monthly pension.

Medical certification is required. A medical board appointed by the Fiji National Provident Fund Board may request that the fund member undergo a medical examination.

Survivor benefit: Paid to a surviving spouse and other eligible survivors named by the fund member when the fund member dies prior to reaching the retirement age.

Death benefit: A lump sum is paid to survivors named by the deceased.

Old-Age Benefits

Old-age benefit: Either a lump sum of total employee and employer contributions plus accumulated interest or a monthly pension based on an annuity factor of 15% (for a single person) of employee and employer contributions (additional voluntary contributions are paid as a lump sum) plus accumulated interest. A couple may elect to receive a combined monthly pension of 66% of the pension for a single person plus accumulated interest for as long as either spouse lives.

The maximum annual total contributions used to calculate the pension are 16% of earnings (up to F\$2,400 a year for the voluntarily insured); additional contributions are used toward a lump-sum benefit.

For insured persons who opt for a monthly pension based on an annuity factor, the maximum annual employer and employee contributions used to calculate the pension are 16% of earnings (up to F\$2,400 a year for the voluntarily insured or self-employed persons). Additional voluntary contributions are paid as a lump-sum benefit.

Partial pension: A percentage of the full pension is paid according to the number of years of covered employment below 10 years.

Drawdown payment: Workers who are members of the provident fund for at least 2 years and whose individual balance exceeds F\$1,000 can withdraw up to 66.7% of the balance above F\$1,000 for housing costs. Workers can also make withdrawals up to 33% of the balance for education and medical care.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus accumulated interest or a monthly pension based on an annuity factor of 15% (for a single person) of employee and employer contributions (additional voluntary contributions are excluded) plus accumulated interest. A couple may elect to receive a combined monthly pension of 66% of the pension for a single person plus accumulated interest for as long as either spouse lives.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accumulated interest is paid to named survivors. A spouse who is the only survivor can choose between a lump sum and a monthly pension based on an annuity factor of 15% of employee and employer contributions (additional voluntary contributions are excluded).

Death benefit: A lump sum of up to F\$8,500 is paid.

Benefit adjustment: The death benefit is reviewed annually.

Administrative Organization

Fiji National Provident Fund Board (<http://www.fnpf.com.fj>), appointed by the Minister of Finance, provides general supervision and enforces the law.

Work Injury

Regulatory Framework

First and current law: 1965 (workmen's compensation).

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual labor, family labor, armed forces personnel, self-employed persons, some public-sector employees, and other workers designated by the government.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees.

Government: None.

Qualifying Conditions

Work injury benefits: The insured must have an incapacity for work for at least 3 days.

Temporary Disability Benefits

66% of the insured's weekly earnings is paid after a 2-day waiting period for up to 260 weeks.

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

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, a lump sum is paid of 260 weeks of earnings.

Constant-attendance supplement: 25% of the lump sum for a total disability is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the lump sum for a total disability is paid according to the assessed degree of disability.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

Workers' Medical Benefits

Medical and hospital care, surgery, medicine, appliances, and transportation are provided.

Survivor Benefits

Survivor benefit: A lump sum of 208 weeks of the deceased's earnings is paid.

Eligible survivors are individuals who were fully or partially dependent on the insured. Survivor benefits are split among all eligible survivors.

The minimum benefit is F\$9,000.

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

Administrative Organization

Permanent Secretary for Labour and Industrial Relations (<http://www.labour.gov.fj>) enforces work injury law.

Individual employers pay compensation directly to their own employees, except for lump-sum payments and survivor benefits.

Local courts administer lump-sum payments and survivor benefits.

Courts settle disputes regarding the provision of medical benefits.

Georgia

Exchange rate: US\$1.00 = 1.84 tlari.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (state pensions).

Current laws: 1990 (pension security), 2003 (mandatory social security), 2003 (individual registration and accounts), and 2005 (state pensions).

Type of program: Social insurance and social assistance system.

The government and employers may provide supplementary benefits.

Coverage

Social insurance: All employed persons residing in Georgia.

Special system for employees of the Ministries of Security, Internal Affairs, and Defense.

Social assistance: Older persons, persons with disabilities, and survivors according to need as determined by local government authorities.

Source of Funds

Insured person

Social insurance: 25% of taxable income.

The insured's contributions also finance sickness, maternity, and work injury benefits.

Social assistance: None.

Self-employed person

Social insurance: 25% of taxable income.

The self-employed person's contributions also finance maternity benefits.

Social assistance: None.

Employer

Social insurance: None.

Social assistance: None.

Government

Social insurance: Subsidies as needed.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 (men) or age 60 (women), with at least 5 years of covered employment.

Earnings test: Pensioners in gainful employment must satisfy an earnings test.

Social pension (old-age): Aged 70 (men) or aged 65 (women). The pension is paid to an individual or to a family without other means of support.

Social pension (disability): Must be assessed with a disability. The pension is paid to an individual or family without other means of support.

Social pension (survivors): The pension is paid to a surviving individual or family without other means of support.

Old-Age Benefits

Old-age pension (social insurance): 80 tlari a month plus 2 to 10 tlari a month, depending on the period of coverage, is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Social pension (old-age): 80 tlari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Permanent Disability Benefits

Social pension (disability): 55 tlari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits

Social pension (survivors): 55 tlari a month is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination.

Social Services Agency administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1964 (health).

Current laws: 1994 (health care), 1955 (health care system), and 1997 (medical insurance).

Type of program: Social insurance (maternity benefits) and social assistance (medical benefits) system.

Coverage

Cash sickness benefits: Employed persons.

Cash maternity benefits: Employed and self-employed women.

Medical benefits: Needy residents of Georgia.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors; none for cash sickness benefits.

Self-employed person: See source of funds under Old Age, Disability, and Survivors; not applicable for cash sickness benefits.

Employer: Total cost of cash sickness benefits; none for cash maternity and medical benefits.

Government: Subsidizes cash maternity benefits; the total cost of medical benefits for needy persons residing in Georgia.

Qualifying Conditions

Cash sickness benefits: Must be in covered employment.

Cash maternity benefits: There is no minimum qualifying period.

Medical benefits: Citizens residing in Georgia who satisfy a needs test.

Sickness and Maternity Benefits

Sickness benefit: 100% of the daily wage is paid.

Maternity benefit: 100% of the daily wage is paid, up to a total of 600 tlari. If the average monthly wage is greater than 600 tlari, the employer supplements the difference.

Workers' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to the needy and disabled.

Dependents' Medical Benefits

Government clinics, hospitals, maternity homes, and other facilities provide medical benefits to the needy and disabled.

Administrative Organization

Sickness benefits: Employers provide benefits directly to employees.

Cash maternity and medical benefits: Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination.

Social Services Agency administers the program.

Work Injury

Regulatory Framework

First laws: 1955 (short-term benefits) and 1991 (pensions).

Current law: 1999 (workmen's compensation).

Type of program: Social insurance and social assistance system.

Coverage

Work injury benefits: All employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors; none for medical benefits.

Self-employed person: Not applicable.

Employer: None. If the employer is found liable for the insured's disability or death, the employer pays the total cost of cash and medical benefits.

Government: See source of funds under Old Age, Disability, and Survivors; the total cost of medical benefits.

Qualifying Conditions

Work injury benefits

Cash benefits: There is no minimum qualifying period.

Medical benefits: The Ministry of Labour, Health, and Social Affairs determines eligibility at the local level.

Temporary Disability Benefits

100% of earnings is paid for up to 6 months; 10 months for tuberculosis.

A special local commission, consisting of local health and medical officials, the employee, and the employer, determines liability and assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension: The benefit is based on the insured's average monthly earnings during the last 3 months and assessed loss of working capacity. The duration of the payment depends on the assessed degree of disability and the extent to which the employer is liable for the insured's disability or death.

A special local commission, consisting of local health and medical officials, the employee, and the employer, determines liability and assesses the degree of disability.

Workers' Medical Benefits

Government health providers provide direct medical services.

Survivor Benefits

Survivor pension: The widow(er)'s pension is based on the deceased's average monthly earnings in the last year of employment. Orphans receive 55 tlari a month.

Administrative Organization

Cash benefits: Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination. If the employer is at fault, the employer provides benefits directly to employees.

Medical benefits: Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) and health departments of local governments provide general supervision and coordination. Medical services are provided by clinics, hospitals, and other facilities administered by the Ministry of Labour, Health, and Social Affairs and local health departments. If the employer is at fault, the employer provides benefits directly.

Unemployment

Regulatory Framework

The 2006 (labor code) regulates severance pay for employed persons. In the case of termination by the employer, the employer pays 1 month of average monthly earnings (unless otherwise stated in the employment contract).

Family Allowances

Regulatory Framework

First and current law: 2006.

Type of program: Social assistance system.

Coverage

All persons residing in Georgia according to need as determined by local government authorities.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family benefit: Needy families. (Recipients of family benefits can also receive social pensions, subject to conditions.)

Family Allowance Benefits

Family benefit: 24 tlari a month is paid for a member of a family; 30 tlari for a single person (January 2009).

Administrative Organization

Ministry of Labour, Health, and Social Affairs (<http://www.moh.gov.ge>) provides general supervision and coordination.

Social Services Agency administers the program.

Hong Kong

Exchange rate: US\$1.00 =
7.79 Hong Kong dollars (HK\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1971 (social assistance); 1973 (universal old-age and disability allowance); 1988 (universal higher-rate disability allowance); 1993 (comprehensive social security assistance); and 1995 (mandatory provident funds), implemented in 2000.

Type of program: Universal old-age and disability allowances, mandatory occupational benefit (mandatory provident fund schemes), and social assistance (comprehensive social security assistance) system.

Note: Mandatory provident funds in Hong Kong are mandatory occupational funds that are privately run and should not be confused with publicly run national provident funds found in other countries.

Coverage

Universal allowances and comprehensive social security assistance: All residents of Hong Kong.

Mandatory occupational benefit: All employees under contract for 60 days or more (employees in the catering and construction industries who are employed for periods shorter than 60 days or are covered on a daily basis) and self-employed persons between ages 18 and 65.

Exclusions: Self-employed hawkers; household workers; persons covered by statutory pension plans or provident funds, such as civil servants or teachers; members of occupational retirement plans who are granted exemption certificates; foreign workers in Hong Kong for less than 13 months or covered by another country's retirement system.

Source of Funds

Insured person

Universal allowances and comprehensive social security assistance: None.

Mandatory occupational benefit: At least 5% of monthly earnings (salary, leave pay, commissions, gratuities, bonuses, and housing allowances). Voluntary additional contributions are permitted.

The minimum monthly earnings used to calculate contributions are HK\$5,000.

The maximum monthly earnings used to calculate contributions are HK\$20,000.

Self-employed person

Universal allowances and comprehensive social security assistance: None.

Mandatory occupational benefit: At least 5% of monthly or yearly income. Voluntary additional contributions are permitted.

The minimum earnings used to calculate contributions are HK\$5,000 a month.

The maximum earnings used to calculate contributions are HK\$20,000 a month.

Employer

Universal allowances and comprehensive social security assistance: None.

Mandatory occupational benefit: At least 5% of monthly payroll (salary, leave pay, commissions, gratuities, bonuses, and housing allowances). Voluntary additional contributions are permitted.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are HK\$20,000.

Government

Universal allowances and comprehensive social security assistance: The total cost.

Mandatory occupational benefit: None.

Qualifying Conditions

Old-age pension

Old-age allowance (universal)

Lower-rate allowance: Persons aged 65 to 69 who have resided in Hong Kong for at least 7 years (requirement waived if residency was established before January 1, 2004), including 1 year of continuous residence immediately before claiming the benefit. The allowance is income-tested (monthly income must not exceed HK\$6,360 if single or HK\$9,940 if married) and asset-tested (assets must not exceed HK\$171,000 if single or HK\$258,000 if married).

Higher-rate allowance: Persons aged 70 or older who have resided in Hong Kong for at least 7 years (requirement waived if residency was established before January 1, 2004), including 1 year of continuous residence immediately before claiming the benefit.

Mandatory occupational benefit (old-age): Age 65 (men and women).

Early retirement: Age 60 (men and women) if ceasing employment permanently. (Funds may be withdrawn before retirement if the member leaves Hong Kong permanently.)

Old-age benefit (comprehensive social security assistance): Persons aged 60 or older who have resided in Hong Kong

for at least 7 years (requirement waived if residency was established before January 1, 2004). The benefit is income-tested and asset-tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Disability pension

Disability allowance (universal)

Lower-rate allowance: Persons who have resided in Hong Kong for at least 7 years (requirement waived if residency was established before January 1, 2004 and for residents younger than age 18), including 1 year of continuous residence immediately before claiming the benefit. Must be assessed with a 100% loss of earning capacity or assessed as profoundly deaf by the Director of Health or the Chief Executive of the Hospital Authority (or, in exceptional cases, a registered doctor in a private hospital).

Higher-rate allowance: Persons who have resided in Hong Kong for at least 7 years (requirement waived if residency was established before January 1, 2004 and for residents younger than age 18), including 1 year of continuous residence immediately before claiming the benefit. Must require constant attendance of another person to perform daily activities, as assessed by the Director of Health or the Chief Executive of the Hospital Authority (or, in exceptional cases, a registered doctor in a private hospital). Must not receive care in a government-owned or subsidized residential institution or Hospital Authority residential medical institution.

Mandatory occupational benefit (disability): Must be assessed with a total and permanent incapacity for work by a registered medical practitioner. Must have ceased employment.

Disability benefit (comprehensive social security assistance): Persons with disabilities who have resided in Hong Kong for at least 7 years (requirement waived if residency was established before January 1, 2004 and for residents younger than age 18). The benefit is income-tested and asset-tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

The disability must be assessed by a public medical officer.

Partial disability: The benefit is paid for a person with an assessed degree of disability of 50% or more and the loss of at least 50% but less than 100% of earning capacity.

The benefit is also paid for a work-related disability.

Survivor pension

Mandatory occupational benefit (survivors): Paid for the death of the insured before retirement. The benefit is paid to the named survivor.

Burial grant (comprehensive social security assistance): Paid if the deceased received comprehensive social security assistance to the person who paid for the funeral.

Old-Age Benefits

Old-age pension

Old-age allowance (universal): HK\$1,000 a month is paid.

Mandatory occupational benefit (old-age): A lump sum of total employee and employer contributions plus accrued interest is paid.

Old-age benefit (comprehensive social security assistance): HK\$2,590 to HK\$4,420 a month is paid for a person living alone or HK\$2,445 to HK\$4,050 a month if living with other family members, depending on the recipient's health and need for constant attendance; plus special grants to meet the specific individual needs of recipients.

Permanent Disability Benefits

Disability pension

Disability allowance (universal): HK\$1,280 a month (lower rate) or HK\$2,560 a month (higher rate) is paid.

Mandatory occupational benefit (disability): A lump sum of total employee and employer contributions plus accrued interest is paid.

Disability benefit (comprehensive social security assistance): HK\$2,200 to HK\$4,740 a month is paid for a person living alone or HK\$1,990 to HK\$4,375 a month if living with other family members, depending on the recipient's age, the assessed degree of disability, and the need for constant attendance; plus special grants to meet the specific individual needs of recipients.

Survivor Benefits

Mandatory occupational benefit (survivors): A lump sum of total employee and employer contributions plus accrued interest is paid.

Burial grant (comprehensive social security assistance): A lump sum equal to the cost of the funeral is paid, up to HK\$11,180.

Administrative Organization

Universal allowances and comprehensive social security assistance: Social Welfare Department (<http://www.swd.gov.hk>) administers the program.

Mandatory occupational benefits: Mandatory Provident Fund Schemes Authority (MPFA) (<http://www.mpfa.org.hk>), under an executive director and an advisory committee, supervises mandatory provident funds. The MPFA is responsible for registering provident funds and ensuring that approved trustees administer the provident funds in a prudent manner.

Sickness and Maternity

Regulatory Framework

First and current laws: 1968 (employment ordinance) and 1971 (social assistance).

Type of program: Employer-liability (cash benefits only) and social assistance (comprehensive social security assistance) system.

Coverage

Employer-liability system: All employed persons.

Comprehensive social security assistance: All residents of Hong Kong.

Source of Funds

Insured person

Employer liability: None.

Comprehensive social security assistance: None.

Self-employed person

Employer liability: Not applicable.

Comprehensive social security assistance: None.

Employer

Employer liability: The total cost; provides benefits directly.

Comprehensive social security assistance: None.

Government

Employer liability: None.

Comprehensive social security assistance: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have at least 1 month of continuous employment.

The employee must accumulate a sufficient number of paid sick days. Paid sick days accumulate at the rate of 2 days for each complete month of employment during the first 12 months of employment and 4 days for each month of employment thereafter, up to 120 days. The sick leave period must last at least 4 consecutive days, and the employee must provide an appropriate medical certificate issued by a registered medical practitioner or dentist.

Cash maternity benefits (employer liability): Must have at least 40 weeks of continuous employment. The employee must provide notice to the employer of her intention to take maternity leave after the pregnancy has been confirmed by a registered medical practitioner.

Comprehensive social security assistance: Persons aged 15 to 59 who have resided in Hong Kong for at least 7 years (requirement waived if residency was established

before January 1, 2004 or for residents younger than age 18) immediately before claiming the benefit. Benefits are income-tested and asset-tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Must be assessed with a limited working capacity or as incapable of work by a public medical officer.

Sickness and Maternity Benefits

Sickness benefit (employer liability): The benefit is 80% of the employee's normal earnings and is paid for the number of paid sick days accumulated by the employee.

Maternity benefit (employer liability): The benefit is 80% of the employee's normal earnings and is paid for 10 weeks. The benefit is paid from 2 to 4 weeks before the expected date of childbirth or from the date of childbirth if it occurs earlier.

Comprehensive social security assistance: HK\$2,200 a month is paid for a person living alone or HK\$1,990 a month if living with other family members; plus special grants to meet the specific individual needs of recipients.

Workers' Medical Benefits

Medical benefits (comprehensive social security assistance): Free medical treatment is provided in public hospitals and clinics.

Dependents' Medical Benefits

Medical benefits for dependents (comprehensive social security assistance): Free medical treatment is provided in public hospitals and clinics.

Administrative Organization

Employer liability: Labour Department (<http://www.labour.gov.hk>) administers the program.

Comprehensive social security assistance: Social Welfare Department (<http://www.swd.gov.hk>) administers the program.

Work Injury

Regulatory Framework

First and current law: 1953 (employee's compensation ordinance).

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

Coverage

Employees including household workers, agricultural employees, and crew members of Hong Kong ships.

Exclusions: Home-based workers, family helpers, certain casual employees, and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost of the employer-liability program. (The minimum coverage is HK\$100 million for employers with up to 200 employees or HK\$200 million for employers with more than 200 employees.)

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 80% of the difference between the employee's monthly earnings before and after the accident. The benefit is paid for up to 36 months, after which a disability is considered permanent.

The employee's monthly earnings used to calculate benefits are the earnings in the month immediately before the accident or average monthly earnings in the last 12 months before the accident, whichever is higher.

A registered medical practitioner or an Employees' Compensation Assessment Board appointed by the Commissioner for Labor must assess the incapacity for work.

Benefit adjustment: Employees' monthly earnings are adjusted according to the average rate of earnings increase of employees in similar employment with the same employer or, in the absence of such employees, according to the rate of increase in the consumer price index at the end of each 12-month period of a temporary disability benefit receipt.

Permanent Disability Benefits

Permanent disability grant: For a total disability (100%), a lump sum is paid of 48 months of earnings if aged 56 or older; 72 months of earnings if aged 40 but younger than age 56; or 96 months of earnings if younger than age 40.

The insured's earnings used to calculate benefits are the earnings in the month immediately before the accident or average monthly earnings in the last 12 months before the accident, whichever is higher.

The maximum monthly earnings used to calculate benefits are HK\$21,500 (August 2010).

The minimum lump sum for a permanent total disability is HK\$352,000 (August 2010), regardless of age.

The maximum lump sum for a permanent total disability is HK\$1,032,000 (August 2010) if aged 56 or

older; HK\$1,548,000 (August 2010) if aged 40 to 55; or HK\$2,064,000 (August 2010) if younger than age 40.

Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability and a schedule in law.

Constant-attendance supplement: The actual cost of constant attendance, up to HK\$422,000 (August 2010), is paid as a lump sum or as periodic payments for up to 2 years.

The degree of disability is assessed by an Employees' Compensation Assessment Board appointed by the Commissioner for Labor.

Workers' Medical Benefits

Examination and treatment by a registered medical practitioner including dental care, physiotherapy and chiropractic services, and appliances.

The maximum limits on employers' liability for treatment costs are HK\$200 a day for in-patient care or outpatient care, or HK\$280 if both types of care are needed during the same day. The maximum limit for appliances is initially HK\$33,000; HK\$100,000 for subsequent repair and renewal of the appliance.

Survivor Benefits

Survivor grant: A lump sum is paid of 36 months of the deceased's earnings if the deceased was aged 56 or older; 60 months of earnings if aged 40 to 55; or 84 months of earnings if younger than age 40.

The deceased's earnings used to calculate benefits are earnings in the month immediately before the accident or average monthly earnings in the last 12 months before the accident, whichever is higher.

The maximum monthly earnings used to calculate benefits are HK\$21,500 (August 2010).

The minimum lump sum is HK\$310,000 (August 2010), regardless of age.

The maximum lump sum is HK\$774,000 (August 2010) if the deceased was aged 56 or older; HK\$1,290,000 (August 2010) if aged 40 to 55; or HK\$1,806,000 (August 2010) if younger than age 40.

Eligible survivors are the deceased's spouse, children, parents, grandparents, and other family members who had been living with the deceased for at least 24 months immediately before the accident. The grant is split among eligible survivors. The amount depends on the number and type of eligible survivors (with spouse and children receiving the major share of the benefit in all cases). If the only survivors are the spouse and children, the spouse receives 50% of the grant and the children share the remaining 50% in equal amounts.

Funeral grant: A lump sum is paid to the person who paid for the funeral, up to HK\$35,000.

Administrative Organization

Labour Department (<http://www.labour.gov.hk>) administers the employer-liability program.

Employers purchase insurance policies with private insurance carriers.

Unemployment

Regulatory Framework

First and current law: 1977.

Type of program: Social assistance (comprehensive social security assistance) system.

Coverage

All residents of Hong Kong.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Comprehensive social security assistance (unemployment): Persons from ages 15 to 59 with at least 7 years of residence (requirement waived if residency was established before January 1, 2004 and for residents younger than age 18) before claiming the benefit. Benefits are income-tested and asset-tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Recipients must be capable of work, actively seeking full-time jobs, and participating in the Support for Self-reliance Scheme of the Social Welfare Department.

Unemployment Benefits

Comprehensive social security assistance (unemployment): HK\$1,830 a month for a person living alone or HK\$1,315 to HK\$1,630 a month if living with other family members, depending on the number of family members; plus special grants to meet the specific individual needs of recipients.

Administrative Organization

Social Welfare Department (<http://www.swd.gov.hk>) administers the program.

Family Allowances

Regulatory Framework

First and current law: 1971 (social assistance).

Type of program: Social assistance (comprehensive social security assistance) system.

Coverage

All residents of Hong Kong.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Comprehensive social security assistance (family): Persons who have resided in Hong Kong for at least 7 years (requirement waived if residency was established before January 1, 2004 and for residents younger than age 18) before claiming the benefit. Benefits are income-tested and asset-tested on an individual basis if living alone; if living with other family members, the total income and assets of all family members are taken into account for determining eligibility.

Family Allowance Benefits

Comprehensive social security assistance (family): From HK\$1,315 to HK\$1,990 a month, depending on the number of family members; plus special grants to meet the specific individual needs of recipients.

Administrative Organization

Social Welfare Department (<http://www.swd.gov.hk>) administers the program.

India

Exchange rate: US\$1.00 = 46.30 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1952 (employees' provident funds), 1972 (payment of gratuity), 1976 (employees' deposit-linked insurance), 1995 (employees' pension scheme), 1995 (national social assistance program), and 2008 (unorganized workers' social security).

Type of program: Provident fund with survivor (deposit-linked) insurance and pension fund; gratuity schemes for industrial workers; and social assistance system.

Coverage

Provident fund and survivor (deposit-linked) insurance:

Employees, including casual, part-time, and daily wage workers and those employed through contractors, with monthly earnings of 6,500 rupees or less working in establishments with at least 20 employees in one of the 186 categories of covered industry (the establishment remains covered even if the number of employees falls below 20); employees of other establishments specified by law, including cooperatives with more than 50 employees.

Employees covered by equivalent occupational private plans may contract out.

Voluntary coverage for employees of covered establishments with monthly earnings of more than 6,500 rupees, with the agreement of the employer. Voluntary coverage for establishments with less than 20 employees if the employer and a majority of the employees agree to contribute.

Exclusions: Self-employed persons, agricultural workers, and cooperatives employing less than 50 workers.

Pension scheme: Employees who became members of the provident fund on or after November 16, 1995.

Voluntary coverage is possible.

Exclusions: Self-employed persons, agricultural workers, and cooperatives employing less than 50 workers.

Gratuity scheme: Employees of factories, mines, oil fields, plantations, ports, railways, and shops with at least 10 workers.

Exclusions: Self-employed persons, agricultural workers, and cooperatives employing less than 50 workers. There is no coverage in the states of Jammu and Kashmir.

Special systems for coal miners, railway employees, and public-sector employees.

Social assistance: Needy older persons and poor households on the death of the primary breadwinner.

Separate informal-sector schemes exist for certain artisans and the rural landless.

Source of Funds

Insured person

Provident fund: 12% of basic wages (10% in four specified categories of industry) in covered establishments with less than 20 employees and some other specific cases.

The maximum monthly earnings used to calculate contributions are 6,500 rupees.

Survivor (deposit-linked) insurance scheme: None.

Pension scheme: None.

Gratuity scheme: None.

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Survivor (deposit-linked) insurance scheme: Not applicable.

Pension scheme: Not applicable.

Gratuity scheme: Not applicable.

Social assistance: None.

Employer

Provident fund: 3.67% of monthly payroll plus 1.1% of monthly payroll for administrative costs.

Survivor (deposit-linked) insurance scheme: 0.5% of monthly payroll plus 0.01% of monthly payroll for administrative costs.

The maximum monthly earnings used to calculate contributions are 6,500 rupees.

Pension scheme: 8.33% of monthly payroll.

The maximum monthly earnings used to calculate contributions are 6,500 rupees.

Gratuity scheme: An average of 4% of monthly payroll.

Social assistance: None.

Government

Provident fund: None.

Survivor (deposit-linked) insurance scheme: None.

Pension scheme: 1.17% of the insured's basic wages.

The maximum monthly earnings used to calculate contributions are 6,500 rupees.

Gratuity scheme: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefits

Provident fund: Age 55 and retired from covered employment; at any age if leaving the country permanently, if covered employment ends involuntarily, on the termination of service under a voluntary retirement scheme, on changing employment from an establishment covered by the scheme to one that is not, or after 2 months of unemployment.

Drawdown payment: Partial drawdown is permitted before retirement for special purposes, including paying for life insurance, the purchase or construction of a home, loan repayment, a child's education or marriage, care costs for a serious illness, damage resulting from a natural disaster, or costs relating to the onset of a disability.

Under certain circumstances, the full amount can be drawn down before age 55.

Pension scheme: Age 58 with at least 10 years of coverage.

Partial pension: Age 58 with less than 10 years of coverage.

Early pension: Age 50 with at least 10 years of coverage.

Employment must cease.

Gratuity scheme: Must have at least 5 years of continuous employment.

Old-age pension (social assistance): Needy persons aged 65 or older.

Disability benefits

Provident fund: Must be assessed with a permanent and total incapacity for normal work.

Pension scheme: Must be assessed with a permanent and total disability as the result of an occupational injury. The insured must have at least 1 month of contributions.

Gratuity scheme: Must be assessed with a disability caused by a disease or an accident.

Social assistance: Paid to needy persons aged 16 to 64 for severe or multiple disabilities.

Survivor benefits

Provident fund: Paid for the death of the provident fund member before retirement.

Survivor (deposit-linked) insurance scheme: Paid for the death of the provident fund member before retirement.

Pension scheme: Paid to a widow(er) and up to two children younger than age 25 (no limit if totally and permanently disabled). The deceased must have had at least 1 month of contributions, regardless of whether the deceased was employed or retired at the time of death.

The widow(er)'s pension ceases on remarriage.

In the absence of a surviving widow(er) or orphan, the pension is paid to a named survivor or a dependent father or mother.

Gratuity scheme: Paid for the death of the insured as the result of an illness or an accident.

Survivor grant (social assistance): Paid to needy households (under the National Family Benefit Scheme) on the death of the primary breadwinner aged 18 to 64.

Old-Age Benefits

Old-age benefits

Provident fund: A lump sum of total employee and employer contributions plus interest is paid.

Drawdown payment: According to circumstances, the value of the minimum payment varies from 1 month of wages to total employee and employer contributions plus accrued interest.

Pension scheme: A monthly pension is paid based on a member's pensionable service and earnings.

There is a minimum pension.

Partial pension: A lump sum of total employee and employer contributions plus interest is paid.

Early pension: The basic pension is reduced by 3% for each year that retirement is taken before age 58.

Pension adjustment: The pension is adjusted annually by the central government according to an actuarial evaluation.

Gratuity scheme: Based on the insured's final salary, a lump sum of 15 days of wages for each year of continuous service is paid (a reduced amount is paid for partial years in excess of 6 months).

The maximum benefit is 350,000 rupees.

For seasonal employees, employers pay the gratuity at the rate of 7 days of wages for each season worked.

Old-age pension (social assistance): A basic pension of 200 rupees a month is paid. Amounts in addition to the basic pension vary by state.

Permanent Disability Benefits

Disability benefits

Provident fund: A lump sum of total employee and employer contributions plus interest is paid.

Pension scheme: A monthly pension is paid based on the member's pensionable earnings subject to a minimum of 250 rupees or a lump sum of total employee and employer contributions plus interest.

Pension adjustment: The pension is adjusted annually by the central government according to an actuarial evaluation.

Gratuity scheme: Based on the insured's last wage, a lump sum of 15 days of wages for each year of continuous service

India

before the disability began is paid (a reduced amount is paid for partial years in excess of 6 months).

The maximum benefit is 350,000 rupees.

For seasonal employees, employers pay the gratuity at the rate of 7 days of wages for each season worked.

Social assistance (disability): A basic pension of 200 rupees a month is paid. Amounts in addition to the basic pension vary by state.

Survivor Benefits

Survivor benefits

Provident fund: A lump sum of total employee and employer contributions plus interest is paid to a named survivor or split equally among all eligible family members.

Death grant: Up to 2,000 rupees is paid.

Survivor (deposit-linked) insurance scheme: A lump sum is paid of the average balance of the deceased's provident fund account during the 12 months before death or during the period of membership, whichever is less.

The maximum benefit is 60,000 rupees (and is paid in addition to the provident fund survivor benefit).

Widow(er)'s pension (pension scheme): 50% of the deceased's pension is paid.

The minimum monthly pension is 450 rupees.

Orphan's pension (pension scheme): 25% of the widow(er)'s pension is paid, subject to a minimum of 150 rupees a month; full orphans receive 75% of the widow(er)'s pension, subject to a minimum of 250 rupees a month.

Other eligible survivors (pension scheme): In the absence of a surviving widow(er) or children, up to 75% of the deceased's pension is paid.

Benefit adjustment: The pension is adjusted annually by the central government according to an actuarial evaluation.

Gratuity scheme: Based on the deceased's last wage, a lump sum of 15 days of wages for each year of continuous service is paid to a named survivor or to the deceased's heirs (a reduced amount is paid for partial years in excess of 6 months).

The maximum benefit is 350,000 rupees.

For the death of seasonal employees, employers pay the gratuity at the rate of 7 days of wages for each season worked.

Funeral grant: See Sickness and Maternity.

Survivor grant (social assistance): A lump sum of 10,000 rupees is paid.

Administrative Organization

Ministry of Labour and Employment (<http://www.labour.nic.in>) provides general supervision for most schemes.

Employees' Provident Fund Organisation (<http://www.epfindia.com>), administers the provident fund program through regional, subregional, inspectorate, and subaccount offices.

Central Board of Trustees of the Employees' Provident Fund, through a tripartite body comprising representatives of government, employers, and employees, administers the funds.

Central and state authorities administer the gratuity scheme.

Ministry of Rural Development (<http://rural.nic.in>) provides general supervision for social assistance schemes.

National Social Assistance Program administers social assistance old-age pensions and disability schemes.

National Family Benefit Scheme administers survivor grants.

Sickness and Maternity

Regulatory Framework

First and current laws: 1948 (employees' state insurance), 1995 (social assistance), and 2008 (unorganized workers' social security).

Type of program: Social insurance and social assistance system.

Note: Under a 1961 law (maternity benefit act), implemented in 1963, employers provide maternity benefits to employees in factories and establishments not covered by the Employees' State Insurance Act of 1948.

Coverage

Social insurance: Employees earning 15,000 rupees or less a month and working in certain businesses with at least 20 workers (10 workers in manufacturing).

Employees working for government-run businesses that are covered by equivalent private plans may contract out.

Coverage is being extended gradually, with 787 industrial centers currently covered. (The scheme still does not apply to the states of Manipur, Sikkim, Arunachal Pradesh, or Mizoram.)

Exclusions: Self-employed persons, seasonal workers (less than 7 months a year), agricultural workers, and workers in certain other sectors.

Voluntary coverage for medical benefits is available to previously insured retired persons.

Social assistance: Needy pregnant women may receive assistance for the first two births.

A national health insurance scheme covers qualified hospitalization and transport costs for needy individuals in most states.

Separate informal-sector schemes exist for certain artisans.

Source of Funds

Insured person

Social insurance: 1.75% of earnings for employees whose average daily wage is at least 70 rupees.

The insured person's contributions also finance work injury benefits and the unemployment allowance.

Voluntarily insured persons pay a flat-rate of 10 rupees a month for medical benefits.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 4.75% of payroll for covered employees.

The employer's contributions also finance work injury benefits and the unemployment allowance.

Social assistance: None.

Government

Social insurance: State governments pay 12.5% of the cost of medical benefits.

State government contributions also finance work injury medical benefits and the cost of necessary medical care for unemployment allowance beneficiaries and their dependents.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefits (social insurance): Must have been in insured employment for at least 78 days during a 6-month period.

Cash maternity benefits (social insurance): Must have been in insured employment for at least 70 days during two designated and consecutive 6-month periods.

Cash maternity grant (social assistance): Paid to needy pregnant women aged 19 or older for the first two live births.

Funeral grant (social insurance): Paid for the death of the insured.

Medical benefits: Must be currently in insured employment or qualify for cash sickness benefits.

Sickness and Maternity Benefits

Sickness benefit: The benefit varies but is around 60% of the average daily wage. The benefit is paid after a 2-day waiting period for up to 91 days in any two consecutive designated 6-month periods.

Family planning (sterilization): Cash sickness benefit is paid at a double rate for 7 days (men) or 14 days (women); may be extended in case of complications.

Maternity benefit: The benefit is 100% of average earnings, according to wage class, and is paid for up to 12 weeks (including up to 6 weeks before the expected date of childbirth); 6 weeks in the case of a miscarriage. The benefit may be extended by 4 weeks for medical reasons.

The minimum daily benefit is 20 rupees.

Cash maternity grant (social assistance): A lump sum of 2,500 rupees is paid.

Funeral grant (social insurance): A lump sum of the funeral cost, up to 5,000 rupees, is paid to the oldest member of the family or to the person who paid for the funeral.

Workers' Medical Benefits

State governments arrange for the provision of medical care for the Employees' State Insurance Corporation, except in the National Capital Territory of Delhi and model hospitals where the Corporation administers medical care directly. Services are provided in different states through social insurance dispensaries and hospitals, state government services, or private doctors under contract. Benefits include outpatient treatment, specialist consultations, hospitalization, surgery and obstetric care, imaging and laboratory services, and transportation. Drugs, dressings, artificial limbs, aids, and appliances are provided free-of-charge.

The duration of benefits is from 3 months to 1 year, according to the insured's contribution record.

Dependents' Medical Benefits

Benefits are currently provided in most states and districts. Services are provided in different states through social insurance dispensaries and hospitals, state government services, or private doctors under contract. Benefits include outpatient treatment, specialist consultations, hospitalization, surgery and obstetric care, imaging and laboratory services, and transportation. Drugs, dressings, artificial limbs, aids, and appliances are provided free-of-charge.

Eligible dependents are the spouse, children up to age 18 (age 21 if a student, no limit if disabled or an unmarried daughter), a widowed mother, and dependent parents.

Administrative Organization

Ministry of Labour and Employment (<http://www.labour.nic.in>) provides general supervision.

Employees' State Insurance Corporation (<http://www.esic.nic.in>), managed by a tripartite board and a Director General, administers the social insurance program through regional and local offices.

State governments administer the provision of medical benefits through agreement with and reimbursement by the Employees' State Insurance Corporation.

India

Employees' State Insurance Corporation administers the provision of medical benefits in some cases.

National Rural Health Mission (<http://mohfw.nic.in/NRHM.htm>) in the Ministry of Health and Family Welfare administers the social assistance scheme.

Work Injury

Regulatory Framework

First law: 1923 (workmen's compensation).

Current law: 1948 (employees' state insurance).

Type of program: Social insurance system.

Coverage

Employees earning 15,000 rupees or less a month and working in certain businesses with at least 20 workers (10 workers in manufacturing).

Employees working for government-run businesses that are covered by equivalent private plans may contract out.

Coverage is being extended gradually, with 787 industrial centers currently covered. The scheme has not been implemented in the states of Manipur, Sikkim, Arunachal Pradesh, and Mizoram.

Exclusions: Self-employed persons, seasonal workers (less than 7 months a year), agricultural workers, and workers in certain other sectors.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: See source of funds under Sickness and Maternity.

Government: See source of funds under Sickness and Maternity.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit varies but is around 75% of the average daily wage. The benefit is paid for the entire duration of the disability, subject to a minimum period of incapacity of 3 days.

Permanent Disability Benefits

Permanent disability pension: The pension is paid according to the assessed loss of earning capacity.

The maximum daily rate is the temporary disability benefit rate per day (around 75% of the average daily wage).

If the daily value of the pension is 5 rupees or less, the benefit may be paid as a lump sum provided the total value of the benefit does not exceed 30,000 rupees.

Separate medical boards assess the loss of earning capacity resulting from a work injury or an occupational disease.

Partial disability: A percentage of the full pension is paid according to the assessed loss of earning capacity.

Benefit adjustment: Benefits are reviewed periodically by the Employees' State Insurance Corporation and adjusted for inflation.

Workers' Medical Benefits

Services are provided in different states through social insurance dispensaries and hospitals, state government services, or private doctors under contract. Benefits include outpatient treatment, specialist consultations, hospitalization, surgery and obstetric care, imaging and laboratory services, transportation, and the free supply of drugs, dressings, artificial limbs, aids, and appliances. The scale of services provided varies among the states.

Survivor Benefits

Survivor pension (widow's pension): 60% of the total disability pension the deceased would have been entitled to receive (the average pension is 75% of the deceased's earnings) is paid to the spouse.

Orphan's pension: 40% of the total disability pension the deceased would have been entitled to receive (the average pension is 75% of the deceased's earnings) is paid for an orphan younger than age 25 (no limit if disabled or an unmarried daughter).

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

Other eligible survivors: In the absence of a surviving widow or children, up to 50% of the total disability pension the deceased would have been entitled to receive is paid to other eligible survivors including the deceased's parents, grandparents, and other dependents younger than age 18.

The minimum daily benefit is 14 rupees.

Funeral grant: A lump sum of the funeral cost, up to 5,000 rupees, is paid to the oldest member of the family or to the person who pays for the funeral.

Administrative Organization

Ministry of Labour and Employment (<http://www.labour.nic.in>) provides general supervision.

Employees' State Insurance Corporation (<http://www.esic.nic.in>), managed by a tripartite board and a Director General, administers the program through regional and local offices.

State governments administer the provision of medical benefits through agreement with and reimbursement by the Employees' State Insurance Corporation.

Employees' State Insurance Corporation administers the provision of medical benefits in some cases.

Unemployment

Regulatory Framework

First and current law: 1948 (state insurance) and 2005 (rural employment guarantee).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employees earning 15,000 rupees or less a month and working in certain businesses with at least 20 workers (10 workers in manufacturing).

Social assistance: Every household in qualified rural areas.

Source of Funds

Insured person: See source of funds under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: See source of funds under Sickness and Maternity.

Government: See source of funds under Sickness and Maternity.

Social assistance: State governments fund the rural employment guarantee.

Qualifying Conditions

Unemployment allowance: Must be involuntarily unemployed as the result of retrenchment or a nonwork-related permanent disability. The insured must have at least 3 years of contributions.

Social assistance: A member of a beneficiary household must volunteer to do unskilled manual work in qualified rural areas.

Unemployment Benefits

Unemployment allowance: 50% of the insured's average wages is paid for up to 1 year.

Access to medical care is also provided to beneficiaries and their dependents.

Social assistance: At least 100 days of unskilled manual work at minimum wage are guaranteed.

Administrative Organization

Employees' State Insurance Corporation (<http://www.esic.nic.in>), managed by a tripartite board and a Director General, administers the program through regional and local offices.

Ministry of Rural Development administers the National Rural Employment Guarantee (<http://www.nrega.nic.in>).

Indonesia

Exchange rate: US\$1.00 = 9,000 rupiah.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1977.

Current law: 1992 (employees' social security).

Type of program: Provident fund and social insurance system.

Coverage

Employees of establishments with 10 or more employees or a monthly payroll of at least 1 million rupiah. Employees with contracts of less than 3 months are covered for social insurance death benefits only.

Voluntary coverage for self-employed persons.

Coverage is being extended to employees of smaller establishments and to organized informal-sector workers, including family labor, fishermen, and employees of rural cooperatives.

Special systems for public-sector employees and military personnel.

Source of Funds

Insured person

Provident fund: 2% of gross monthly earnings.

Social insurance: None.

Self-employed person

Provident fund: At least 2% of gross monthly declared earnings.

Social insurance: 1% of gross monthly declared earnings.

Employer

Provident fund: 3.7% of monthly payroll.

Social insurance: 0.3% of monthly payroll.

Government: None.

Qualifying Conditions

Old-age benefit (provident fund): Age 55 (men and women). Retirement from employment is not required.

The benefit may be deferred. There is no maximum age for deferral.

Drawdown payments: At any age if emigrating permanently, if starting work as a public employee or beginning military service, or if unemployed for at least 6 months after at least 5 years of fund membership.

Disability benefit (provident fund): Younger than age 55 with a total permanent incapacity for work as a result of a work injury. A medical doctor must certify the incapacity.

Survivor benefit (provident fund): The provident fund member was younger than age 55 at the time of death or older than age 55 and receiving a periodic pension at the time of death. The benefit is paid to the spouse or, in the absence of a spouse, to dependent children.

Death grant and funeral grant (social insurance): Paid for the death of the insured.

Old-Age Benefits

Old-age benefit (provident fund): A lump sum of total employee and employer provident fund contributions plus accrued interest is paid; optionally, a periodic pension is paid to members with more than 50 million rupiah in their provident fund account.

Drawdown payments: The maximum lump sum is total employee and employer provident fund contributions plus accrued interest.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer provident fund contributions plus accrued interest is paid; optionally, a periodic pension is paid to members with more than 50 million rupiah in their provident fund account.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer provident fund contributions plus accrued interest is paid; optionally, eligible survivor(s) may receive a periodic pension if the deceased had more than 50 million rupiah in his or her provident fund account.

If the deceased was receiving a periodic pension, the survivor benefit is the total employee and employer provident fund contributions plus accrued interest minus the amount already paid to the deceased member.

Death grant and funeral grant (social insurance): A lump-sum death grant of 5 million rupiah and a lump-sum funeral grant of 1 million rupiah are paid.

Eligible survivors (in order of priority) are the spouse, children, parents, grandchildren, grandparents, siblings, or parents-in-law. In the absence of eligible survivors, the benefit is paid to a person named by the deceased; in the absence of a named survivor, only the funeral benefit is paid to the person who pays for the funeral.

Benefit adjustment: Social insurance benefits are adjusted every 2 years.

Administrative Organization

Ministry of Manpower and Transmigration (<http://www.nakertrans.go.id>) provides general supervision.

Employees Social Security System (Jamsostek) (<http://www.jamsostek.co.id>) collects contributions, administers benefits, and manages the investment of funds.

Sickness and Maternity

Regulatory Framework

First law: 1957.

Current law: 1992 (employees' social security).

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

Coverage

Employees of establishments with 10 or more employees or a monthly payroll of at least 1 million rupiah.

Exclusions: Employees whose employer provides benefits that are more comprehensive than those provided by the Jamsostek program, and employees with labor contracts of less than 3 months.

Voluntary coverage for self-employed persons.

Coverage is being extended to employees of smaller establishments and to organized informal-sector workers, including family labor, fishermen, and employees of rural cooperatives.

Special system for civil servants, civil service pensioners, military and police pensioners, veterans, national independence pioneers, and for their respective dependents up to age 25.

Source of Funds

Insured person: None.

Self-employed person: 3% of monthly declared earnings for single employees; 6% for married employees.

Employer: 3% of monthly payroll for single employees; 6% for married employees.

The maximum monthly earnings used to calculate contributions are 1 million rupiah.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No benefits are provided.

Medical benefits: Must be currently covered.

Sickness and Maternity Benefits

Sickness benefit: No benefits are provided.

Maternity benefit: No benefits are provided.

Workers' Medical Benefits

Medical benefits include primary and specialist outpatient care, hospitalization, medicine, and emergency, dental and eye care. Eyeglasses, hearing aids, and prostheses are reimbursed, up to a maximum.

Insured persons must register with a primary care provider who is under contract with Jamsostek. A doctor's referral is required for access to specialist and inpatient care (except for emergencies).

The cost of maternity care for up to three children, up to 500,000 rupiah each.

Inpatient care is provided for up to 60 days a year.

Specialist care is provided.

Dependents' Medical Benefits

Medical benefits include primary and specialist outpatient care; hospitalization; medicine; and emergency, dental, and eye care. Eyeglasses, hearing aids, and prostheses are reimbursed, up to a maximum.

Insured persons must register with a primary care provider who is under contract with Jamsostek. A doctor's referral is required for access to specialist and inpatient care (except for emergencies).

The cost of maternity care for up to three children, up to 500,000 rupiahs each.

Inpatient care is provided for up to 60 days a year.

Eligible dependents are the dependent spouse and up to three dependent children (unmarried and unemployed) younger than age 21.

Administrative Organization

Ministry of Manpower and Transmigration (<http://www.nakertrans.go.id>) provides general supervision and grants exemption to employers providing benefits that are more comprehensive than those provided by the Jamsostek program.

Employees Social Security System (Jamsostek) (<http://www.jamsostek.co.id>) collects contributions and contracts with health care providers for medical benefits.

Public and private sector contractors provide medical services.

Work Injury

Regulatory Framework

First law: 1951 (workmen's compensation).

Current law: 1992 (employees' social security).

Type of program: Social insurance system.

Coverage

Employees of establishments with 10 or more employees or a monthly payroll of at least 1 million rupiah.

Voluntary coverage for self-employed persons.

Coverage is being extended to employees of smaller establishments and to organized informal-sector workers, including family labor, fishermen, and employees of rural cooperatives.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: 1% of monthly declared earnings.

Employer: The total cost; contributions vary according to five classes of risk: 0.24% of monthly payroll (class I); 0.54% (class II); 0.89% (class III); 1.27% (class IV); or 1.74% (class V).

Government: None.

Qualifying Conditions

Work injury benefits: Must be assessed with a partial or total disability before age 55. There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is 100% of the insured's wage in the month before the disability began and is paid for the first 4 months; 75% for the next 4 months; 50% thereafter until rehabilitation or the determination of permanent disability.

The degree of disability is assessed by Jamsostek, based on a health examination by a medical doctor.

Permanent Disability Benefits

Permanent disability benefit: A lump sum is paid of 70% of 80 months of the insured's wage in the month before the disability began, plus a monthly benefit of 200,000 rupiah for 24 months.

Partial disability: A lump sum is paid of 80 months of the insured's wage in the month before the disability began multiplied by the assessed degree of disability according to a schedule in law.

The degree of disability is assessed by Jamsostek, based on an examination by a medical doctor.

Workers' Medical Benefits

Medical benefits include medical treatment, hospital care, dental and eye care, and prostheses.

The maximum cost of medical treatment and hospital expenses is 12,000,000 rupiah per accident.

Transportation costs from the place of the accident to the hospital are provided up to 1,500,000 rupiah depending on the method of transport used.

Survivor Benefits

Survivor benefit: A lump sum is paid of 60% of 80 months of the deceased's wage in the month before death, plus a monthly benefit of 200,000 rupiah for 24 months.

Eligible survivors (in order of priority) are the spouse, children, parents, grandchildren, grandparents, siblings, and parents-in-law. In the absence of eligible survivors, the benefits are paid to a person named by the deceased; in the absence of a named survivor, only the funeral grant is paid to the person who pays for the funeral.

Funeral grant: A death grant of 10 million rupiah and a funeral grant of 2 million rupiah are paid to the survivor eligible for the survivor benefit; in the absence of an eligible survivor, the funeral grant is paid to the person who pays for the funeral.

Administrative Organization

Ministry of Manpower and Transmigration (<http://www.nakertrans.go.id>) provides general supervision.

Employees Social Security System (Jamsostek) (<http://www.jamsostek.co.id>) collects contributions, administers benefits, and contracts with health care providers for medical services.

Iran

Exchange rate: US\$1.00 = 8,229 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1953.

Current laws: 1975 (social security); and 1986 (self-employed insurance), implemented in 1987.

Type of program: Social insurance system.

Coverage

All employed and self-employed persons. Self-employed persons may choose different levels of coverage for old-age, disability, and survivor benefits.

Voluntary coverage for previously insured persons up to age 55 with at least 30 days of coverage and for drivers of commercial vehicles.

Special systems for government employees and armed forces personnel.

Source of Funds

Insured person: 7% of earnings. Voluntarily insured persons contribute 26% of earnings for old-age and survivor benefits; commercial drivers contribute 10% of earnings.

The minimum monthly earnings used to calculate contributions for salaried employees are 3,030,000 rials.

The insured's contributions also finance medical, sickness, maternity, and work injury benefits.

Self-employed person: 12% of earnings for old-age; 14% for old-age and survivor benefits; or 18% for old-age, disability, and survivor benefits.

Employer: 20% of payroll. To subsidize certain strategic industries, the government pays the employer's contributions for up to 5 employees per company.

The minimum monthly earnings used to calculate contributions for salaried employees are 3,030,000 rials.

The employer's contributions also finance medical, sickness, maternity, and work injury benefits.

Government: 3% of payroll, including voluntarily insured persons; 17% for commercial drivers. To subsidize certain strategic industries, the government pays the employer's contributions for up to 5 employees per company.

The minimum monthly earnings used to calculate contributions for salaried employees are 3,030,000 rials.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 19 years of contributions; age 50 (men) or age 45 (women) with at least 30 years of contributions; at any age with at least 35 years of contributions; at any age with at least 20 continuous years or 25 noncontinuous years of work in an unhealthy working environment or in a physically demanding natural environment. Women aged 42 with at least 20 years of contributions receive a reduced pension.

Retirement from insured employment is necessary.

Disability pension: Must be assessed with a total disability (loss of at least 66% earning capacity).

Pension supplement: Paid if the pension is less than 60% of the insured's average earnings and the insured has dependents.

Survivor pension: The deceased was an old-age or total disability pensioner at the time of death or had at least 1 year of paid contributions in the last 10 years, including 90 days in the year before death, or had a total of at least 20 years of contributions.

Eligible survivors are a widow or dependent widower, children younger than age 18 (age 20 if a student; no limit if disabled), an unmarried daughter, and aged dependent parents (a father older than age 60; a mother older than age 55).

Survivor grant: Paid if the insured does not qualify for a survivor pension and had more than 10 years but less than 20 years of contributions.

Old-Age Benefits

Old-age pension: The pension is 3.33% of the insured's average earnings in the last 2 years multiplied by the number of years of contributions. The maximum number of years used to calculate the pension is 35.

For insured persons working in difficult or hazardous occupations, each year of paid contributions counts as 1.5 years.

The minimum pension is the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

Benefit adjustment: Benefits are adjusted annually according to wage changes.

Permanent Disability Benefits

Disability pension: The pension is 3.33% of the insured's average earnings in the last 2 years multiplied by the number of years of contributions.

The minimum pension is 50% of the insured's average earnings or 100% of the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

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

Pension supplement: 10% of the pension is paid, up to a total pension plus supplement of 60% of the insured's average earnings.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor Benefits

Survivor pension: The widow(er) receives 50% of the old-age or disability pension the deceased received or would have been entitled to receive. If there is more than one legitimate widow, the pension is split equally.

Orphan's pension: 25% of the old-age or disability pension the deceased received or would have been entitled to receive is paid for each eligible orphan (50% for a full orphan).

Parent's pension: 20% of the old-age or disability pension the deceased received or would have been entitled to receive is paid for each eligible parent.

The minimum total survivor pension is the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

The maximum total survivor pension is 100% of the old-age or disability pension the deceased received or would have been entitled to receive. If the total survivor pension exceeds 100% of this amount, the survivor pensions are reduced proportionately.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor grant: A lump sum of one month of the minimum wage of an unskilled laborer is paid for each year of service.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

Funeral grant: A lump sum of 1 month of the minimum wage of an unskilled laborer is paid.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

Administrative Organization

Ministry of Welfare and Social Security provides general supervision.

Social Security Organization (<http://www2.tamin.org.ir/web/sso>) administers the program through provincial branch offices and local agencies.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current laws: 1975 (social security); and 1986 (self-employed insurance), implemented in 1987.

Type of program: Social insurance system.

Coverage

All employed persons.

Special systems for government employees and armed forces personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Pays a contribution set by the Social Security Organization for medical benefits.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness and medical benefits: There is no minimum qualifying period.

Cash maternity benefits: Must have at least 60 days of contributions in the year before the expected date(s) of childbirth for the first three children.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's average earnings in the previous 3 months is paid for a worker with dependents; 66% for a worker with no dependents.

The benefit is reduced to 50% of the insured's average earnings if unmarried and hospitalized in a Social Security Organization hospital; there is no reduction if the insured person has dependents.

The benefit is paid after a 3-day waiting period (unless hospitalized) until recovery.

Maternity benefit: The benefit is 66% of the insured woman's average earnings in the previous 3 months and is paid for up to 6 months (1 year in the case of triplets).

Workers' Medical Benefits

Direct system: Social Security Organization medical facilities provide patients with direct medical care and medicine.

Dental grant: 300,000 rials for a half set of dentures or 600,000 rials for a full set is paid.

Indirect system: Public and private hospitals and clinics, as well as university hospitals and contracted-out physicians, provide medical services. Cost sharing and rates of reimbursement vary depending on the service.

Dependents' Medical Benefits

Social Security Organization medical facilities provide patients with direct medical care and medicine.

Dental grant: 300,000 rials for a half set of dentures or 600,000 rials for a full set is paid.

Other medical expenses are paid according to set tariffs.

Eligible dependents are a wife and the first three children younger than age 18 (age 20 if a student; no age limit for an unmarried daughter or if disabled), a disabled, dependent husband older than age 60, and aged dependent parents.

Administrative Organization

Social Security Organization (<http://www2.tamin.org.ir/web/sso>) administers the program.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

All employed persons.

Exclusions: Self-employed persons.

Special systems for government employees and armed forces personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is 75% of the insured's last daily wage for a worker with dependents; 66% for a worker without dependents.

The benefit is reduced to 50% of the insured's last daily wage if the insured is hospitalized in a Social Security Organization hospital.

The benefit is paid from the first day of incapacity until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: With a total disability (an assessed degree of disability of at least 66%), the pension is 3.33% of the insured's average earnings in the last 2 years multiplied by the number of years of contributions.

The minimum pension is 50% of the insured's average earnings or 100% of the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

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

Pension supplement: If the pension is less than 60% of the insured's average earnings and the insured has dependents, an additional 10% of the pension is paid up to 60% of the insured's average earnings.

Partial disability: With an assessed degree of disability of between 33% and 66%, a percentage of the full disability pension is paid according to the assessed degree of disability.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability grant: With an assessed degree of disability of between 10% and 33% or a disability that is the result of losing a limb, a lump sum is paid of 36 times the full disability pension multiplied by the assessed degree of disability.

Workers' Medical Benefits

Social Security Organization medical facilities provide patients with direct medical care and medicine. There is no qualifying period for prostheses.

Survivor Benefits

Survivor pension: The pension is 3.33% of the insured's average earnings in the last 2 years multiplied by the number of years of contributions.

50% of the deceased's pension is paid to a widow of any age or to a dependent widower. If there is more than one legitimate widow, the pension is split equally.

Orphan's pension: 25% of the deceased's pension (50% for a full orphan) is paid for each orphan younger than age 18 (no age limit for a student or if disabled) and to an unmarried daughter.

Parent's pension: 20% of the deceased's pension is paid for each dependent aged parent (a father older than age 60 or disabled; a mother older than age 55 or disabled).

The minimum survivor pension is 50% of the insured's average earnings or 100% of the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

The maximum total survivor pension is 100% of the deceased's pension. If the total survivor pension exceeds 100% of the deceased's pension, the survivor pensions are reduced proportionately.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Funeral grant: A lump sum is paid of 1 month of the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

Administrative Organization

Ministry of Welfare and Social Security provides general supervision.

Social Security Organization (<http://www2.tamin.org.ir/web/sso>) administers the program through provincial branch offices and local agencies.

Unemployment

Regulatory Framework

First law: 1987.

Current law: 1990 (unemployment insurance).

Type of program: Social insurance system.

Coverage

All employed persons covered by the labor law.

Exclusions: Self-employed persons, retired persons, persons with total disabilities, foreign citizens, and voluntarily insured persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Must have at least 6 months of insurance before the date of unemployment. Must be registered at an employment office and capable of, and available for, work. Unemployment must not be due to leaving voluntarily, misconduct, or the refusal of a suitable job offer.

Unemployment Benefits

55% of the insured's average earnings in the 90 day period before unemployment is paid plus 10% for each of the first four dependents.

The maximum duration of benefits depends on the length of coverage and marital status. If a married individual has 6 to 24 months of coverage, the benefit is paid for up to 12 months (6 months if single); for 25 to 120 months of coverage, up to 18 months (12 months if single); for 121 to 180 months, up to 26 months (18 months if single); for 181 to 240 months, up to 36 months (26 months if single); 241 months and longer, up to 50 months (36 months if single).

The minimum benefit is the minimum wage of an unskilled laborer.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

The maximum benefit is 80% of the insured's average earnings.

Insured persons aged 55 or older may receive unemployment benefits up to the retirement age.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Labor provides general supervision.

Family Allowances

Regulatory Framework

First law: 1953.

Current law: 1975 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Family allowances: The parent must have at least 720 working days of contributions. The child must be younger than age 18 (no limit if a student or disabled).

Marriage grant: Must have at least 720 days of contributions in the previous 5 years before the date of marriage. The couple must have been married before unemployment began.

Family Allowance Benefits

Family allowances: The monthly allowance is 3 times the lowest daily wage of an unskilled laborer and is paid for up to two children.

The minimum wage of an unskilled laborer is 3,030,000 rials a month.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Marriage grant: The grant is a lump sum of 1 month of the insured's average earnings. If both spouses are insured, both the husband and wife will receive the grant.

Administrative Organization

Ministry of Labor provides general supervision.

Social Security Organization (<http://www2.tamin.org.ir/web/sso>) administers the program.

Israel

Exchange rate: US\$1.00 = 3.87 new shekels.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1953 (national insurance), implemented in 1954; 1955 (survivor pensions); 1957 (old-age pensions); 1970 (disability insurance); 1974 (pensions); 1980 (long-term care insurance); 1980 (income support); 1982 (benefits); and 1988 (personal benefits).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All persons residing in Israel aged 18 or older.

Exclusions: Persons who immigrated to Israel for the first time when aged 60 to 62, depending on the month and year of birth.

Social assistance (income support programs, means-tested): All persons residing in Israel aged 20 or older (aged 18 or older for certain groups).

Exclusions: Persons living in institutions whose expenses are paid entirely by the state, the Jewish Agency, a local authority, or a religious institution; persons in compulsory military service and their spouses; members of a kibbutz or cooperative village; certain vehicle owners; and students in higher education.

Source of Funds

Insured person: 0.22% of earnings below and 3.85% of earnings above 60% of the national average wage (old-age and survivor pensions); 0.11% of earnings below and 1.86% of earnings above 60% of the national average wage (disability benefits); and 0.01% of earnings below and 0.14% of earnings above 60% of the national average wage (long-term care).

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the monthly minimum wage). (A person earning less than this amount pays contributions as if earning the minimum.)

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Self-employed person: 3.09% of earnings below and 5.21% of earnings above 60% of the national average wage (old-age and survivor pensions); 1.11% of earnings below and 1.86% of earnings above 60% of the national average wage (disability benefits); and 0.12% of earnings below and 0.18% of earnings above 60% of the national average wage (long-term care).

The minimum monthly earnings used to calculate contributions are 2,004 new shekels. (A person earning less than this amount pays contributions as if earning the minimum.)

The national average wage is 8,005 new shekels a month.

Employer: 1.45% of earnings below and 2.04% of earnings above 60% of the national average wage (old-age and survivor pensions); 0.30% of earnings below and 0.42% of earnings above 60% of the national average wage (disability benefits); and 0.05% of earnings below and 0.06% of earnings above 60% of the national average wage (long-term care).

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the monthly minimum wage). (A person earning less than this amount pays contributions as if earning the minimum.)

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Government: Subsidizes old-age and survivor pensions at a rate of 17.1% of total employee and employer contributions; the total cost of special old-age and survivor benefits and long-term care benefits for new immigrants; the total cost of social assistance income support programs and the mobility allowance; 0.25% of earnings (old-age and survivor pensions), 0.10% of earnings (disability benefits), and 0.02% of payroll and earnings (long-term care).

Qualifying Conditions

Old-age pension

Social insurance: The retirement age for the earnings-tested pension is 67 for men and 62 for women (gradually rising to age 64 by 2017); the age for receiving the pension without an earnings test is 70 for men and 67 for women (gradually rising to age 70 by 2020).

The pension is gradually reduced or suspended if income from work exceeds 57% (for an individual) or 76% (for a person with dependents, according to the number of dependents) of the national average wage. (The national average wage is 8,015 new shekels a month). The reduction is 0.60 of a shekel for every shekel of income above the earnings test.

Must have at least 5 years of coverage in the last 10 years or a total of 12 years of coverage. No qualifying period for insured women who are widowed, divorced, abandoned, married to an uninsured husband, unmarried and aged 57 or older at the time of immigration, or receiving a disability pension during the month before reaching the retirement age.

Income supplement: Paid if income, including the pension, is less than the minimum subsistence level.

Deferred pension: Paid to persons older than the retirement age who did not meet the earnings test requirements for a pension.

Dependent's supplement (earnings-tested): Paid for a dependent spouse or child.

Seniority increment: Paid for more than 10 years of coverage. A housewife is not eligible.

Special old-age benefit (social assistance): Paid to new immigrants not insured because of their age at the time of immigration and to emigrants who returned to Israel, are insured and over the age to receive a pension without the earnings test, but do not satisfy the qualifying period condition.

Income support benefit (social assistance): Must have at least 24 months of continuous residence (12 cumulative months for new immigrants), subject to an earnings and employment test; incapable of earning more than the minimum subsistence level.

A partial benefit is paid to individuals whose combined income from employment and benefits is less than the minimum subsistence level.

Benefits are payable abroad under bilateral agreement.

Disability pension: Must reside in Israel and be between age 18 and the retirement age for the earnings-tested old-age pension. There is no qualifying period. Must have either a total assessed degree of medical disability of at least 60% (from one or more impairments), a total assessed degree of medical disability of at least 40% (if one impairment is assessed as at least 25%), or a total assessed degree of medical disability of at least 50% (for a housewife with a disability).

Must not be able to support his or herself from employment, have an assessed loss of earning capacity of at least 50%, and have no or limited income from employment.

The full pension is paid if assessed with a disability of over 74% and if income from employment is less than the monthly national average wage.

The national average wage is 8,015 new shekels a month.

Partial disability: Paid for an assessed disability of 74% or less.

Incentive pension: The insured's income from employment is higher than the threshold for a normal disability pension and he or she was entitled to a normal disability pension

for a least 12 consecutive months before his or her income exceeded the threshold.

Additional monthly pension (AMP): Paid to persons with disabilities with an assessed loss of earning capacity of at least 75% and an assessed degree of medical disability of at least 50%. Must not reside in an institution where a public body pays over 50 percent of expenses.

Graduated AMP: Paid to those who receive an AMP and, due to income from employment, are no longer eligible for the normal disability pension.

Dependent's supplement: A supplement is paid for a spouse or a child with earnings below 57% of the national average wage.

Income supplement: Paid if income, including the disability pension, is less than the minimum subsistence level.

Attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions. Must be assessed with a disability of at least 60% and be receiving a disability pension (or assessed with a disability of at least 75% and subject to an earnings test).

Mobility allowance: A resident of Israel, between age 3 and the retirement age for men (age 67), with an assessed loss of mobility determined by a medical committee.

Disabled child benefit: A resident of Israel, not living in an institution or with a foster family, and not receiving a mobility allowance (unless the parent has two children, each with a disability and under certain other circumstances).

Long-term care benefit (earnings-tested): At least the retirement age for an earnings-tested old-age pension, not living in an institution, and requiring the constant attendance of others to perform daily functions. The benefit is paid to an individual with income less than 1.5 times the national average wage, to a couple with income less than 2.25 times the national average wage, or to a person with a child with additional income less than 0.75 times the national average wage for each child.

The national average wage is 8,015 new shekels a month.

Benefits are payable abroad under bilateral agreement.

Survivor pension (social insurance): Paid to a widow(er) or child up to age 18 (age 20 if in higher education or the premilitary framework, age 21 if in the military or volunteer service, up to age 22 in certain other cases) of an insured person who died from any cause, except war or hostile action. The deceased had 12 months of coverage in the year before death, 24 months in the last 5 years, 60 months in the last 10 years, or met the qualifying period for an old-age pension. The widow(er)'s pension ceases on remarriage.

A widow must have been married to the deceased at the time of his death and for at least 1 year (6 months if aged 55 or older) or had a child with the deceased.

A widower must have been married to the deceased at the time of her death and for at least 1 year (6 months if aged 55 or older) and must either have a child living with him or satisfy an earnings test.

Survivor pension with income supplement (social assistance): Paid to individuals whose combined income from employment and a survivor pension is less than the minimum subsistence level.

Survivor pension seniority increment: Paid if the insured (except a housewife) had more than 10 years of coverage.

Survivor grant: Paid to a widow(er) younger than age 40 without dependent children or to a widower no longer eligible for a survivor pension.

Special survivor benefit: Paid to the widow and orphans of a person who resided in Israel but was not insured at the time of his immigration.

Marriage grant: Paid to a widow(er) who remarries. The widow(er)'s right to the survivor pension ceases on remarriage.

Death grant: The grant is paid to the widow(er) or children of a deceased pensioner.

Funeral grant: On the death of the insured, the grant is paid to the organization responsible for the funeral.

Benefits are payable abroad under bilateral agreement.

Old-Age Benefits

Old-age pension

Social insurance: 17.35% of the monthly old-age basic amount is paid to an individual pensioner; 26.05% to a couple. Pensioners aged 80 and over receive an additional percentage.

The monthly old-age basic amount is 7,975 new shekels.

Income supplement: For pensioners younger than age 70, from 29.9% to 64.5% of the monthly old-age basic amount is paid, depending on marital status and the number of children. For pensioners aged 70 to 79, from 30.7% to 65.8% of the monthly old-age basic amount is paid. For pensioners aged 80 or older, from 32.1% to 67.8% of the monthly old-age basic amount is paid. An additional 7% for all age groups is paid.

Deferred pension: The pension is increased by 5% for each year retirement is deferred.

Dependent's supplement: 8.7% of the monthly old-age basic amount is paid for the spouse and 5.5% of the monthly old-age basic amount is paid for each of the first two children up to age 18 (age 20 if in higher education or the premilitary framework, age 21 if in military or volunteer service, age 22 in certain other cases). These supplemental rates are included in the pension rates above.

Seniority increment: The pension is increased by 2% for each year of coverage exceeding 10 years, up to 50% of the pension.

Special old-age benefit (social assistance): The benefits are the same as the social insurance old-age pension.

Income support benefit (social assistance): 20% to 25% of the monthly old-age basic amount is paid monthly to an individual pensioner; 27.5% to 37.5% to a couple without children. The benefit amount varies with age. Widows, separated persons, and single parents receive a higher benefit.

The value of the monthly old-age basic amount is 7,975 new shekels.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Permanent Disability Benefits

Disability pension (social insurance): A full disability pension is 25% of the disability basic amount plus 7% of this amount.

The disability basic amount is 8,074 new shekels a month.

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

Incentive pension: Up to a full disability pension is paid according to the insured's income.

For a partial disability, a pension is paid according to the insured's earning capacity or a schedule in law (whichever is lower).

Additional monthly pension (AMP): 17% of the disability pension is paid if the assessed degree of disability is at least 80%; 14% for an assessed degree of disability of 70% to 79%; 11.5% for an assessed degree of disability of 50% to 69%.

Graduated AMP: An AMP is paid that decreases gradually over time (the full amount in the first year; 75% of the full amount in the second year; 50% of the full amount in the third year; 25% of the full amount in the fourth year; no pension is paid in the fifth year).

Dependent's supplement (income-tested): Up to 12.5% of the disability basic amount is paid for a spouse; 10% for each of the first two children. An additional 7% is paid for both categories.

Income supplement: Paid if income, including the disability pension, is less than the minimum subsistence level.

Attendance allowance: 50%, 105%, or 175% of the full disability pension is paid, according to the assessed degree of dependence.

Attendance allowance increment: 14%, 28.5%, or 42.5% of the full disability pension is paid, according to the assessed degree of dependence.

Mobility allowance: The monthly benefit varies depending on whether the insured has earned income, has a driver's license, and owns a car. Additional cash benefits may be provided to help cover car taxes and costs resulting from a loss in mobility.

Disabled child benefit: 30% to 120% of the full disability pension is paid, according to the assessed degree of disability.

Disabled child benefit supplements: The cost of schooling for students with disabilities and an additional benefit for children with severe disabilities is paid.

The maximum total benefit is 137% of the full disability pension.

Long-term care benefit (earnings-tested): 91% of the full disability pension is paid if the beneficiary is largely dependent on the help of others; 150% if severely dependent; 168% if completely dependent. Benefits are normally paid directly to the organization providing the long-term care services, not to the beneficiaries. (If long-term care services are not available and the beneficiary lives with and is cared for by a family member, benefits are paid directly to the caregiver at 80%).

The benefit is reduced by 50% if the insured's income is higher than the average wage for a single person; reduced by 50% if income is higher than 1.5 times the average wage for a couple, plus 0.5 times the average wage for each child, up to a maximum.

The national average wage is 8,015 new shekels a month.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Survivor Benefits

Survivor pension (social insurance): 17.35% of the monthly old-age basic amount is paid for a surviving spouse aged 50 or older or caring for a child.

The monthly old-age basic amount is 7,975 new shekels.

Child increment: 8.1% of the monthly old-age basic amount is paid for each child.

A single child not covered by the survivor pension child increment receives 10.8% of the basic old-age amount; 8.1% each if there is more than one child; 10.8% for each full orphan.

For a widow(er) aged 40 to 49 with no children, the pension is 13.0% of the old-age basic amount.

If the survivor also receives the old-age pension, the survivor pension is reduced by 50%.

Survivor pension with income supplement (social assistance): 29.9% to 62.7% of the monthly old-age basic amount minus 165 new shekels is paid to a widow(er) depending on his or her age and the number of children. The resulting amounts are increased by an additional 7%.

25% of the monthly old-age basic amount minus 165 new shekels is paid for a single child (orphans and abandoned children); 37.5% minus 330 new shekels for two children.

Survivor pension seniority increment: The pension is increased by 2% for each year the deceased had more than 10 years of coverage, up to 50% of the survivor pension.

Survivor grant: For a widow(er) younger than age 40 with no children, 36 months of the survivor pension is paid in a lump sum.

Special survivor benefit: The benefits are the same as for the social insurance survivor pension.

Marriage grant: The grant is 36 months of the survivor pension and is paid in two installments (the first upon marriage, the second 2 years after).

Death grant: A lump sum of the disability basic amount is paid to the widow(er) or children of a deceased pensioner.

The disability basic amount is 8,074 new shekels.

Funeral grant: The cost of the burial is paid, up to a fixed amount.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Administrative Organization

Ministry of Social Affairs (<http://www.molsa.gov.il>) provides general supervision.

National Insurance Institute (<http://www.btl.gov.il>) administers the program, collects contributions, and pays benefits through its branch offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1953 (national insurance), implemented in 1954, with 1976 (vacation pay for adopting parents), 1986 (birth allowance), 1990 (at-risk pregnancy benefit), and 1997 (paternity allowance) amendments; 1976 (sick pay in collective agreements, not under social security law); and 1995 (national health insurance).

Type of program: Social insurance system.

Coverage

Sickness benefits: All employees are covered under collective agreements. (Cash sickness benefits are not provided under the 1953 law.)

Maternity benefits: Employed persons, self-employed persons, and persons aged 18 or older in vocational training.

Maternity grant: Insured women or the wife of the insured; persons working in but not residing in Israel, including self-employed persons. If not residing in Israel, the woman

or her husband must have worked in Israel for at least 6 months immediately before childbirth. The birth must occur in Israel.

Medical benefits: All persons residing in Israel.

Source of Funds

Insured person: 3.1% of earnings below and 5% of earnings above 60% of the national average wage (medical benefits); 0.04% of earnings below and 0.87% of earnings above 60% of the national average wage (maternity benefits).

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Self-employed person: 3.1% of earnings below and 5% of earnings above 60% of the national average wage (medical benefits); 0.56% of earnings below and 0.82% of earnings above 60% of the national average wage (maternity benefits).

The minimum monthly earnings used to calculate contributions are 2,004 new shekels.

The national average wage is 8,015 new shekels a month.

Employer: None for medical benefits; 0.12% of earnings below and 0.16% of earnings above 60% of the national average wage for maternity benefits.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Government: None for medical benefits; 0.09% of earnings for maternity benefits. Contributes to the birth allowance and the hospitalization grant.

Qualifying Conditions

Cash sickness benefits: Sickness benefits are not provided under the 1953 law.

Cash maternity benefits: The full benefit is paid with at least 10 months of coverage in the last 14 months (or 15 months in the last 22 months). A partial benefit is paid with at least 6 months of coverage in the last 14 months.

Under certain conditions a father with at least 10 months of coverage in the last 14 months (or 15 months in the last

22 months) may share the maternity leave period with the mother.

Vacation pay for adopting parents: Paid for the cessation of work to adopt a child younger than age 10. At least one of the adopting parents must have at least 10 months of coverage in the last 14 months (or 15 months in the last 22 months). An adopting father may take a period of at least 21 days of leave when the mother returns to work.

Risk pregnancy benefit: Paid for the cessation of work due to a risk to the pregnancy. Must be authorized by an obstetrician. The insured must have at least 10 months of coverage in the last 14 months (or 15 months in the last 22 months) and must not receive a similar payment from any other source.

Maternity grant: Paid for the purchase of clothing and other necessities for a newborn child.

Hospitalization grant: Paid for necessary hospitalization for a birth.

Multiple birth allowance: Paid for the birth of three or more children, of which at least three survive past 30 days. The mother must be entitled to the maternity grant.

Hospital transportation costs: Provided for women who travel by ambulance to a hospital and give birth within three days of arriving at the hospital. The hospital must be the one nearest to the woman's residence.

Special allowance and special benefit: Paid for a mother who was insured for the maternity grant and who died while giving birth or within a year of giving birth.

Benefits are payable abroad under bilateral agreement.

Sickness and Maternity Benefits

Sickness benefit: Benefits are provided to employees under collective agreements; 75% of earnings are paid for 90 days (no limit and up to 100% of earnings if stipulated in a collective agreement).

Maternity allowance: 100% of the insured's average daily net income in the 3 months preceding the day on which the insured woman ceased work because of the pregnancy is paid for 14 weeks; 7 weeks for a partial benefit.

Risk pregnancy grant: For each day of rest from work, an insured woman is paid the disability basic amount divided by 30 or the insured woman's income in the 3 months preceding the day she stopped work divided by 90, whichever is lower.

Maternity grant: 1,615 new shekels is paid for the first child, 727 new shekels for the second child, and 484 new shekels for the third or subsequent child (higher for multiple births).

Hospitalization grant: 9,813 new shekels for hospitalization expenses is paid.

Multiple birth allowance: A percentage of the disability basic amount in January of the year of childbirth is paid for 20 months.

The disability basic amount is 8,074 new shekels a month.

Hospital transportation costs: In certain cases, a fixed amount is paid for the cost of transportation to the hospital.

Special allowance: For 24 months after the birth of a child, 30% of the national average is paid to the mother for each child born at her last birth. The entitlement period is reduced to 12 months if the spouse is also receiving survivor or dependent benefits.

The national average wage is 8,015 new shekels a month.

Special benefit: If the spouse stops working to care for the child(ren), the injury allowance (75% of earnings, up to a maximum) is paid for up to 12 weeks.

Workers' Medical Benefits

Services are provided by doctors in hospitals owned and operated by, or under contract with, the sick fund. Benefits include general and specialist care, medicine, laboratory services, hospitalization, and rehabilitation.

Cost sharing: Patients pay a set amount toward the cost of drugs and appliances, which varies according to the sick fund.

Dependents' Medical Benefits

Services are provided by doctors in hospitals owned and operated by, or under contract with, the sick fund. Benefits include general and specialist care, medicine, laboratory services, hospitalization, and rehabilitation.

Cost sharing: Patients pay a set amount toward the cost of drugs and appliances, which varies according to the sick fund.

Administrative Organization

Ministry of Social Affairs (<http://www.molsa.gov.il>) provides general supervision.

National Insurance Institute (<http://www.btl.gov.il>) administers the program, collects contributions, and pays benefits through its branch offices.

Sickness insurance and medical care are administered by four funds under the supervision of the Ministry of Health (<http://www.health.gov.il>); Leumit (National) Sick Fund (<http://www.leumit.co.il>); Clalit (General) Sick Fund (<http://www.clalit.org.il>); Maccabi Healthcare Services (<http://www.maccabi-health.co.il>); and Meuhedet (United) Sick Fund (<http://www.meuhedet.co.il>).

Work Injury

Regulatory Framework

First and current laws: 1953 (national insurance), implemented in 1954; and 1956 (self-employed persons), implemented in 1957.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, members of cooperatives, vocational trainees and those undergoing vocational rehabilitation, working prisoners, foreign residents working in Israel, migrant workers working in Israel, and, under certain conditions, Israelis working abroad.

Exclusions: Police, prison service, and defense force employees.

Source of Funds

Insured person: None.

Self-employed person: 0.39% of earnings below and 0.68% of earnings above 60% of the national average wage.

The minimum monthly earnings used to calculate contributions are 2,004 new shekels.

The national average wage is 8,015 new shekels a month.

Employer: 0.41% of earnings below and 0.59% of earnings above 60% of the national average wage.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Government: 0.03% of payroll and earnings.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

Qualifying Conditions

Work injury benefits

Temporary disability benefit (injury allowance): Paid for a temporary work incapacity and absence from work as the result of a work injury or prescribed occupational disease. There is no minimum qualifying period.

Temporary disability pension: Paid to a worker assessed with a temporary degree of disability of at least 9%. There is no minimum qualifying period.

Permanent disability pension: Paid to a worker assessed with a permanent degree of disability of at least 20%. There is no minimum qualifying period.

Disability grant: Paid to a worker assessed with a permanent degree of disability of at least 9% but less than 20%. There is no minimum qualifying period.

Special pension and special grant: Paid for an assessed degree of disability of at least 75%; 65% to 74% for persons with difficulty walking.

Survivor pension: Paid to a widow aged 40 or older; regardless of age with a dependent child or if unable to support herself. Paid to a widower who has a dependent child, or without children if aged 40 or older and unable to support himself or has an income below 4,569 new shekels a month.

Survivor grant: Paid to a widow or widower who is not entitled to a survivor pension.

Marriage grant: Paid to a widow(er) who remarries. (The widow(er)'s right to the survivor pension ceases on remarriage.)

Death grant (work injury-related death): Paid to the deceased's spouse and children if the deceased received a disability pension for an assessed degree of disability of at least 50%, had reached retirement age for the earnings-tested old-age pension, or received a dependent's allowance.

Death grant (nonwork injury-related death): Paid to the deceased's spouse and children if the deceased had an assessed degree of disability of at least 50% for at least 36 months before death and received a work injury disability pension throughout this period.

Funeral grant: Paid for the insured's funeral.

Temporary Disability Benefits

Temporary disability benefit (injury allowance): The daily benefit is 75% of covered earnings in the 3 months before the injury, up to a maximum.

The benefit is paid after a 2-day waiting period (waived if the incapacity for work lasts at least 12 days) for up to 13 weeks. The benefit is paid by the National Insurance Institute, which is reimbursed by the employer for the first 12 days. Self-employed persons are not eligible for the benefit for the first 12 days of incapacity.

Temporary disability pension: A percentage of the insured's monthly wage is paid according to the assessed degree of medical disability. The pension is paid monthly.

Permanent Disability Benefits

Permanent disability pension: If the insured has a total (100%) disability, the monthly pension is 75% of the insured's earnings.

Partial disability: A percentage of the full pension is paid according to the insured's earnings and assessed degree of disability.

Income support: Low-income recipients of disability pensions may receive an income supplement.

Disability grant: A lump sum of 43 months of the disability pension is paid.

Special pension and special grant: A subsidy to help meet personal expenses and transportation costs is paid.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Survivor Benefits

Survivor pension: 40% to 100% of the disability pension that the deceased would have been entitled to receive if assessed with a total disability is paid, including supplements for children.

Survivor grant: A lump sum of 36 months of survivor pension is paid.

Orphan's pension: 20% of the disability pension that the deceased would have been entitled to receive if assessed with a total disability is paid for the first orphan and 10% each for the second and third. The pension is paid to the surviving spouse in addition to the survivor pension.

Full orphan's pension: 60% of the disability pension that the deceased would have been entitled to receive if assessed with a total disability is paid for the first orphan, 20% for the second, and 10% each for the third and fourth. The pension is paid if there is no surviving spouse entitled to the survivor pension.

Other dependent relatives (in the absence of the above): 50% of the disability pension that the deceased would have been entitled to receive if assessed with a total disability is paid for one dependent, up to 100% for four or more dependents.

Income support: Low-income disability pensioners may receive an income supplement.

Marriage grant: A grant of 36 months of pension is paid in two installments the first, on marriage and the second, 2 years later).

Death grant (work injury-related): A lump sum of the disability basic amount is paid.

The disability basic amount is 8,074 new shekels.

Death grant (nonwork injury-related): 60% of the disability pension that the deceased would have been entitled to receive if assessed with a total disability multiplied by 36 is paid in two installments.

Funeral grant: On the death of the insured, the cost of the funeral is paid, up to a maximum, to the organization responsible for the funeral service.

Administrative Organization

Ministry of Social Affairs (<http://www.molsa.gov.il>) provides general supervision.

National Insurance Institute (<http://www.btl.gov.il>) administers the program, collects contributions, and pays benefits through its branch offices.

Unemployment

Regulatory Framework

First and current laws: 1970 (unemployment insurance) and 1973 (payment of benefits).

Type of program: Social insurance system.

Coverage

Employed persons residing permanently or temporarily in Israel aged 20 (under certain circumstances, aged 18) to 67.

Exclusions: self-employed persons.

Source of Funds

Insured person: 0.01% of earnings below and 0.21% of earnings above 60% of the national average wage.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Self-employed person: Not applicable.

Employer: 0.03% of earnings below and 0.04% of earnings above 60% of the national average wage.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Government: 0.06% of earnings for employees.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

Qualifying Conditions

Unemployment benefits: Must be involuntarily unemployed, registered at the labor exchange, and ready and able to perform any suitable work.

Regular employee: Must have paid contributions for at least 360 work days in the last 540 days before unemployment.

Daily employee: Must have paid contributions for at least 300 work days in the last 540 days before unemployment.

Unemployment Benefits

A daily benefit of 20% to 80% of the insured's average daily wage in the last 75 days of work before unemployment is paid.

The maximum daily benefit is 320.60 new shekels for the first 5-month period and 213.73 new shekels for the second period (from the sixth month onward). The benefit is paid after a 5-day waiting period (the waiting period is also applied each time the insured has received unemployment benefits for 4 consecutive months).

The maximum duration of payment varies according to the category of beneficiary, from 50 to 175 days.

Administrative Organization

Ministry of Social Affairs (<http://www.molsa.gov.il>) provides general supervision.

National Insurance Institute (<http://www.btl.gov.il>) administers the program, collects contributions, and pays benefits through its branch offices.

Family Allowances

Regulatory Framework

First law: 1959.

Current laws: 1975 (children's insurance), 1984 (income test), and 1993 (universal).

Type of program: Universal system.

Coverage

All persons residing in Israel with one or more children.

Source of Funds

Insured person: None.

Self-employed person: 1.32% of earnings below and 2.4% of earnings above 60% of the national average wage.

The minimum monthly earnings used to calculate contributions are 2,004 new shekels (25% of the national average wage).

The national average wage is 8,015 new shekels a month.

Employer: 1.47% of earnings below and 2.08% of earnings above 60% of the national average wage.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

The national average wage is 8,015 new shekels a month.

Government: 0.8% of earnings and 169% of the total amount received from insurance contributions, as well as the funding of the study grant and payments to new immigrant children.

The minimum monthly earnings used to calculate contributions are 3,850 new shekels (equal to the minimum wage).

The maximum monthly earnings used to calculate contributions are 10 times the old-age basic amount as of January 1 each year (temporary measure).

The old-age basic amount is 7,975 new shekels a month.

Qualifying Conditions

Family allowances: The child must be younger than age 18 and residing in Israel.

Family Allowance Benefits

Family allowances: For children born before June 1, 2003: 165 new shekels a month is paid for the first child, 195 new shekels for the second child, 284 new shekels for the third, 446 new shekels for the fourth, and 336 new shekels for the fifth and each subsequent child.

For children born on or after June 1, 2003: 165 new shekels a month is paid for the first child, 195 new shekels for the second child, 252 new shekels for the third, 252 new shekels for the fourth, and 165 new shekels for the fifth and each subsequent child.

Benefit adjustment: Benefits are adjusted annually in January according to the increase in the consumer price index in the previous year.

Administrative Organization

Ministry of Social Affairs (<http://www.molsa.gov.il>) provides general supervision.

National Insurance Institute (<http://www.btl.gov.il>) administers the program, collects contributions, and pays benefits through its branch offices.

Japan

Exchange rate: US\$1.00 = 88.66 yen.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1941 (employees' pension insurance).

Current laws: 1954 (employees' pension insurance) and 1959 (national pension).

Type of program: Social insurance system.

Note: The social insurance system involves a flat-rate benefit for all residents under the national pension program and earnings-related benefits under the employees' pension insurance program or other employment-related program.

Coverage

National pension program: Persons residing in Japan aged 20 to 59; voluntary coverage for persons residing in Japan aged 60 to 64 and for citizens residing abroad (aged 20 to 64; to age 69 in special cases).

For the purposes of the national pension program, a self-employed person is a person who runs an unincorporated business with no more than 4 workers.

Employees' pension insurance: Employees younger than age 70 in covered firms in industry and commerce, including seamen.

Exclusions: Most self-employed persons.

Special employment-related system for civil servants.

Source of Funds

Insured person

National pension program: Contributions from the employees' pension insurance or other employment-related program are transferred to the national pension program. The total amount transferred (15,100 yen a month from April 2010 to March 2011) is based on the number of the insured persons under each program.

The employees' pension insurance or other employment-related programs pay contributions for low-income and dependent spouses of insured persons.

None for low-income persons, beneficiaries of the disability national pension, and persons who receive livelihood assistance.

Employees' pension insurance: 7.852% (September 2009 to August 2010) of monthly wage class earnings (salary and bonuses before tax), according to 30 wage classes; miners and seamen contribute 8.224% (September 2009

to August 2010) of monthly earnings (salary and bonuses before tax).

Employers contracting out of a portion of the Employees' Pension Insurance contribute 5.47% to 5.77% of monthly earnings (salary and bonuses before tax).

The minimum monthly earnings used to calculate contributions are 98,000 yen.

The maximum monthly earnings used to calculate contributions are 620,000 yen.

The minimum and maximum earnings levels are adjusted on an ad hoc basis according to the increase in the national average wage.

Self-employed person

National pension program: 15,100 yen a month (April 2010 to March 2011).

Employees' pension insurance: Generally not applicable.

Employer

National pension program: Contributions from the employees' pension insurance or other employment-related program are transferred to the national pension program (see Insured Person, above).

Employees' pension insurance: 7.852% (September 2009 to August 2010) of monthly payroll (salary and bonuses before tax), according to 30 wage classes; contributions for miners and seamen, 8.224% (September 2009 to August 2010) of payroll (salary and bonuses before tax).

Employers contracting out of a portion of the Employees' Pension Insurance contribute 5.47% to 5.77% of monthly earnings (salary and bonuses before tax).

The minimum monthly earnings used to calculate contributions are 98,000 yen.

The maximum monthly earnings used to calculate contributions are 620,000 yen.

The minimum and maximum earnings levels are adjusted on an ad hoc basis according to the increase in the national average wage.

Government

National pension program: 50% of the cost of benefits and 100% of administrative costs are financed by the national tax system.

Employees' pension insurance: The total cost of administration is financed by the national tax.

Qualifying Conditions

Old-age pension

National pension program: age 65 with at least 25 years of contributions (including any periods exempt from contribution requirements such as low-income periods). The full pension is paid with 40 years of paid contributions.

The coverage period includes years of coverage under the employees' pension insurance and other employment-related programs as an insured's dependent spouse (including common-law spouse). There is no requirement to cease employment and the pension is not earnings-tested.

Early pension: An early pension is paid from age 60 to 64 with at least 25 years of contributions.

Deferred pension: The pension may be deferred until age 70. The insured must satisfy the qualifying conditions for the old-age national pension and cannot claim the pension sooner than one year after fulfilling the conditions.

If the insured receives a supplement for a spouse under the employees' pension insurance scheme, when the spouse reaches age 65 and starts to receive the old-age national pension, he or she will receive an additional benefit.

Employees' pension insurance: age 60 (age 59 for seamen and miners) with at least 25 years of coverage (including any periods exempt from contribution requirements). There is no requirement to cease employment. The pension is reduced if the pension and salary combined exceed a certain limit. The reduction is greater for those aged 60 to 64 than for those aged 65 to 69.

The retirement age for the employee's pension insurance is rising gradually to age 65 by 2025 (men) and 2030 (women).

Dependent's supplement: Paid for a dependent spouse younger than age 65. When the spouse reaches age 65, and receives a pension in his or her own right under the national pension program, the supplement ceases. Paid for children up to the end of the fiscal year in which they reach age 18 (up to the month they reach age 20 if disabled).

Disability pension

National pension program: Must be assessed with a total disability requiring constant attendance (Group I) or a degree of disability that severely restricts the person's ability to live independently (Group II). Must have been insured at the first medical exam and have paid contributions during 66.7% of the period from age 20 to two months before the month of the first medical exam (including any periods exempt from contribution requirements). Alternatively, must have paid continuous contributions for one year from age 20 to two months before the month of the first medical exam (until March 2016).

Dependent's supplement: Paid for children up to the end of the fiscal year in which they reach age 18 (up to the month they reach age 20 if disabled).

Employees' pension insurance: Must be assessed with a total disability requiring constant attendance (Group I), a degree of disability that severely restricts the person's ability to live independently (Group II), or a degree of disability that severely restricts the person's ability to work (Group III). Must have been insured at the first medical exam and have paid contributions during 66.7% of the period from age 20 to two months before the month of the first medical

exam (including any periods exempt from contribution requirements).

Dependent's supplement: Paid to persons with a Group I or II disability for a dependent spouse younger than age 65. When the spouse reaches age 65 and receives a pension in his or her own right under the national pension program, the supplement ceases.

Disability grant (employees' pension insurance): Paid for a degree of disability assessed as less severe than Group III. Must have paid contributions during 66.7% of the period from age 20 to two months before the month of the first medical exam (including any periods exempt from contribution requirements).

Survivor pension

National pension program: The deceased must have satisfied one of the following conditions: was an old-age pensioner; was an insured person or a resident of Japan aged 60 to 64 with paid contributions during 66.7% of the period from age 20 to two months before the month of the death (including any periods exempt from contribution requirements); or, if younger than age 65, must have paid continuous contributions for one year before the two-month period before the month of the death.

Eligible survivors include the widow living with and caring for the deceased's children up to the end of the fiscal year in which the child reaches age 18 (age 19 if disabled), and the deceased's children up to the end of the fiscal year in which the child reaches age 18 (age 19 if disabled).

Dependent's supplement: Paid for children up to the end of the fiscal year in which they reach age 18 (up to the month they reach age 20 if disabled).

Childless widow's pension (national pension program): Paid to a childless, dependent widow aged 60 to 64 who was married to the deceased for at least 10 years provided the deceased was not an old-age pensioner at the time of death and had at least 25 years of contributions (including any periods exempt from contribution requirements).

Death grant (national pension program): The deceased was not an old-age or disability pensioner at the time of death and had at least 3 years of contributions (including any periods exempt from contribution requirements).

Employees' pension insurance: The deceased must have satisfied one of the following conditions: received or was eligible to receive for an old-age or disability (Group I or II) pension; or was insured with paid contributions during 66.7% of the period from age 20 to two months before the month of the death (including any periods exempt from contribution requirements).

Eligible survivors include a widow, a widower aged 55 or older at the time of the insured's death (benefits are paid from age 60), children or grandchildren up to the end of the fiscal year in which the child reaches age 18 (age 19 if disabled), and parents or grandparents older than age 55

at the time of the insured's death (benefits are paid from age 60), if they were financially dependent on the deceased at the time of death. The pension is paid to the first eligible survivor in the following order of priority: spouse, children, parents, grandparents, and grandchildren.

Widow's supplement (employee's pension insurance): An additional benefit may be paid to a childless widow aged 40 to 64 if she was aged 40 or older at the time of the insured's death.

Old-Age Benefits

National pension program (old-age): The full pension is 792,100 yen a year. A reduced pension is paid according to the number of contributions paid and credited. The pension is paid every 2 months.

Early pension: For those born on or after April 2, 1941, the reduction is 0.5% multiplied by the number of months between application and one month before age 65. For older cohorts, the benefit is reduced by 42% to 11%, depending on the age at which the pension is awarded from age 60 to 64.

Deferred pension: For those born on or after April 2, 1941, the increase is 0.7% multiplied by the number of months between application and one month before age 65. For older cohorts, the pension paid at age 65 is increased by 12% to 88%, depending on the age at which the pension is awarded from ages 66 to 70.

Dependent's supplement: The supplement is paid directly to a qualifying spouse aged 65 or older and ranges from 15,300 yen to 227,900 yen a year, depending on the spouse's age.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the cost of living and wages.

Employees' pension insurance (old-age): The pension is based on the insured's average monthly wage over the full career multiplied by a coefficient determined by the insured's date of birth multiplied by the number of months of coverage. The pension is paid every 2 months.

Pensioners aged 60 to 64 receive an additional 1,676 yen a month for each month of total coverage.

Working pensioner (aged 60 to 64): The full pension is paid for continued employment from age 60 to 64 if the combined total of monthly earnings and pension is no greater than 280,000 yen; if the combined total is 280,000 yen to 470,000 yen a month, the pension is reduced by 50% of the increase in monthly earnings; if monthly earnings exceed 470,000 yen a month, the pension is further reduced.

Working pensioner (aged 65 to 69): If the combined monthly earnings and pension exceed 470,000 yen, the pension is reduced by 50% of the increase in monthly earnings.

Dependent's supplement: 227,900 yen a year is paid for a spouse; 227,900 yen a year for each of the first two children

and 75,900 yen a year for each subsequent child up to the end of the fiscal year in which the child reaches age 18 (up to the month they reach age 20 if disabled).

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the cost of living and wages.

Permanent Disability Benefits

National pension program (disability): 990,100 yen a year is paid for a Group I disability; 792,100 yen a year for a Group II disability.

Dependent's supplement: 227,900 yen a year is paid for each of the first two children and 75,900 yen a year for each subsequent child up to the end of the fiscal year in which the child reaches age 18 (up to the month they reach age 20 if disabled).

Benefits are paid every 2 months.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the cost of living and wages.

Employees' pension insurance (disability): 125% of the old-age pension plus additional benefits for dependents is paid for a Group I disability; 100% of the old-age pension plus additional benefits for dependents for a Group II disability; or 100% of the old-age pension for a Group III disability. For persons with less than 300 months of coverage, the pension is calculated based on a contribution period of 300 months.

The minimum benefit is 594,200 yen a year.

Dependent's supplement: 227,900 yen a year is paid for a spouse.

Benefits are paid every 2 months.

Disability grant: A lump sum of 200% of the old-age pension is paid. The minimum lump sum is 1,162,000 yen.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the cost of living and wages.

Survivor Benefits

National pension program (survivors)

Widow's pension: 792,100 yen a year is paid for a widow. (No benefit is paid for a widower.)

Dependent's supplement: 227,900 yen a year is paid for each of the first two children and 75,900 yen a year for each subsequent child up to the end of the fiscal year in which the child reaches age 18 (up to the month they reach age 20 if disabled).

Full orphan's pension: The benefit is the same as for a widow plus dependent supplements and is split equally among all eligible full orphans.

Japan

Childless widow's pension: 75% of the old-age pension the deceased would have been entitled to receive.

Benefits are paid every 2 months.

Death grant: A lump sum of 120,000 yen to 320,000 yen is paid according to the length of the period of paid contributions from 3 to 35 years.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the cost of living and wages.

Employees' pension insurance (survivors): 75% of the old-age pension is paid to the first eligible survivor for the death of an insured worker.

Widow's supplement: An additional benefit of 594,200 yen a year may be paid to a childless widow aged 40 to 65.

Benefits are paid every 2 months.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the cost of living.

Administrative Organization

Pension Bureau of the Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp>) supervises both the national and employees' pension programs.

Japan Pension Service (<http://www.nenkin.go.jp>), under the fiscal and management responsibility of the Ministry of Health, Labour and Welfare, administers both programs nationally.

Japan Pension Service collects contributions, provides consultation services, and pays benefits for both programs through their branch offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1922 (employees' health insurance), implemented in 1927; 1938 (national health insurance); and 1982 (medical system for the elderly), implemented in 1983.

Type of program: Social insurance system.

Coverage

National health insurance: All persons residing in Japan not covered under the employees' health insurance program.

Special national health insurance societies provide coverage for certain occupations.

Employees' health insurance

Society-managed health insurance: Members of an occupational health insurance society.

Association-managed health insurance: Employees of firms in industry and commerce with five or more employees are covered by the program managed by the Japan Health Insurance Association, unless the insured is a member of an occupational health insurance society.

Voluntary coverage for employees in private-sector workplaces with less than five workers and for agricultural, forestry, or fishery workers.

Special systems for seamen, private-school employees, and local and national government employees.

A health and medical services program operates for persons aged 75 or older.

Source of Funds

Insured person

National health insurance: The contribution is set by the insurer but must not exceed 630,000 yen a year per household. (The average annual contribution in 2008 was 85,448 yen per insured person, or 150,271 yen per household.)

Contributions may be reduced for low-income persons.

Employees' health insurance: 4.67% of monthly payroll (salary and bonuses before tax), according to 47 wage classes (association-managed program). The annual average contribution in 2008 was 3.31% of monthly payroll (salary and bonuses before tax), according to 47 wage classes (society-managed program).

The minimum monthly earnings used to calculate contributions are 58,000 yen.

The maximum monthly earnings used to calculate contributions are 1,210,000 yen.

The minimum and maximum earnings levels are adjusted according to any increase in the national average wage.

Self-employed person

National health insurance: The contribution is set by the insurer but must not exceed 630,000 yen a year per household. (The average annual contribution in 2008 was 85,448 yen per insured person, or 150,271 yen per household.)

Contributions may be reduced for low-income persons.

Employees' health insurance: Not applicable.

Employer

National health insurance: None.

Employees' health insurance: 4.67% of the monthly payroll (salary and bonuses before tax), according to 47 wage classes (association-managed program). The annual average contribution in 2008 was 3.31% of monthly payroll (salary and bonuses before tax), according to 47 wage classes (society-managed program).

The minimum monthly basic earnings used to calculate contributions are 58,000 yen.

The maximum monthly basic earnings used to calculate contributions are 1,210,000 yen.

The minimum and maximum earnings levels are adjusted based on any increase in the national average wage.

Government

National health insurance: A subsidy of 50% (43% from the national government and 7% from the prefecture) of the cost of medical care.

Employees' health insurance: 16.4% of benefit costs, 16.4% of the cost of health care for older people, the total cost of administration for the association-managed program, and part of the cost of administration for the society-managed program.

Also, about 50% of the cost (excluding the cost covered by the insured) of medical care provided under the health and medical services program for older people.

Qualifying Conditions

National health insurance: Must reside in Japan.

Employees' health insurance: Must be in covered employment. If an insured person leaves employment but was in covered employment during the previous 2 months, the insured may be covered on a voluntary basis for up to 2 years.

Eligible dependents are spouses, parents, grandparents, younger sisters and brothers, children, and grandchildren whether or not residing with the insured person; and fathers- and mothers-in-law, uncles, aunts, nephews, nieces, and older brothers and sisters, provided they reside with the insured.

Sickness and Maternity Benefits

National health insurance: Each insurer provides maternity and child care allowances and funeral grants, according to the municipality.

Employees' health insurance

Sickness and injury allowance: 66.67% of the average daily basic wage is paid according to wage class. The benefit is paid after a 3-day waiting period for up to 18 months. Health insurance societies may provide more generous benefits. If the insured receives wages, benefits are suspended or partially reduced.

Maternity allowance: Approximately 66.67% of the average daily basic wage is paid, according to wage class, for 42 days before (98 days for expected multiple births) and 56 days after the expected date of childbirth. If the insured receives wages, benefits are suspended or partially reduced.

Child care allowance: A lump sum of 420,000 yen is paid to an insured person or the dependent of an insured person.

Funeral grant: A lump sum of 50,000 yen is paid to a dependent who pays for the funeral. If there is no dependent, the actual cost is paid to the person who organizes the funeral, up to 50,000 yen.

Workers' Medical Benefits

National health insurance: Clinics, hospitals, and pharmacists under contract with and paid by the insurer usually provide medical care and treatment (some insurers provide services directly through their own clinics and hospitals). Benefits include medical treatment, surgery, hospitalization, nursing care, dental care, maternity care (only for a difficult childbirth), and medicine.

There is no limit to duration.

Cost sharing: The amount depends on the person's age: 20% of the cost for preschool children; 30% of the cost for persons up to age 69; 10% or 30% of the cost (depending on income) for persons aged 70 or older.

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses, depending on family income.

Employees' health insurance: Benefits include medical treatment, surgery, hospitalization, nursing care, dental care, maternity care (only for a difficult childbirth), and medicine.

There is no limit to duration.

Cost sharing: The amount depends on the person's age: 20% of the cost for preschool children; 30% of the cost for persons up to age 69; 10% or 30% of the cost (depending on income) for persons aged 70 or older.

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses, depending on family income.

Dependents' Medical Benefits

National health insurance: Not applicable.

Employees' health insurance: Benefits include medical treatment, surgery, hospitalization, nursing care, dental care, maternity care (only for a difficult childbirth), and medicine.

There is no limit to duration.

Cost sharing: The amount depends on the person's age: 20% of the cost for preschool children; 30% of the cost for persons up to age 69; 10% or 30% of the cost (depending on income) for persons aged 70 or older.

Hospitalized persons also pay a daily fee toward the cost of nonmedical expenses, depending on family income.

Administrative Organization

Health Insurance Bureau of the Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp>) governs the National Health Insurance and Employee's Health Insurance programs.

Japan

Regional Bureaus of Health and Welfare and prefectures supervise the programs locally.

National health insurance: Municipalities administer the program.

Employees' health insurance: Japan Health Insurance Association (<http://www.kyoukaikenpo.or.jp>) administers the association-managed program nationally and 1,459 health insurance societies administer the society-managed program nationwide.

Municipalities administer the health and medical services program for older people.

Work Injury

Regulatory Framework

First law: 1911.

Current law: 1947 (workmen's accident compensation insurance).

Type of program: Social insurance system.

Coverage

All employees not included under voluntary coverage or special systems.

Voluntary coverage for employees in agricultural, forestry, and fishery establishments with less than five workers.

Some self-employed persons and entrepreneurs (such as business owners of small- and medium-sized enterprises) are covered.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 0.4% to 5.2% of an amount based on the industry or type of work and income.

Employer: 0.3% to 10.3% of payroll, according to a 3-year accident rate.

Government: Provides subsidies.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 60% of the insured's average daily wage in the 3 months before the temporary disability began plus a temporary disability supplement of 20% of the insured's average daily wage. The benefit is paid after a 3-day waiting period until recovery (the employer pays 60% of the average daily wage for the first 3 days).

The minimum daily benefit is 4,040 yen.

The maximum daily benefit is 13,284 yen to 24,955 yen, depending on the insured's age.

Benefit adjustment: Automatic quarterly adjustment for wage changes greater than 10% from the previous quarter.

From the 19th month, persons with less severe disabilities continue to receive the same level of benefit until recovery; persons with more severe disabilities receive the disease compensation pension (annual benefit is 100% of the average daily wage in the preceding 3 months multiplied by 245 to 313 days until recovery, according to the degree of disability), plus a special supplement based on the worker's annual salary bonus.

Benefits are paid every 2 months.

Benefit adjustment: Automatic annual adjustment for changes in wages.

Permanent Disability Benefits

Permanent disability pension: Persons with serious disabilities (Grades 1 to 7) receive an annual pension of 131 to 313 times their average daily wage in the 3 months before the disability began. The pension varies with the assessed degree of disability.

Persons with less serious disabilities (Grades 8 to 14) receive a lump-sum benefit of 56 to 503 times their average daily wage in the preceding 3 months. The pension varies according to the assessed degree of disability.

Constant-attendance allowance (Grades 1 and 2): Up to 104,730 yen a month if the insured requires the constant attendance of others to perform daily functions (56,790 yen if family members provide attendance; up to 52,370 yen a month if the insured requires part-time attendance (28,400 yen if family members provide attendance).

Benefits are paid monthly.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in wages.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, nursing, dental care, medicine, appliances, and transportation.

There is no limit on the duration of benefits.

Survivor Benefits

Survivor pension: An annual pension of the insured's average daily wage in the 3 months before the insured's death multiplied by 153 to 245 days is paid according to the number of survivors.

Eligible survivors include a widow or widower (aged 60 or older), children and grandchildren (up to the end of the fiscal year in which the child reaches age 18), parents and grandparents (aged 60 or older), and brothers and sisters

(up to the end of the fiscal year in which the child reaches age 18; or aged 60 or older) who were dependent on the deceased worker at the time of death.

Benefits are paid every 2 months.

Benefit adjustment: Benefits are automatically adjusted annually according to changes in wages.

Death grant (if no eligible survivors): A lump sum of the insured's average daily wage in the 3 months before the insured's death multiplied by 1,000 days is paid to a nondependent survivor.

Funeral grant: The grant is 60 days of the insured's average daily wage in the 3 months preceding death or 315,000 yen plus 30 days of wages, whichever is greater.

Administrative Organization

Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp>) provides general supervision and administration.

Work Injury Compensation Department within the Ministry of Health, Labour and Welfare's Bureau of Labour Standards administers the program through prefectural Labour Bureaus and local Labour Standards Inspection Offices.

Unemployment

Regulatory Framework

First law: 1947.

Current law: 1974 (employment insurance).

Type of program: Social insurance system.

Coverage

Employees younger than age 65.

Voluntary coverage for employees in agricultural, forestry, and fishery establishments with less than five regular employees.

Exclusions: Workers who have less than 20 scheduled working hours per week and self-employed workers.

Special systems for daily workers and seasonal workers.

Source of Funds

Insured person: 0.6% of monthly earnings (salary and bonuses before tax); 0.7% for agricultural, forestry, fishery, or sake brewing industry workers.

Self-employed person: Not applicable.

Employer: 0.95% of payroll (salary and bonuses before tax); 1.05% for agricultural, forestry, fishery, or sake brewing industry workers; and 1.15% for construction workers.

Government: 13.8% of the cost of unemployment benefits and special allowances, 18.3% of the cost of benefits for daily workers, and 6.9% of the cost of benefits for insured persons on child care leave and for older workers.

Qualifying Conditions

Unemployment benefit: Must have at least 12 months of coverage during the last 24 months before unemployment (in case of unemployment due to insolvency or dismissal, at least 6 months of insurance during the last 12 months). Must be registered with the Public Employment Security Office and be capable of, and willing to, work. The unemployed person must report to the Public Employment Security Office once every 4 weeks. Unemployment must not be due to voluntary leaving, serious misconduct, refusal of a suitable job offer, or nonattendance at vocational training (otherwise, the benefit may be limited to 1 to 3 months).

Special daily or monthly allowances: The insured must have at least 3 years (1 year if receiving the benefit for the first time) of coverage to receive education and training benefits and must take designated educational and training courses.

Older worker benefit: Paid to workers aged 60 to 64 with more than 5 years of coverage whose wage was reduced by 75% from the wage paid at age 60.

Child care leave benefit: Paid to insured persons who take child care leave to care for a newborn child up to age 1; up to age 18 months under certain conditions.

Nursing care leave benefit: Paid to insured persons who take leave to provide nursing care for family members.

Unemployment Benefits

Unemployment benefit: The benefit is 50% to 80% of the insured's average daily wage (higher percentages are awarded to lower-wage earners) in the 6 months before unemployment; 45% to 80% if aged 60 to 64. The benefit is paid after a 7-day waiting period for 90 to 330 days, according to the length of coverage, age and reasons for unemployment. The benefit may be extended for another 60 days for insured persons who are unemployed due to insolvency or dismissal and are having difficulty finding a new job, taking into consideration age and regional circumstances (temporary measure until March 31, 2012).

The minimum daily benefit is 1,600 yen.

The maximum daily benefit is 7,505 yen.

Special daily or monthly allowances: Allowances are paid to cover the cost of vocational training, transportation for job search activities, moving, and lodging expenses while seeking employment in the wider area.

Older worker benefit: The maximum benefit is 15% of the wage after age 60, depending on the percentage of wage reduction.

Child care leave benefit: A monthly benefit is paid of 50% of the insured's average daily wage in the 6 months before the leave period multiplied by 30.

Nursing care leave benefit: 40% of the insured's wage before the leave period is paid.

Administrative Organization

Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp>) provides general supervision and management.

Employment Security Bureau in the Ministry of Health, Labour and Welfare administers the national program through the Employment Insurance Divisions of prefectural Labour Bureaus and Public Employment Security Offices.

Family Allowances

Regulatory Framework

First and current laws: 1971 (child allowance), implemented in 1972, and 2010 (payment of child allowance).

Type of program: Employer-liability and social assistance system.

Coverage

Persons raising one or more children younger than the age of graduation from junior high school.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 70% of the cost (about 0.13% of wages) for children younger than age 3.

Government: For employees' children younger than age 3: 10% of the cost paid by the National Treasury; 10% by the prefecture; and 10% by municipalities. For employees' children aged 3 to 12: 33.3% of the cost paid by the National Treasury; 33.3% by the prefecture; and 33.3% by municipalities. For self-employed and unemployed persons' children aged 0 to 12: 33.3% of the cost paid by the National Treasury; 33.3% by the prefecture; and 33.3% by municipalities. Costs for civil servants' children are paid by the civil servant's government agency.

Qualifying Conditions

No income test exists.

Family Allowance Benefits

13,000 yen a month is paid to parents or guardians for each child.

Allowances are normally paid every four months (February, June and October) and the sum of allowances for the previous three months is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Administrative Organization

Ministry of Health, Labour and Welfare (<http://www.mhlw.go.jp>) supervises the program through its Equal Employment, Children, and Families Bureau.

Japan Pension Service Branch Offices collect contributions.

Municipalities pay allowances.

Jordan

Exchange rate: US\$1.00 = 0.71 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1978.

Previous law: 2001 (social security).

Current law: 2010 (social security).

Type of program: Social insurance system.

Coverage

Employees older than age 16 working in private establishments with at least 5 workers (coverage is being extended gradually starting from the Aqaba Special Economic Zone to cover all governorates by end of 2011); government and public-sector employees hired since 1995; employees of universities, municipalities, and village councils; and Jordanian citizens working at diplomatic missions or for international organizations.

Self-employed persons may contribute voluntarily in certain circumstances.

Voluntary coverage for all Jordanian citizens residing in the Kingdom or abroad who cease to be compulsorily covered, subject to a minimum wage and a maximum wage. Voluntary coverage is being extended in 2010 to non-working citizens, including housewives and students.

Exclusions: Civil servants hired before 1995 and military staff hired before 2003; foreign employees in international organizations or foreign political or military missions; and casual labor.

Special systems for public-sector employees covered under civil or military pension laws.

Source of Funds

Insured person: 5.5% of gross monthly earnings; insured workers can also contribute for previous uncovered work periods.

The maximum earnings used to calculate contributions for insured persons who joined the scheme after the 2010 law was implemented is 5 times the national average wage or 5,000 dinars.

Voluntary contributors pay 14.5% of monthly earnings between the national minimum wage and 5 times the national average wage.

Self-employed person: 14.5% of monthly earnings between the national minimum wage and 5 times the national average wage.

Employer: 9% of monthly payroll.

The maximum earnings used to calculate contributions for insured persons who joined the scheme after the 2010 law was implemented is 5 times the national average wage or 5,000 dinars.

Government: Any deficit.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of coverage, including 7 years of paid contributions (excluding purchased contributions for uncovered employment periods).

An insured person with a minimum number of months of coverage at the normal retirement age may continue to contribute up to age 65 (men) or age 60 (women) to either meet the qualifying conditions for, or increase the value of, the old-age pension.

Dependent's supplement: Eligible dependents are a dependent wife; a dependent husband with a disability; a son up to age 23 or disabled; an unmarried dependent daughter; and dependent parents, brothers, and sisters.

Early pension (for those covered before June 10, 2009): Age 50 (men and women) with at least 25 years (men) or 22 years (women) of contributions.

Early pension for hazardous occupations: Age 45 with at least 18 years (men) or 15 years (women) of contributions.

Early pensions are also paid to certain groups before age 50, depending on the insured's age on January 1, 2011, and on the insured's gender and contribution period.

Benefits are payable abroad.

Disability pension: The insured must be assessed with a total or partial incapacity for work and have at least 60 months of contributions, including 36 consecutive months.

The Central Medical Committee and Appeals Medical Committee assess the degree of disability.

Benefits are payable abroad.

Survivor pension: The deceased had at least 24 months of contributions, including 6 consecutive months. If more than one survivor is eligible, the pension is split between survivors according to a schedule in law.

Eligible survivors include a widow; a disabled widower; the insured's male children up to age 23; all dependent daughters if unmarried, widowed, or divorced; dependent brothers younger than age 18; dependent sisters; parents; and an unborn child.

The pension for a widow, daughter, or sister is suspended on marriage, but is resumed if she is subsequently widowed or divorced.

Benefits are payable abroad.

Funeral grant: Paid for the death of an insured person.

Old-Age Benefits

Old-age pension: 2.5% of the insured's average monthly earnings in the last 2 years multiplied by the number of years of contributions is paid.

The maximum pension is 75% of the insured's average monthly earnings in the last 2 years.

Dependent's supplement: The pension is increased by 10% for the first dependent and 5% each for the second and third, up to 20% of the pension.

Early pension: The pension is reduced proportionally and is based on the last 60 months of contributions and the insured person's age at application.

If an insured person is not entitled to an old-age pension at retirement age, a lump sum is paid of 10% of the insured's average annual earnings for each year of contributions for less than 10 years of contributions; 12% of the insured's average annual earnings for each year of contributions for 10 to 18 years of contributions; or 15% of the insured's average annual earnings for each year of contributions for more than 18 years of contributions.

Lump-sum benefits can also be paid in certain other cases as determined by the Board of Directors of the Social Security Corporation.

All newly awarded pension benefits are increased by 40 dinars, except for the early pension, which is increased at the normal retirement age.

Benefit adjustment: Pensions are indexed in March every year to inflation or the annual growth in the national average wage, whichever is lower, but may not increase more than 20 dinars. Early pensioners are not eligible for an adjustment until the normal retirement age.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly earnings in the last 36 months is paid for the first 1,500 dinars of earnings, plus 30% of the amount above 1,500 dinars.

The pension is increased by 0.5% for each full year of contributions if the insured has 60 months to 119 months of contributions; by 1% for each full year of contributions if the insured has at least 120 months of contributions.

Constant-attendance allowance: 25% of the pension is paid.

All newly awarded pension benefits are increased by 40 dinars.

There is no maximum pension.

Benefit adjustment: Pensions are indexed in March every year to inflation or the annual growth in the national average wage, whichever is lower, but may not increase more than 20 dinars.

Survivor Benefits

Survivor pension: 50% of the insured's average monthly earnings in the last year of contributions is paid for the first 1,500 dinars of earnings, plus 30% of the amount above 1,500 dinars; or 100% of the insured's pension if the deceased was a pensioner.

The pension is increased by 0.5% for each full year of contributions if the deceased had 60 to 119 months of contributions; by 1% for each full year of contributions if the deceased had at least 120 months of contributions.

All newly awarded pension benefits are increased by 40 dinars.

Benefit adjustment: Pensions are indexed in March every year to inflation or the annual growth in the national average wage, whichever is lower, but may not increase more than 20 dinars.

Funeral grant: 500 dinars is paid.

Administrative Organization

Social Security Corporation (<http://www.ssc.gov.jo>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1978.

Current law: 2010 (social security), to be implemented in 2011.

Type of program: Social insurance system (cash maternity benefits only).

Coverage

Employees older than age 16 working in private establishments with at least 5 workers.

Exclusions: Self-employed persons, voluntary contributors, and certain categories of government and public-sector employees as determined by the Board of Directors of the Social Security Corporation.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.75% of monthly payroll.

Government: Any deficit.

Qualifying Conditions

Cash maternity benefits: Must have at least 9 months of coverage before childbirth.

Sickness and Maternity Benefits

Cash maternity benefits: 100% of the insured's last monthly earnings is paid for up to 10 weeks.

Administrative Organization

Social Security Corporation (<http://www.ssc.gov.jo>) administers the program.

Work Injury

Regulatory Framework

First law: 1978.

Current law: 2010 (social security), to be implemented in 2011.

Type of program: Social insurance system.

Coverage

Employees older than age 16 working in private establishments with at least 5 workers (coverage is being extended gradually starting from the Aqaba Special Economic Zone to cover all governorates by end of 2011); employers; government and public-sector employees not covered under civil or military pension laws; employees of universities, municipalities, and village councils; Jordanian citizens working at diplomatic missions or for international organizations; and apprentices younger than age 16.

Exclusions: Civil servants hired before 1995 and military staff hired before 2003; foreign employees in international organizations or foreign political or military missions; self-employed persons; and casual labor. (A law on coverage for household workers has yet to be implemented.)

Special systems for public-sector employees covered under civil or military pension laws.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: At least 2% of monthly payroll (may be reduced to 1% if the employer assumes the full cost of medical treatment and the payment of daily allowances for temporary disability; may be increased up to 4% depending on the employer's implementation of occupational health and safety standards and sector risk). No contribution is required on wages paid to apprentices.

Government: Any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's daily earnings is paid until the insured resumes work, is assessed with a permanent disability, or dies. The employer pays the earnings for the day the accident occurred; thereafter, the Social Security Corporation.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 75% of the monthly earnings on the day of the injury is paid.

Constant-attendance allowance: 25% of the pension is paid.

Partial disability: If assessed with a disability of less than 30%, a lump sum is paid of the total disability pension (75% of monthly earnings on the day of the injury) multiplied by the percentage of the assessed degree of disability multiplied by 36 months of earnings.

The Medical Committee and Appeal Committee are responsible for assessing the degree of disability.

Workers' Medical Benefits

Medical treatment, hospitalization, transportation, and rehabilitation services (including artificial limbs) are provided.

Survivor Benefits

Survivor pension: 75% of the covered monthly earnings on the day of the injury is paid. If there is more than one eligible survivor, the pension is split according to a schedule in law.

Eligible survivors include a widow; a disabled widower; the insured's male children up to age 26 if a student or until the completion of the first university degree, whichever comes first; all dependent daughters if unmarried, widowed, or divorced; dependent brothers younger than age 18; dependent sisters; parents; and an unborn child.

The pension for a widow, daughter, or sister is suspended on marriage but is resumed if she is subsequently widowed or divorced.

All newly awarded pension benefits are increased by 40 dinars.

Funeral grant: 500 dinars is paid.

Administrative Organization

Social Security Corporation (<http://www.ssc.gov.jo>) administers the program.

Unemployment

Regulatory Framework

First law: 1978.

Current law: 2010 (social security), to be implemented in 2011.

Type of program: Social insurance system.

Coverage

Employees older than age 16 working in private establishments with at least 5 workers.

Exclusions: Self-employed persons, voluntary contributors, and certain categories of government and public-sector employees as decided by the Board of Directors of the Social Security Corporation.

Source of Funds

Insured person: 0.5% of monthly earnings.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment cash benefits: Must have at least 36 months of coverage by old-age insurance before the date of entitlement to unemployment benefits.

Unemployment Benefits

Unemployment cash benefits: Paid for up to 3 months with contributions of less than 180 months; up to 6 months with contributions of 180 months or more. 75% of the covered wage is paid for the first month; 65% for the second month; 55% for the third month; and 45% for the fourth to sixth months.

Administrative Organization

Social Security Corporation (<http://www.ssc.gov.jo>) administers the program.

Kazakhstan

Exchange rate: US\$1.00 = 147.50 tenge.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1991.

Current laws: 1997 (pensions), implemented in 1997 and 1998; 1997 (social allowances), implemented in 1997; 2003 (compulsory social insurance), implemented in 2005; and 2007 (social security).

Type of program: Mandatory individual accounts, social insurance, and social assistance system.

Note: In 1998, the old social insurance system was replaced by mandatory individual accounts. Benefits continue to be paid for rights earned under the old system (solidarity system). In 2005, a new complementary social insurance program (disability and survivor benefits) was implemented.

Coverage

Mandatory individual account: All employed persons residing in Kazakhstan.

Solidarity pension: All employed Kazakh citizens with at least 6 months of contributions before January 1, 1998.

Social insurance: Employed and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

Exclusions: Employed pensioners.

Special systems for government employees, teachers, professional athletes, specific categories of performing artists, truck drivers, machine operators, railway employees, and test pilots.

State social benefit: Pensioners with pension income less than a government-set minimum level and persons who are not entitled to contributory benefits.

Source of Funds

Insured person

Mandatory individual account: 10% of monthly earnings.

In addition, pension fund administrators charge an average of 15% of annual investment returns for administrative costs.

Old-age solidarity pension: None.

Social insurance: None.

State social benefit: None.

Self-employed person

Mandatory individual account: 10% of monthly income.

Minimum earnings used to calculate contributions are 10% of the minimum wage.

Maximum earnings used to calculate contributions are 10% of 70 times the minimum wage.

The minimum wage is 14,952 tenge.

In addition, pension fund administrators charge an average of 15% of annual investment returns for administrative costs.

Old-age solidarity pension: 18% of monthly income.

Social insurance: 5% of income monthly income.

Minimum earnings used to calculate contributions are 5% of the minimum wage.

The minimum wage is 14,952 tenge.

The social insurance contributions finance disability, survivor, and unemployment benefits.

State social benefit: None.

Employer

Mandatory individual account: None.

Old-age solidarity pension: 18% of monthly payroll.

Social insurance: 5% of monthly payroll.

The social insurance contributions finance disability, survivor, and unemployment benefits.

State social benefit: None.

Government

Mandatory individual account: The cost of the guaranteed minimum pension.

Old-age solidarity pension: Subsidies as needed.

Social insurance: None; contributes as an employer.

State social benefit: The total cost.

Qualifying Conditions

Old-age pension

Mandatory individual account: Age 63 (men) or age 58 (women) with at least 35 years of contributions. Age 50 (men) or age 45 (women) and lived in certain ecologically damaged zones for at least 10 years from 1949 to 1963. Age 53 for mothers living in rural areas with five or more children older than age 8.

Age 55 (men and women) if the accumulated capital is sufficient to finance a benefit at least equal to the minimum pension. Also paid if unemployed, aged 55 or older, and with at least 35 years of contributions.

Old-age solidarity pension: The insured had at least 6 months of contributions before January 1, 1998. Age 63

with at least 25 years of contributions (men) or age 58 with at least 20 years of contributions (women). Age 50 with at least 25 years of contributions (men) or age 45 with at least 20 years of contributions (women) and lived in certain ecologically damaged zones for at least 10 years from 1949 to 1963. Age 53 for mothers living in rural areas with five or more children older than age 8.

Partial pension: Paid if the insured has insufficient years of covered employment for the full pension at the normal retirement age.

State basic pension (old-age): Paid to supplement benefits from the mandatory individual account or the old-age solidarity pension at the retirement age regardless of the insurance period and income.

Social insurance (disability): Paid to persons covered by social insurance and assessed with a loss of working capacity of at least 30%.

State social benefit (disability): Paid to persons assessed with a disability.

Social insurance (survivors): Paid to survivors on the death of the insured family breadwinner.

Eligible survivors are dependents unable to work, including children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); a widow(er) of retirement age, disabled, or taking care of children, brothers, or grandchildren younger than age 18; any relative taking care of children, brothers, or grandchildren younger than age 18.

State social benefit (survivors): Paid to survivors on the death of the family breadwinner.

Eligible survivors are dependents who are not able to work, including children younger than age 18 (age 23 if a full-time student; no limit if disabled before age 18); a widow(er) of retirement age or disabled or taking care of children, brothers, or grandchildren younger than age 18; grandparents or any other relative taking care of children, brothers, or grandchildren younger than age 18.

Old-Age Benefits

Old-age pension

Mandatory individual account: The benefit is based on the insured's contributions plus accrued interest and may be paid monthly, quarterly, or annually.

If the value of the insured's contributions plus accrued interest is less than 100,000 tenge or less than 12 times the minimum pension, a lump sum is paid.

Old-age solidarity pension: The monthly pension is 60% of earnings in the best 3 consecutive years after 1995, plus 1% of earnings for each year in excess of 25 years (men) or 20 years (women) of work, but not more than 75% of the earnings used for pension calculation.

Partial pension: A percentage of the full pension is paid according to the number of years below the required number of years of coverage.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

State basic pension (old-age): 40% of the monthly minimum wage is paid.

The monthly minimum wage is 14,952 tenge.

The monthly minimum pension is 12,344 tenge.

Benefit adjustment: The benefit is set annually in the national budget.

Permanent Disability Benefits

State social benefit (disability): A flat-rate monthly benefit is paid according to the assessed degree of disability and the prescribed category of disability.

Social insurance (disability): The amount of the monthly benefit is based on the difference between average monthly insured earnings in the last 24 months and 80% of the minimum wage, multiplied by the income replacement rate, the loss of working capacity rate, and the covered period rate.

The minimum wage is 14,952 tenge.

The income replacement rate is 0.6.

The loss of working capacity rate is 0.7 for a loss of working capacity of 80% to 100%; 0.5 for a loss of 60% to 79%; 0.3 for a loss of 30% to 59%.

The covered period rate is 0.1 with less than 6 months of coverage; 0.7 with 6 to 11 months; 0.75 with 12 to 23 months; 0.85 with 24 to 35 months; 0.9 with 36 to 47 months; 0.95 with 48 to 59 months; and 1.0 with 60 or more months.

The disability pension ceases at the retirement age and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Survivor Benefits

State social benefit (survivors): A flat-rate monthly benefit is paid according to family size and whether any family members have disabilities.

Social insurance (survivors): The amount of the monthly benefit is based on the difference between the insured's average monthly earnings in the last 24 months and 80% of the minimum wage, multiplied by the income replacement rate, the number of survivors rate, and the covered period rate.

The minimum wage is 14,952 tenge.

The income replacement rate is 0.6.

The number of survivors rate is 0.4 for one dependent survivor; 0.5 for two; 0.6 for three; and 0.8 for four or more.

The covered period rate is 0.1 with less than 6 months of coverage; 0.7 with 6 to 11 months; 0.75 with 12 to 23 months; 0.85 with 24 to 35 months; 0.9 with 36 to 47 months; 0.95 with 48 to 59 months; and 1.0 with 60 or more months.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Administrative Organization

Mandatory individual account: Kazakhstan Agency for Financial Market and Financial Organizations supervises pension funds and insurance companies.

Old-age solidarity pension: Ministry of Labor and Social Protection of the Population provides general coordination and supervision. Regional departments administer the program.

Social insurance: Ministry of Labor and Social Protection of the Population provides general coordination and supervision.

State Fund of Social Insurance (<http://www.gfss.kz>) manages the program finances.

State social benefit: Regional departments of the Ministry of Labor and Social Protection of the Population administer the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1999 (employer-financed benefits); 2003 (compulsory social insurance), implemented in 2005; 2007 (labor code); and 2007 (social security), implemented in 2008.

Type of program: Employer-liability (cash sickness), social insurance (maternity), and universal (medical care) system.

Coverage

Cash benefits: Employed citizens.

Medical benefits: All persons residing permanently in Kazakhstan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost of sickness benefits.

Medical benefits: None.

Government

Cash benefits: The total cost of maternity benefits.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits: There is no minimum qualifying period.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is calculated based on average earnings, according to a schedule in law.

Benefit adjustment: Periodic benefit adjustment according to changes in the consumer price index.

Maternity benefit: The benefit is based on the mother's average monthly earnings for the last twelve months, up to a maximum, and is paid for children younger than age 1.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Workers' Medical Benefits

Medical services are provided directly to patients by government or private health providers. Benefits include general and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Administrative Organization

Cash benefits: Employers pay benefits directly to employees.

Ministry of Labor and Social Protection of the Population provides general coordination and supervision.

Medical benefits: Ministry of Health (<http://www.dari.kz>) and health departments of local governments provide general supervision and coordination.

Medical services are provided by clinics, hospitals, and other facilities administered by the Ministry of Health and local health departments.

Work Injury

Regulatory Framework

First law: 1955 (short-term benefits).

Current laws: 1993 (work injury) and 2005 (employer-liability).

Kazakhstan

Type of program: Employer-liability and social assistance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The cost of certain benefit payments.

Government: The cost of disability and survivor benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is 100% of earnings and is paid from the first day of incapacity until recovery or award of a permanent disability pension.

Permanent Disability Benefits

State social benefit (permanent disability): A flat-rate monthly benefit is paid according to the assessed degree of disability and the prescribed category of disability.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Lump-sum grant: Depending on the nature of the disability and according to collective agreements, employers provide at least 5 times annual earnings for a Group I disability (incapacity for any work) or Group II disability (incapacity for usual work); twice annual earnings for a Group III disability (capacity for work); or 100% of annual earnings for the permanent loss of working capacity but no disability group determined.

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Workers' Medical Benefits

The employer pays for all medical benefits, including appliances and rehabilitation.

Survivor Benefits

State social benefit (survivors): A flat-rate monthly allowance according to family size and whether any family members have disabilities.

Paid on the death of the family breadwinner to dependents who are not able to work, including children younger than age 18 (age 23 if a full-time student; no limit if disabled

before age 18); a widow(er) of retirement age, disabled, or taking care of children, brothers, or grandchildren younger than age 18; grandparents or any other relative taking care of children, brothers, or grandchildren younger than age 18.

Benefit adjustment: Periodic benefit adjustment according to changes in the consumer price index.

Funeral benefit: The employer pays the cost of the funeral if the death was the result of a work injury or an occupational disease.

Administrative Organization

Temporary disability benefits: Employers pay benefits to employees.

Pensions: Regional departments of Ministry of Labor and Social Protection of the Population administer the program.

Medical benefits: Ministry of Health (<http://www.dari.kz>) and health departments of local governments provide general supervision and coordination.

Medical services are provided by clinics, hospitals, and other facilities administered by the Ministry of Health and local health departments.

Medical Insurance Fund finances approved medical treatments.

Unemployment

Regulatory Framework

First and current law: 2003 (compulsory social insurance), implemented in 2005.

Type of program: Social insurance system.

Coverage

Employed (excluding working pensioners) and self-employed persons, including foreign citizens and persons without citizenship who work and reside permanently in Kazakhstan.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Unemployment benefit: Must have at least 6 months of coverage.

Unemployment Benefits

The monthly benefit is based on average monthly insured earnings in the last 24 months multiplied by the income replacement rate and the covered period rate.

The income replacement rate is 0.3.

The covered period rate is 0.7 with 6 to 11 months of coverage; 0.75 with 12 to 23 months; 0.85 with 24 to 35 months; 0.9 with 36 to 47 months; 0.95 with 48 to 59 months; and 1.0 with 60 or more months.

The duration of the benefit depends on the period for which the insured was covered.

Administrative Organization

Ministry of Labor and Social Protection of the Population provides general coordination and supervision.

State Fund of Social Insurance (<http://www.gfss.kz>) manages the program finances.

Family Allowances

Regulatory Framework

First and current law: 2001 (social assistance), implemented in 2002.

Type of program: Social assistance system.

Coverage

Citizens, refugees, noncitizens, and stateless persons residing in Kazakhstan who satisfy a needs test and an income test; persons with disabilities; full-time students and persons in training; persons aged 80 or older; and children younger than age 7.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: Must reside in Kazakhstan and satisfy needs and income tests.

Family Allowance Benefits

Family allowance: Cash benefits are based on individual or family income, subject to need and income tests. (Income from state social benefits is not included.)

Benefit adjustment: Benefits are adjusted periodically according to changes in the consumer price index.

Administrative Organization

Ministry of Labor and Social Protection of the Population provides general coordination and supervision. Regional departments of labor and social protection administer the program.

Kiribati

Exchange rate: US\$1.00 =
1.17 Australian dollars (A\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1976 (provident fund).

Type of program: Provident fund system.

Coverage

Employed persons aged 14 or older earning at least A\$10 a month.

Voluntary coverage for persons without mandatory coverage.

Exclusions: Expatriates working in Kiribati under an over-seas contract.

Source of Funds

Insured person: 7.5% of gross wages.

Additional voluntary contributions are possible.

Self-employed person: Not applicable.

Employer: 7.5% of payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age benefit: Age 50 (men and women); at any age if emigrating permanently.

Early withdrawal: Age 45 if retired permanently from employment or if evidence of the intention to do so is provided; partial withdrawals are permitted at age 45 while employed.

Disability benefit: Must be assessed with a physical or mental incapacity for work by two independent doctors or medical practitioners.

Survivor benefit: Paid to a named survivor; or, in the absence of named survivors, to the person(s) indicated by a court.

Funeral grant: Paid for the death of a fund member.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus accumulated interest is paid. Multiple partial withdrawals are permitted. If the fund member makes a partial withdrawal at age 45 while employed, the remaining amount cannot be withdrawn until age 50.

The interest rate is 6% a year.

Interest rate adjustment: The National Provident Fund Board reviews the interest rate annually.

Loan scheme: Up to 70% of the member's account balance may be pledged against a loan from approved lending institutions. In the event of loan default, the outstanding sum is paid from the account if under court order.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus accumulated interest is paid.

The interest rate is 6% a year.

Interest rate adjustment: The National Provident Fund Board reviews the interest rate annually.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus accumulated interest is paid.

The interest rate is 6% a year.

Interest rate adjustment: The National Provident Fund Board reviews the interest rate annually.

Funeral grant: 50% of the amount credited to the deceased member's fund at the time of death or A\$1,500, whichever is lower, is paid to eligible survivors before the final distribution of the survivor benefit.

Administrative Organization

The National Provident Fund Board administers the program and consists of two representatives each from government, employer organizations, and employee organizations.

Work Injury

Regulatory Framework

First and current law: 1949 (workmen's compensation).

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

Coverage

Employed persons earning A\$10,000 or less a year, including seamen employed on Kiribati ships.

Exclusions: Casual employees and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after employment ended.

Temporary Disability Benefits

The benefit is 100% of monthly earnings up to A\$40; 75% of monthly earnings greater than A\$40 up to A\$60; 66.6% of monthly earnings greater than A\$60.

The benefit is paid after a 3-day waiting period.

The maximum benefit is A\$160 a month.

The total maximum temporary benefit is equal to the lump sum the insured would be eligible to receive for a total or partial permanent disability.

Permanent Disability Benefits

Permanent disability grant: A lump sum of 48 months of earnings is paid.

The minimum grant is A\$500.

The maximum grant is A\$25,000.

Constant-attendance supplement: 25% of the permanent disability grant is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the permanent disability grant is paid according to the assessed degree of disability and a schedule in law. The total maximum benefit is the amount the insured would be eligible to receive for a total permanent disability.

Workers' Medical Benefits

Medical and surgical care is provided.

Survivor Benefits

Survivor grant: A lump sum is paid of 48 months of earnings.

The minimum grant is A\$400.

The maximum grant is A\$25,000.

Funeral grant: Burial expenses of up to A\$30 are paid.

Administrative Organization

Ministry of Labor, Employment, and Cooperatives administers claims and calculates the benefits due.

Employers insure work injury liability with the Kiribati Insurance Corporation.

Kuwait

Exchange rate: US\$1.00 = 0.29 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1976 (civilians), implemented in 1977; 1980 (military), implemented in 1981; and 1992 (supplementary), implemented in 1995.

Type of program: Social insurance system.

Coverage

Basic system: Public, private, and oil sector employees, self-employed persons, and military personnel.

Supplementary system: Employees with covered monthly earnings greater than 1,250 dinars and those with sources of earnings not covered by the basic system.

Voluntary coverage for self-employed persons (not yet implemented).

Source of Funds

Basic system

Insured person: 5% of monthly earnings.

The minimum monthly earnings used to calculate contributions are 230 dinars.

The maximum monthly earnings used to calculate contributions are 1,250 dinars.

Self-employed person: 5% to 15% of declared monthly income, chosen from 22 income bands by the self-employed person.

The minimum monthly earnings used to calculate contributions are 200 dinars.

The maximum monthly earnings used to calculate contributions are 1,250 dinars.

Employer: 10% of payroll.

The minimum monthly earnings used to calculate contributions are 230 dinars.

The maximum monthly earnings used to calculate contributions are 1,250 dinars.

Government: 10% of covered earnings for public employees, 32.5% of payroll for military personnel, and 25% of monthly income minus the self-employed persons' contributions for self-employed persons.

Supplementary system

Insured person: 5% of earnings exceeding 1,250 dinars.

The minimum monthly earnings used to calculate contributions are 1,251 dinars.

The maximum monthly earnings used to calculate contributions are 2,500 dinars.

Self-employed person: 5% of declared monthly income exceeding 1,250 dinars (not yet implemented).

The minimum monthly earnings used to calculate contributions are 1,251 dinars.

The maximum monthly earnings used to calculate contributions are 2,250 dinars.

Employer: 10% of the payroll exceeding 1,250 dinars.

The minimum monthly earnings used to calculate contributions are 1,251 dinars.

The maximum monthly earnings used to calculate contributions are 2,500 dinars.

Government: None.

Benefit adjustments under both systems are financed by a combined additional monthly contribution by the insured person (2%), self-employed person (3%), employer (1%), and government (2%) on total earnings, up to 2,500 dinars a month.

Qualifying Conditions

Old-age pension

Basic system: Age 50 with at least 15 years of contributions for men and women. (The pensionable age is increasing gradually to age 55 by 2020.)

Age 48 with at least 20 years of contributions for men and unmarried women with no children. (The pensionable age is increasing gradually to age 55 by 2020.)

Age 43 with at least 15 years of contributions for married women and women with children. (The pensionable age is increasing gradually to age 50 by 2020.)

At any age with at least 20 years of contributions for those in arduous work.

At any age with at least 15 years of contributions for women who take care of a husband or a child with disabilities.

Age 65 with at least 15 years of contributions or age 55 with 20 years of contributions for self-employed persons.

Age 50 with at least 15 years of contributions or age 45 with 20 years of contributions for military personnel, subject to other conditions.

Retirement is necessary, except if moving from the public sector to the private sector, with certain requirements as to the length of service in the public sector.

Deferred basic pension: The basic pension may be deferred.

Benefits are not payable abroad.

Supplementary system: Paid at the same time as the basic old-age pension.

Deferred supplementary pension: A deferred supplementary pension is possible.

Benefits are not payable abroad.

Disability pension

Basic system: An assessed degree of incapacity for work of more than 50%.

The general medical council assesses the degree of disability.

Benefits are not payable abroad.

Supplementary system: An assessed degree of incapacity for work of more than 50%.

The general medical council assesses the degree of disability.

Benefits are not payable abroad.

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

Death grant: Paid on the death of an insured person or a pensioner.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension

Basic system: The benefit is 65% (75% for military personnel) of the insured's last monthly earnings or the average monthly insured income in the last 3 years for self-employed persons, plus 2% for each year of contributions exceeding 15 years, up to 95% of earnings (100% for military personnel).

The minimum monthly earnings used to calculate benefits are 230 dinars; 200 dinars for self-employed persons.

The maximum monthly earnings used to calculate benefits are 1,250 dinars.

Part of the pension may be paid as a lump sum before age 65.

If an insured person has more than the required number of years of coverage at retirement, a lump sum is also paid.

Benefit adjustment: Flat-rate adjustments are made to benefits every 3 years.

Supplementary system: The benefit is the accrued sum in the insured's account divided by a fixed amount varying from 202 dinars to 120 dinars, according to the insured's age.

The accrued sum is calculated based on 15% to 25% (according to age) of the insured's average monthly earnings during the total contribution period plus 5% for each year of contribution.

Deferred pension (supplementary system): The benefit is increased by 5% for each year of deferral.

Part of the pension may be paid as a lump sum before age 65.

Benefit adjustment: Flat-rate adjustments are made to benefits every 3 years.

The minimum monthly combined basic and supplementary pension ranges from 447 dinars (women and single men) to 860 dinars (men with 5 or more dependent children).

Permanent Disability Benefits

Disability pension

Basic system: The benefit is 65% (75% for military personnel) of the insured's last monthly earnings, plus 2% for each year of contributions exceeding 15 years, up to 95% of earnings (100% for military personnel). The insured is credited with contribution years from the date the disability began until age 60.

Benefit adjustment: Flat-rate adjustments are made to benefits every 3 years.

Supplementary system: The benefit is the accrued sum in the insured's account divided by a fixed amount varying from 202 dinars to 120 dinars, according to the insured's age.

The accrued sum is calculated based on 15% to 25% (according to age) of the insured's average monthly earnings during the total contribution period plus 5% for each year of contribution.

The insured is credited with contribution years from the date the disability began until age 60.

Benefit adjustment: Flat-rate adjustments are made to benefits every 3 years.

Survivor Benefits

Survivor pension: The maximum pension is 100% of the deceased's pension, according to the number and category of eligible survivors. The survivor pension for different eligible categories of survivors is set according to a schedule in law.

Eligible survivors include widows; dependent widowers (with a disability and incapable of working); children (sons must be younger than age 26 or age 28 if a full-time student); parents; brothers; sisters; and a son's children. There is no limit for unmarried female survivors or male survivors with disabilities.

The pension is suspended on marriage, but is reinstated if subsequently divorced or widowed.

The pension is suspended or ceases if the survivor (except the widow) starts working.

If a survivor's eligibility ceases, the pension is split among all remaining eligible survivors.

The minimum monthly pension is 229 dinars for a widow or a dependent widower; 180 dinars for each parent; 115 dinars for each of the other survivors.

Marriage grant: The deceased's daughter or sister or the daughter of the deceased's son receives a grant of 6 months of her share of the pension. The grant is paid to each survivor only once.

Death grant: The grant is twice the deceased's last monthly earnings or pension. The minimum grant is twice the minimum wage in the oil and private sectors.

Benefit adjustment: Flat-rate adjustments are made to benefits every 3 years.

Administrative Organization

Public Institution for Social Security (<http://www.pifss.gov.kw>), managed by a board of directors and chaired by the Minister of Finance, administers the program.

Work Injury

Regulatory Framework

First and current law: 1976 (social insurance), not yet implemented.

Type of program: Social insurance system.

There is no specific program for work injury. Cash benefits for a work-related injury are provided through the basic system of the Old Age, Disability, and Survivors program.

The government pays for any medical care required as the result of a work-related injury.

Kyrgyzstan

Exchange rate: US\$1.00 = 46.20 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1922.

Current law: 1997 (state pension) and 2008 (individual account).

Type of program: Social insurance, notional defined contribution (NDC), mandatory individual account, and social assistance system.

Coverage

Social insurance: All employed persons, including self-employed persons, individual entrepreneurs, and members of cooperatives and state and collective farms.

Special system for armed forces personnel.

Special provisions for workers in aviation, the performing arts, and citizens with special merits.

Social assistance: Needy persons who are not eligible for social insurance benefits.

Source of Funds

Insured person: 10% of earnings (2% is transferred to the individual account).

The insured person's contributions also finance sickness and maternity and work injury benefits.

Self-employed persons: 9.25% of monthly average earnings.

The self-insured person's contributions also finance work injury benefits.

Employer: 17.25% of the payroll.

The insured employer's contributions also finance sickness and maternity and work injury benefits.

Government: The total cost of social assistance allowances and constant-attendance supplements for persons with disabilities.

Qualifying Conditions

Old-age pension: Age 63 with at least 25 years of covered employment (men) or age 58 with at least 20 years of covered employment (women).

Periods of study, maternity leave, caring for persons with disabilities, registered unemployment, and other leave periods approved by special decree are taken into account.

The qualifying conditions are reduced for periods of full-time underground work, full-time work in hazardous conditions, work associated with the Chernobyl catastrophe, for mothers with five or more children or at least one child with a disability, and for little people.

Partial pension: Paid with less than the required number of years of covered employment for a full old-age pension.

Pension supplement (old-age): Age 80 or older, veterans of the Second World War, workers associated with the Chernobyl catastrophe, persons with a Group I disability (requires constant attendance), caregivers of Group II (total disability with an 80% loss of mobility), and single persons with a Group II disability.

Pensions are payable in Russia under bilateral agreement.

Social assistance allowance (old-age): Paid at the normal retirement age to persons who are not eligible for an old-age pension. There is no income test.

Disability pension: The insured must have 1 to 5 years of covered employment, depending on the insured's age when the disability began. Must be assessed with a Group I (total disability and requires constant attendance), Group II (total disability with an 80% loss of mobility), or Group III (partial disability with some loss in working capacity) disability.

Periods of study, maternity leave, caring for persons with disabilities, registered unemployment, and other leave periods approved by special decree are taken into account.

An expert commission of the State Agency of Social Security assesses the degree of disability.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial pension for total disability: Paid with less than the required number of years of covered employment for a full total disability pension.

Pension supplement (disability): Paid to a person with a Group I disability, single persons with a Group II disability, and workers associated with the Chernobyl catastrophe.

Pensions are payable in Russia under bilateral agreement.

Social assistance allowance (disability): Paid to persons assessed with disabilities who are not eligible for the disability pension.

Survivor pension: Paid if the deceased had 1 to 5 years of covered employment, depending on age at the time of death.

Periods of study, maternity leave, caring for persons with disabilities, registered unemployment, and other leave periods approved by special decree are taken into account.

Eligible survivors are the spouse; surviving children younger than age 16 (age 21 if a student); nonworking dependents, including sisters, brothers, and grandchildren

younger than age 16; and parents of pensionable age or disabled.

Pensions are not payable abroad if the pensioner emigrates permanently.

Social assistance allowance (survivors): Paid to survivors not eligible for a survivor pension. There is no income test.

Old-Age Benefits

Old-age pension: The monthly benefit is the sum of several components: a basic flat-rate benefit (800 soms or 12% of the average wage in the last year, whichever is higher), a transition component, an NDC component, and a benefit based on the value of the individual account from 2010 onward.

The transition component is calculated as average earnings for 60 consecutive working months multiplied by 1% for every complete year of insured employment before 1996. The NDC component is calculated as accumulated contributions (of at least 1 year) from 1996 onward divided by 12 months and multiplied by a coefficient.

There is no maximum pension.

The maximum average earnings used to calculate benefits are 23 times the basic rate.

The basic rate is 100 soms (January 2010).

Partial pension: A percentage of the full pension is paid according to the number of years of covered employment.

Pension supplement: 50% to 475% of the basic rate is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Disability pension: If assessed with a Group I or Group II disability, the monthly benefit is calculated as the sum of several components: a basic flat-rate benefit (800 soms or 12% of the average wage in the last year, whichever is higher), a transition component, and an NDC component.

The transition component is calculated as average earnings for 60 consecutive working months multiplied by 1% for every complete year of insured employment before 1996. The NDC component is calculated as accumulated contributions (of at least 1 year) from 1996 onward divided by 12 months and multiplied by a coefficient.

Constant-attendance supplement: 150% of the basic rate is paid for blind persons and 50% of the basic rate for other categories of disabilities.

The basic rate is 100 soms (January 2010).

Pension supplement: 50% to 475% of the basic rate is paid.

Partial pension for total disability: A percentage of the full pension is paid according to the number of years of covered employment.

Partial disability (Group III): 50% of the calculated pension of a Group II disability is paid.

The minimum disability pension of 100% of the minimum wage is paid.

There is no maximum disability pension.

The maximum average earnings used to calculate benefits are 23 times the basic rate.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Survivor Benefits

Survivor pension: The monthly pension for one survivor is 50% of the Group II disability pension the deceased received or would have been entitled to receive; 90% for two; 120% for three; 150% for four or more survivors.

Full orphan's pension: The pension is the sum of all pensions that both parents would have been entitled to receive.

Benefit adjustment: Benefits are adjusted periodically according to the consumer prices index.

Social assistance allowance (survivors): 150% of the guaranteed minimum standard of living (GM) is paid monthly for each orphan younger than age 16 (age 21 if a full-time student); 225% for a full orphan. There is no income test.

The GM is 200 soms and is adjusted periodically according to changes in wages.

Funeral grant: A lump sum of 10 times the basic component (800 soms or 12% of the average wage in the last year, whichever is higher) is paid for the death of pensioner. If the deceased did not qualify for a pension, a lump sum of 5 to 15 times the basic rate is paid.

The basic rate is 100 soms (January 2010).

Administrative Organization

Social Fund administers pensions.

Sickness and Maternity

Regulatory Framework

First law: 1922.

Current laws: 1955, 1996 (social insurance), and 1997 (medical insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons, students, and members of cooperatives.

Exclusions: Self-employed persons.

Medical benefits: All persons residing in Kyrgyzstan.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits: There is no minimum qualifying period.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The monthly benefit is 75% of 7 times the minimum wage or 7 times the minimum wage with three or more dependent children, if a disabled veteran, or if disabled as a result of the Chernobyl catastrophe.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Maternity benefit: 7 times the minimum wage is paid for a total of 126 calendar days before and after the expected date of childbirth (may be extended to 140 days if there are complications during childbirth).

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Workers' Medical Benefits

Medical services are provided directly by government or enterprise-administered health providers. Benefits include general and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Providers may charge fees for services.

Dependents' Medical Benefits

Medical services are provided directly by government or enterprise-administered health providers. Benefits include

general and specialist care, hospitalization, laboratory services, dental care, maternity care, and transportation.

Providers may charge fees for services.

Administrative Organization

Ministry of Health (<http://www.med.kg>) is responsible for policy.

Ministry of Health and health departments of local governments provide general supervision and coordination. The Ministry of Health and local health departments administer medical services delivered through clinics, hospitals, maternity homes, and other facilities.

Mandatory Health Insurance Fund oversees benefits to employees.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 1955 (short-term benefits), 1990 (pensions), and 2005 (labor safety).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Employed persons, students, and members of cooperatives.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Temporary disability benefits: None.

Permanent disability and survivor benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of earnings is paid from the first day of incapacity until recovery or the award of a permanent disability pension.

Ministry of Labor and Social Protection Expert Commission assess the degree of disability.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Permanent disability pension: Must be assessed with a Group I (total disability and requires constant attendance), Group II (total disability with an 80% loss of mobility), or Group III (partial disability with some loss in working capacity) disability.

If assessed with a Group I or Group II disability, the monthly pension is the sum of a basic component (800 soms or 12% of the average wage in the last year, whichever is higher), an insurance component based on years of covered employment and earnings for the period before January 1, 1996, and an insurance component based on the value of accumulated contributions from January 1, 1996, onward.

The insurance component for the period before January 1, 1996, is calculated as average earnings for 60 consecutive working months multiplied by 1% for every complete year of insured employment. The insurance component for the period from January 1, 1996, onward is calculated as accumulated contributions (of at least 1 year) divided by 12 months and multiplied by a coefficient.

Constant-attendance supplement: 150% of the basic rate is paid if blind and requiring the constant attendance of others to perform daily functions; 50% of the basic rate for other categories of disabilities.

The basic rate is 100 soms (January 2010).

Pension supplement: 50% to 475% of the basic rate is paid.

Partial disability (Group III): 50% of the calculated pension for a Group II disability pension is paid.

The minimum disability pension is 100% of the minimum wage.

Pensions for a work injury or an occupational disease are payable abroad.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Workers' Medical Benefits

All necessary medical care is provided.

Survivor Benefits

Survivor pension: The monthly pension for one survivor is 50% of the Group II disability pension the deceased received or would have been entitled to receive; 90% for two survivors; 120% for three survivors; 150% for four or more survivors.

Full orphan's pension: Paid at the same rates as the survivor pension but based on the Group II disability pensions that both parents would have been entitled to receive.

The minimum full orphan's pension is 100% of the minimum wage.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Administrative Organization

Temporary disability benefits: Social Fund provides general supervision.

Enterprises and employers pay cash benefits to employees.

Permanent disability and survivor pensions: Social Fund pays benefits.

Medical benefits: Ministry of Health (<http://www.med.kg>) and health departments of local governments provide general supervision and coordination, and administer medical services through clinics, hospitals, maternity homes, and other facilities.

Unemployment

Regulatory Framework

First law: 1921.

Current law: 1998 (supporting employment).

Type of program: Social insurance system.

Coverage

Employed persons aged 16 to the pensionable age.

Exclusions: self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: The total cost.

Qualifying Conditions

Unemployment benefit: Must be registered at an employment office and able and willing to work. The benefit may be reduced, suspended, or terminated if the worker is discharged for violating work discipline, leaving employment

without good cause, violating conditions for a job placement or vocational training, or filing fraudulent claims.

Also paid to students who register as unemployed in the 12 months after graduation.

Unemployment Benefits

At least 100% of the minimum wage is paid monthly for up to 6 calendar months.

Dependent's supplement: 10% of the unemployment benefit is paid for each dependent.

Administrative Organization

The Ministry of Labor, Employment and Migration provides general supervision and coordination.

Employment Service and local employment centers administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current law: 1998 (state allowances).

Type of program: Social assistance system.

Coverage

Children of single-parent families or of unwed mothers; students (younger than age 18) with disabled or unemployed parents.

For orphans, see social assistance allowances (survivor benefits) under Old Age, Disability, and Survivors.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (income tested): Household per capita income, based on average income during the 3 months before making the claim, must be lower than 100% of the guaranteed minimum standard of living (GM).

The GM is 200 soms and is adjusted periodically according to changes in wages.

Social assistance allowance: Paid for each child younger than age 16 (age 18 if a full-time student).

Birth grant: Paid for each newborn child.

Family Allowance Benefits

Family allowances (income tested): 100% of the guaranteed minimum standard of living (GM) is paid monthly for a mother on leave caring for a child younger than age 18 months or caring for two children younger than age 3; 150% of the GM if caring for three children younger than age 16.

The GM is 200 soms and is adjusted periodically according to changes in wages.

Social assistance allowance: The allowance is the difference between family average per capita income and the GM.

The GM is 200 soms and is adjusted periodically according to changes in wages.

Birth grant: A lump sum of 300% of the GM is paid for each newborn child.

The GM is 200 soms and is adjusted periodically according to changes in wages.

Administrative Organization

Ministry of Labor, Employment and Migration and local offices administer the program.

Laos

Exchange rate: US\$1.00 = 8,237 kip.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1999 (employees in enterprises), implemented in 2001.

Type of program: Social insurance system.

Coverage

Employees of private-sector and state-owned enterprises with 10 or more employees, and pensioners. (Coverage is currently available only in certain regions of the country.)

Exclusions: Self-employed persons and employees of embassies and international organizations in Laos.

Voluntary coverage for workers in smaller enterprises.

Special system for civil servants, the police, and armed forces personnel.

Source of Funds

Insured person: 4.5% of gross monthly earnings.

The insured's contributions also finance sickness, maternity, and funeral benefits.

The minimum monthly earnings used to calculate contributions are 348,000 kip.

The maximum monthly earnings used to calculate contributions are 1,500,000 kip.

Self-employed person: Not applicable.

Employer: 5% of monthly payroll.

The employer contributions also finance sickness, maternity, funeral, and work injury benefits.

The minimum monthly earnings used to calculate contributions are 348,000 kip.

The maximum monthly earnings used to calculate contributions are 1,500,000 kip.

Government: Administrative costs for the Social Security Organization.

Qualifying Conditions

Old-age pension: Age 60 with at least 5 years of coverage. Retirement from gainful employment is not necessary.

Early pension: Age 55 with at least 5 years of coverage.

Deferred pension: The pension may be deferred until age 65.

Old-age lump-sum benefit: Paid if the insured reaches the pensionable age with less than 5 years of coverage.

Disability pension: Paid for a permanent or long-term assessed disability resulting in an inability to earn normal income. For blue-collar workers, normal income must be more than the minimum wage; for white-collar workers, income must be equal to the typical earnings of such workers. The insured must have at least 5 years of coverage and must have been covered when the disability began.

The monthly minimum wage is 348,000 kip.

The Social Security Organization assesses the disability.

The pension may be reduced or suspended if the pensioner refuses to undergo recommended medical treatment or rehabilitation.

Caregiver's benefit: Paid if the insured requires the frequent or constant attendance of others to perform daily functions.

Disability lump-sum benefit: Paid if the insured has less than 5 years of coverage and has a permanent or long-term assessed disability resulting in the inability to earn normal income. For blue-collar workers, normal income must be more than the minimum wage; for white-collar workers, income must be equal to the typical earnings of such workers.

The monthly minimum wage is 348,000 kip.

Adaptation benefit: The deceased was covered at the time of death. The benefit is paid to the surviving spouse and children up to age 18 (age 25 if a full-time student, no limit if disabled) for a 12-month period directly after the insured's death.

Other survivor benefits are only paid after the adaptation benefit ceases.

Survivor pension: The deceased had at least 5 years of covered employment. The spouse was married to the deceased at the time of death and must not have remarried. A widow must be at least age 44; a widow younger than age 44 must have dependents younger than age 15 (no limit if disabled) or have an incapacity for work; a widower must have an incapacity for work.

Orphan's pension: The pension is paid to orphans up to age 18 (age 25 if a full-time student, no limit if disabled).

Survivor lump-sum benefit: Paid if the deceased had less than 5 years of covered employment.

Death grant: Paid if the deceased had at least 12 months of coverage in the last 18 months.

Old-Age Benefits

Old-age pension: The pension is calculated according to the insured's total pension points multiplied by the insured's average covered earnings in the last 12 months before retirement multiplied by 1.5%.

Pension points may be earned, credited, and, under certain circumstances, purchased (not yet implemented). For a pension point to be earned, the insured's covered annual earnings must be at least equal to the average earnings of all insured persons in that year.

For a working career that began before the point system was introduced, workers are credited with 0.8 pension points per year for at least 1 year (if they were age 31 when the program was introduced) increasing up to 15 years (if they were aged 45 or older at that time).

Early pension: Pensions are reduced by 0.5% for each month the pension is taken before age 60.

Deferred pension: Pensions are increased by 0.5% for each month the pension is deferred after age 60.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

Old-age lump-sum benefit: A lump sum is paid of 70% of the insured's average covered earnings in the last 12 months multiplied by the number of months of coverage and divided by 12.

Permanent Disability Benefits

Disability pension: The pension is calculated according to the insured's total pension points multiplied by the insured's average covered earnings multiplied by 1.5%.

Pension points may be earned, credited, and, under certain circumstances, purchased (not yet implemented). For a pension point to be earned, the insured's covered annual earnings must be at least equal to the average earnings of all insured persons in that year. Pension points are credited based on the insured's average annual pension points over the insured period before the disability began until the insured reaches the normal pension age.

The disability pension is not reduced if the insured becomes employed.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

Caregiver's benefit: The benefit is based on the number of hours of care needed per month; 50% of the minimum wage is paid for 3 to 6 hours and 100% of the minimum wage is paid for more than 6 hours of care.

The monthly minimum wage is 348,000 kip.

Disability lump-sum benefit: A lump sum is paid based on the value of the disability pension the insured would have received, if eligible.

Survivor Benefits

Adaptation benefit: A monthly benefit of 80% of the deceased's average covered earnings in the 12 months before death is paid for a 12-month period immediately

after the date of death. Other survivor benefits are paid only after the adaptation benefit ceases.

Survivor pension: The spouse receives 60% of the deceased's old-age pension. If the deceased was not of pensionable age, the pension is 60% of the disability pension the deceased would have been entitled to receive at the time of death.

Orphan's pension: Each orphan receives 20% of the deceased's old-age pension. If the deceased was not of pensionable age, the pension is 60% of the disability pension the deceased would have been entitled to receive at the time of death.

The maximum orphan pension is 60% of the deceased's old-age pension or projected disability pension for three or more children.

The maximum total survivor benefit is 80% of the deceased's old-age pension or 100% of the deceased's projected disability pension.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

Survivor lump-sum benefit: A lump sum is paid based on the value of the survivor pension the survivors would have received, if eligible.

Death grant: A lump sum is paid of the insured's average covered earnings in the 6 months before death.

Administrative Organization

Ministry of Labor and Social Welfare supervises the program.

Social Security Organization (<http://www.ssolao.gov.la>) collects contributions and administers the payment of benefits.

Sickness and Maternity

Regulatory Framework

First and current law: 1999 (employees in enterprises), implemented in 2001.

Type of program: Social insurance system.

Coverage

Employees of private-sector and state-owned enterprises with 10 or more employees, and pensioners. (Coverage is currently available only in certain regions of the country.)

Exclusions: Self-employed persons and employees of embassies and international organizations in Laos.

Voluntary coverage for workers in smaller enterprises.

Special system for civil servants, the police, and armed forces personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Sickness benefit: The insured must have at least 3 months of coverage in the last 12 months and no longer be eligible for statutory sick pay (the employer pays for 30 days under the labor law).

The insured must provide a medical certificate issued by the hospital with which he or she is registered.

The benefit may be reduced or suspended if the insured refuses recommended rehabilitation or partial reemployment.

Maternity benefit: The benefit is paid to a female insured person who stops work because of pregnancy, childbirth, or a miscarriage. The benefit is also paid to a male or female insured person who stops work to adopt a child younger than age 1. The insured must have at least 9 months of coverage in the last 12 months.

Birth grant: The grant is paid to a female insured person or the wife of a male insured person. The grant is also paid to a male or female insured person who adopts a child younger than age 1. The insured must have at least 12 months of coverage in the last 18 months.

Medical benefits: The insured must have at least 3 months of coverage in the last 12 months. Benefits are provided up to 3 months after the date of the last payment of contributions or after last receiving the sickness benefit. The benefits may be extended for treatment of life-threatening conditions.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average covered earnings in the 6 months before the incapacity began is paid; for the partial resumption of work, 60% of the difference between the insured's earnings from partial activity and the insured's previous earnings is paid.

The benefit is paid for up to 12 months and may be extended for up to 6 months if the insured is likely to return to work at the end of this period.

Maternity benefit: 100% of the insured's average covered earnings in the 6 months before employment ceases is paid for 3 months.

Birth grant: A lump sum of 60% of the monthly minimum wage is paid.

The monthly minimum wage is 348,000 kip.

Workers' Medical Benefits

Benefits include preventive, curative, and rehabilitative services, including maternity care but excluding treatment resulting from motor vehicle accidents.

Hospitalization is limited to 3 months a year.

Each insured person must register with a hospital and only services provided by that hospital are covered (except in the case of emergencies). The choice of hospital may be changed every 12 months.

There is no cost sharing.

Dependents' Medical Benefits

Benefits include preventive, curative, and rehabilitative services, including maternity care but excluding treatment resulting from motor vehicle accidents.

Hospitalization is limited to 3 months a year.

There is no cost sharing.

Eligible dependents include the spouse and children up to age 18 (age 25 if a full-time student, no limit if disabled).

Administrative Organization

Ministry of Labor and Social Welfare supervises the program.

Social Security Organization (<http://www.ssolao.gov.la>) collects contributions, administers cash benefit payments, and contracts with hospitals to provide medical benefits. The Ministry of Public Health must approve the contracts.

Work Injury

Regulatory Framework

First and current law: 1999 (employees in enterprises), implemented in 2001.

Type of program: Social insurance system (with an employer-liability system for noncovered employees).

Coverage

Employees of private-sector and state-owned enterprises with 10 or more employees, paid trainees, and rescue operations volunteers.

Exclusions: Self-employed persons and employees of embassies and international organizations in Laos.

Special system for civil servants, the police, and armed forces personnel.

Employers must provide similar benefits for noncovered employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 100% of the insured's average covered earnings in the 6 months before the disability began and is paid for up to 6 months; thereafter, 60% for up to 12 months. If the insured is reemployed part time, the benefit is 100% of the difference between the insured's part-time earnings and previous earnings.

The benefit may be reduced if the insured refuses recommended rehabilitation or part-time reemployment.

Permanent Disability Benefits

Permanent disability benefit: The monthly benefit is the percentage of permanent loss of earning capacity multiplied by 67.5% of the insured's average covered earnings in the last 12 months before the disability began.

The Social Security Organization assesses the disability, which is reassessed every 3 years.

The pension may be reduced or suspended if the pensioner refuses recommended medical treatment or rehabilitation.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

Caregiver's benefit: Paid if the insured requires the frequent or constant attendance of others to perform daily functions. The benefit is based on the number of hours of care needed per month; 50% of the minimum wage is paid for 3 to 6 hours and 100% of the minimum wage is paid for more than 6 hours of care.

The monthly minimum wage is 348,000 kip.

An insured person with an assessed degree of permanent disability of less than 25% may opt for a lump sum of 12 times the insured's monthly disability pension.

Workers' Medical Benefits

Benefits include preventive, curative, and rehabilitative services, including the treatment of employment injuries and occupational diseases.

Hospitalization is limited to 3 months a year.

Each insured person must register with a hospital, and only services provided by that hospital are covered (except in the case of emergencies). The choice of hospital may be changed every 12 months.

There is no cost sharing.

Survivor Benefits

Adaptation benefit: A monthly benefit of 80% of the deceased's average covered earnings in the 12 months before death is paid to the surviving spouse and children up to age 18 (age 25 if a full-time student, no limit if disabled) for a 12-month period directly after the date of death. Other survivor benefits are paid only after the adaptation benefit ceases.

Survivor pension: An eligible spouse receives 50% of the insured's average covered earnings in the last 12 months before death.

An eligible spouse was married to the deceased at the time of death and has not remarried. A widow must be at least age 44; a widow younger than age 44 must have dependents younger than age 15 (no limit if disabled) or have an incapacity for work; a widower must have an incapacity for work.

Parent's pension: In the absence of an eligible spouse, dependent parents receive 50% of the deceased's average covered earnings in the last 12 months before death.

Orphan's pension: Each orphan up to age 18 (age 25 if a full-time student, no limit if disabled) receives 15% of the deceased's average covered earnings in the last 12 months before death. In the absence of an eligible surviving spouse or dependent parents, the orphan's pension is increased to 20% per child. The maximum total orphan pension is 60% of the deceased's average covered earnings.

The total benefit for all survivors must not exceed 100% of the permanent disability benefit to which the deceased would have been entitled.

Benefit adjustment: Benefits are adjusted at least once a year according to changes in the average insured earnings of all insured persons.

Death grant: A lump sum of the deceased's average covered earnings in the 6 months before death is paid. The benefit is paid to the relatives who pay for the funeral.

Administrative Organization

Ministry of Labor and Social Welfare supervises the program.

Social Security Organization (<http://www.ssolao.gov.la>) collects contributions and administers the payment of benefits.

Lebanon

Exchange rate: US\$1.00 = 1,500 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1963.

Type of program: Social insurance system. Lump-sum benefits only.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees, all employees who opted in 1965 to continue with coverage under the labor code, citizens of countries without reciprocal agreements, and self-employed persons.

Special system for public-sector employees and teachers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.5% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Paid from age 60 but is compulsory at age 64; at any age with at least 20 years of employment, if a woman marries and leaves employment during the first year of marriage or on death (with at least 6 years of employment).

Reduced benefit: A reduced benefit is paid at any age with 5 to 19 years of employment if the insured leaves employment permanently.

Employment must cease.

Disability benefit: Must have an assessed loss of at least 50% of normal working capacity.

Survivor benefit: The deceased was covered.

Old-Age Benefits

Old-age benefit: A lump sum is paid of the final month of earnings (or 1 month of average monthly earnings during the previous 12 months, if greater) multiplied by the number of years of service up to 20 years plus 1.5 months of earnings per year of service beyond 20 years or up to age 64. (To calculate benefits, the insured is credited with up to 20 years of coverage for service before 1963.)

Reduced benefit: A lump sum of 50% of the old-age benefit is paid with 1 to 5 years of contributions; 65% with between 5 and 10 years; 75% with 10 to 15 years; or 85% with between 15 and 20 years.

Permanent Disability Benefits

Disability benefit: A lump sum of the insured's last month of earnings multiplied by the number of years of service is paid.

The minimum benefit is 20 months of the insured's last month of earnings.

Survivor Benefits

Survivor benefit: A lump sum of the deceased's final month of earnings multiplied by the number of years of service is paid.

The minimum benefit is six months of the deceased's final month of earnings.

Eligible survivors: The widow (or a widower aged 60 or older or disabled) receives 25% of the benefit; the remaining 75% is split equally among the deceased's children (no minimum or maximum age limit). If there are surviving parents (no minimum or maximum age limit), they receive 10%; the remaining 90% is paid to the widow and children (25% and 75%, respectively). If there is no widow(er) and no children, 50% is paid to the parents and 50% to surviving brothers and sisters. If there are no surviving parents, their portion of the benefit is paid to surviving brothers.

Administrative Organization

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers the program through its district offices.

Sickness and Maternity

Regulatory Framework

First and current law: 1963.

Type of program: Social insurance system. Cash and medical benefits.

Note: The program for sickness benefits has not been implemented.

Coverage

Employees in industry and commerce, certain categories of agricultural employees, and teachers.

Public-sector employees, university students, dock workers, and newspaper sellers are covered for medical benefits only.

Exclusions: Temporary agricultural employees and citizens of countries without reciprocal agreements.

Voluntary coverage for the self-employed and for workers previously covered by the mandatory system but without coverage in their present employment.

Source of Funds

Insured person: 2% of earnings.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Self-employed person: 9% of earnings.

The maximum earnings used to calculate contributions are 1,000,000 pounds (1,500,000 pounds for self-employed persons with employees).

Employer: 7% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Government: About 25% of the cost of benefits.

Qualifying Conditions

Cash sickness benefits: No benefits are provided.

Cash maternity benefits: The insured must have at least 3 months of coverage in the last 6 months.

Medical benefits: The insured must be currently covered.

Sickness and Maternity Benefits

Sickness benefit: No benefits are provided.

Maternity benefit: Information is not available.

Funeral grant: 150% of the minimum wage is paid.

The monthly minimum wage is 500,000 pounds.

Workers' Medical Benefits

The insured receives a partial cash refund for the cost of a doctor's treatment (full refund for maternity care); hospitals under contract with and paid directly by the National Social Security Fund provide service benefits. Benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The fund normally reimburses 80% of the cost of a doctor's treatment (90% of the cost of hospital care and 100% of the cost of maternity care and kidney and cholesterol dialysis), according to a schedule in law.

The duration of benefits is 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

Dependents' Medical Benefits

The insured receives a partial cash refund for the cost of a doctor's treatment for a dependent (full refund for maternity care); hospitals under contract with and paid directly by the National Social Security Fund provide service benefits.

Benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The fund normally reimburses 80% of the cost of a doctor's treatment (90% of the cost of hospital care and 100% of the cost of maternity care and kidney and cholesterol dialysis), according to a schedule in law.

The duration of benefits is 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

Administrative Organization

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers the program through its district offices.

Work Injury

Regulatory Framework

First and current law: 1943.

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

Coverage

All wage earners covered by an employment contract.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Earnings used to calculate contributions are subject to a ceiling.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the covered worker's daily wage is paid from the day after the accident until full recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit: If assessed with a disability of more than 50%, the benefit is 33.3% of monthly earnings; if assessed with a disability of 30% to 50%, the benefit is 50% of the full permanent disability benefit; if assessed

with a disability of less than 30%, a lump sum is paid of 3 years of earnings.

Partial disability: A percentage of the full benefit (33% of monthly earnings) is paid according to the assessed loss of earning capacity.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, a set amount is paid according to a schedule in law.

Workers' Medical Benefits

Hospitals under contract with and paid directly by the National Social Security Fund provide medical services. Medical benefits include general and specialist care, hospitalization, medicine, laboratory services, and appliances.

There is no cost sharing for doctors' services.

Survivor Benefits

Survivor pension: A lump sum of up to 500 days of the deceased's pay is paid. To calculate benefits, the deceased's pay includes only 25% of the amount above the minimum wage and 12.5% of the amount above twice the minimum wage.

The monthly minimum wage is 500,000 pounds.

Eligible survivors are the widow, an aged or disabled widower, children younger than age 16 (age 25 if a student or disabled), aged or disabled parents, and dependent brothers and sisters.

Funeral grant: 150% of the minimum wage is paid.

The monthly minimum wage is 500,000 pounds.

Administrative Organization

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers benefits.

Family Allowances

Regulatory Framework

First law: 1943.

Current law: 1963.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with a non-working wife or with children.

Coverage extends to up to five children.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 18 (age 25 if a full-time student or an unmarried, unemployed daughter; no limit if disabled). The wife must not be gainfully employed.

Family Allowance Benefits

Family allowances: The maximum monthly allowance is 75% of the minimum wage, including a lump sum of 60,000 pounds paid to the wife and 33,000 pounds paid for each child.

The monthly minimum wage is 500,000 pounds.

Administrative Organization

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers allowances.

Malaysia

Exchange rate: US\$1.00 = 3.24 ringgits.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951 (provident fund).

Current laws: 1969 (social security) and 1991 (provident fund).

Type of program: Provident fund and social insurance system.

Note: Employees Provident Fund operates two types of mandatory individual accounts: Account 1 finances old-age, disability, and survivor benefits and the purchase of approved investments; Account 2 finances old-age, disability, and survivor benefits, the purchase of a house, education costs, and designated critical illnesses.

Coverage

Provident fund: Private-sector employees and nonpensionable public-sector employees.

Voluntary coverage for household workers, self-employed persons, foreign workers, and pensionable public-sector employees.

Exclusions: Nomadic aborigines and prisoners or other persons in rehabilitation centers or psychiatric hospitals.

Special system for public-sector employees.

Social insurance: Compulsory coverage for employees up to age 55 earning up to 3,000 ringgits a month. Previously registered employees who earn more than 3,000 ringgits must continue to contribute.

Voluntary coverage for employees earning more than 3,000 ringgits a month when first employed, on agreement between the employer and the employee.

Exclusions: Household workers, self-employed persons, and foreign workers.

Special system for public-sector employees.

Source of Funds

Insured person

Provident fund: 11% of monthly earnings for members up to age 54; 5.5% of monthly earnings for members aged 55 to 75. (70% and 30% of monthly contributions are placed in Accounts 1 and 2, respectively.)

The minimum monthly earnings used to calculate contributions are 10 ringgits.

There are no maximum earnings used to calculate contributions.

Insured persons and their spouses and children can make voluntary additional contributions.

Social insurance: 0.5% of monthly wage class earnings, according to 24 wage classes.

There are no minimum monthly earnings used to calculate contributions (for the lowest wage class of under 30 ringgits, the contribution is based on 20 ringgits).

The maximum monthly earnings used to calculate contributions are 3,000 ringgits.

Social insurance contributions are tax deductible.

Self-employed person

Provident fund: 50 to 5,000 ringgits a month.

Social insurance: Not applicable.

Employer

Provident fund: 12% of monthly earnings for members up to age 54; 6% of monthly earnings for members aged 55 to 75. (70% and 30% of monthly contributions are placed in Accounts 1 and 2, respectively.)

Employers can make additional voluntary contributions.

Social insurance: 0.5% of monthly payroll, according to 24 wage classes.

There are no minimum monthly earnings used to calculate contributions (for the lowest wage class of under 30 ringgits, the contribution is based on 20 ringgits).

The maximum monthly earnings used to calculate contributions are 3,000 ringgits.

Government

Provident fund: For self-employed persons only, 5% of contributions up to 60 ringgits a year.

Social insurance: None.

Qualifying Conditions

Provident fund

Old-age benefit: Contributions are allocated to two separate accounts, and withdrawals can be made under specified conditions:

Account 1: All funds can be withdrawn at age 55 (at any age if a member permanently emigrates from Malaysia).

Drawdown payment: Funds can be drawn down before age 55 for investment in unit trusts through external fund management institutions approved by the Ministry of Finance. The minimum permitted withdrawal is 1,000 ringgits.

Account 2: All funds can be withdrawn at age 55 (at any age if a member permanently emigrates from Malaysia).

Drawdown payment: Funds can be drawn down before age 55 to purchase a house, to pay for education for the member or his or her children, and to pay for the treatment of 36 critical illnesses designated by the Employees Provident Fund Board.

The fund member is not required to retire at age 55. If the fund member withdraws all of his or her funds (Accounts 1 and 2) at age 55, he or she can choose to rejoin and contribute to the Employees Provident Fund if still employed or if new employment is found. Fund members who do not withdraw funds at age 55 and who are still employed must continue to make contributions.

Incapacitation benefit: Must be assessed by a medical doctor as mentally or physically unable to work. Fund members may be referred to an Employees Provident Fund panel clinic to confirm the disability assessed by the medical doctor.

Additional benefit: A lump sum is paid up to age 55.

Survivor benefit: The benefit is paid to the named beneficiary (non-Muslims) or administrator (Muslims). In the absence of a named beneficiary, the benefit is paid (in order of priority) to the administrator (Muslims), spouse, children, parents, and siblings.

Additional benefit: A lump sum is paid on the death of a fund member (up to age 55) to the dependent spouse (if married) or parents (if single) for the cost of the funeral.

Provident fund benefits are paid in addition to social insurance benefits.

All provident fund benefits are payable abroad.

Social insurance

Disability pension: Must have at least 24 months of contributions in the last 40 months; or must have contributions in at least 66.7% of the months since first becoming insured, with a total of at least 24 months of contributions.

Reduced disability pension: A reduced pension is paid if contributions were paid for at least 33.3% of the months since first becoming insured, with a total of at least 24 months of contributions.

The degree of disability is assessed by the medical board appointed by the Social Security Organization in consultation with the Ministry of Health.

The minimum monthly disability pension is 250 ringgits.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions, as assessed by the Social Security Organization's medical board.

Invalidity grant: Paid if the insured is not eligible for a disability pension but has at least 12 months of contributions and has been assessed as disabled by the Social Security Organisation's medical board.

Survivor pension: The deceased had at least 24 months of contributions in the last 40 months prior to death; or contributions in at least 66.7% of the months since first becoming insured, with at least 24 months of contributions.

Reduced survivor pension: A reduced pension is paid if the deceased paid contributions for at least 33% of the months since first becoming insured, with a total of at least 24 months of contributions.

Eligible survivors include a widow (the widower if he was the insured's dependent) and unmarried children younger than age 21 (or until the completion of a first university degree, no limit if disabled).

The spouse's pension ceases on remarriage.

Other eligible survivors (in the absence of the above): Paid to the parents (grandparents if the parents are deceased) and to unmarried dependent brothers and sisters younger than age 21.

The minimum monthly survivor pension is 250 ringgits.

Funeral grant: The deceased received or was entitled to receive a disability pension. The grant is paid to the insured's dependents or next of kin.

Old-Age Benefits

Provident fund

Accounts 1 and 2: Members can withdraw total or partial savings through a lump-sum withdrawal (employee and employer contributions plus compound interest minus drawdown payments); a monthly pension of at least 250 ringgits for a period of not less than one year; a withdrawal at any time of at least 2,000 ringgits a month; or a combination of the last two options.

If funds remain in the accounts after age 55, members continue to earn compound interest until age 75.

Drawdown payment (Account 1): Members with at least 55,000 ringgits in Account 1 may draw down up to 20% of the account balance over 50,000 ringgits for investment in unit trusts through external fund management institutions approved by the Ministry of Finance. The minimum permitted withdrawal is 1,000 ringgits.

Drawdown payment (Account 2): Funds can be drawn down before age 55 to pay for a house, a house loan, education for the member or his or her children, and the treatment of designated critical illnesses. A list of 36 critical illnesses is provided by the Employees Provident Fund Board.

Permanent Disability Benefits

Incapacitation benefit (provident fund): A lump sum of total employee and employer contributions (Accounts 1 and 2) plus compound interest minus drawdown payments is paid.

The interest rate is set annually by the government on the recommendation of the Employees Provident Fund Board.

Additional benefit (provident fund): A lump sum of 5,000 ringgits is paid.

Disability pension (social insurance): The pension is 50% to 65% of the insured's average monthly earnings in the 24 months before the disability began, depending on the number of contributions paid.

The maximum pension is 65% of the insured's average monthly earnings in the 24 months before the disability began.

The maximum monthly earnings used to calculate benefits are 2,950 ringgits.

Reduced disability pension: The pension is 50% of the insured's average monthly earnings in the 24 months before the disability began.

The minimum monthly pension is 250 ringgits.

Constant-attendance supplement: 40% of the insured's pension (up to 500 ringgits a month).

Invalidity grant (social insurance): A lump sum of total employer and employee contributions plus interest is paid.

The minimum annual interest rate is 4%.

Benefit adjustment: Social insurance benefits are adjusted according to changes in the cost of living and the financial health of the fund.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions (Accounts 1 and 2) plus compound interest minus drawdown payments is paid.

The interest rate is set annually by the government on the recommendation of the Employees Provident Fund Board. The interest paid by the Board in 2009 was 5.65%.

Additional benefit (provident fund): A lump sum of 2,500 ringgits is paid.

Survivor pension (social insurance): If the deceased was a disability pensioner, 100% of the disability pension is paid; if the deceased was employed, 50% to 65% of the insured's average monthly earnings in the 24 months before death is paid, depending on the number of contributions.

The survivor pension is split as follows: 60% of the benefit is paid to the eligible widow(er) and 40% to eligible children.

In the absence of the above, 40% of the benefit is paid to parents or grandparents and 30% to eligible siblings.

Reduced survivor pension: The pension is 50% of the deceased's average monthly earnings in the 24 months before death.

The minimum monthly survivor pension is 250 ringgits.

Funeral grant (social insurance): Up to 1,500 ringgits is paid to the insured's dependants or next of kin.

Benefit adjustment: Social insurance benefits are adjusted according to changes in the cost of living and the financial health of the fund.

Administrative Organization

Provident fund: Ministry of Finance (<http://www.treasury.gov.my>) provides general supervision for the program.

Employees Provident Fund (<http://www.kwsp.gov.my>), managed by a tripartite governing board, administers contributions and benefits and is responsible for investing members' funds.

Social insurance: Ministry of Human Resources (<http://www.mohr.gov.my>) provides general supervision.

Social Security Organization (Perkeso) (<http://www.perkeso.gov.my>), managed by a tripartite governing board, administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1951 (provident fund).

Current law: 1991 (provident fund).

Type of program: Provident fund system. Medical benefits only.

Coverage

Cash sickness and maternity benefits: No coverage is provided.

Medical benefits: Private-sector employees and nonpensionable public-sector employees.

Voluntary coverage for household workers, self-employed persons, foreign workers, and pensionable public-sector employees.

Exclusions: Nomadic aborigines and prisoners or persons in rehabilitation centers or psychiatric hospitals.

Special system for public-sector employees.

Source of Funds

Insured person: See source of funds (provident fund) under Old Age, Disability, and Survivors.

Self-employed person: See source of funds (provident fund) under Old Age, Disability, and Survivors.

Employer: See source of funds (provident fund) under Old Age, Disability, and Survivors.

Government: See source of funds (provident fund) under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness and maternity benefits: No cash benefits are provided.

Medical benefits: Covered by the provident fund.

Sickness and Maternity Benefits

Sickness benefit: No benefits are provided

Maternity benefit: No benefits are provided.

Workers' Medical Benefits

Fund members can withdraw savings from Account 2 to pay for medical treatment for a critical illness, if the employer does not provide full coverage for such treatment. The Employees Provident Fund Board provides a list of 36 designated critical illnesses.

Dependents' Medical Benefits

Fund members can withdraw savings from Account 2 to pay for medical treatment for the following dependents: spouse, children, parents, parents-in-law, and siblings. The covered critical illnesses are the same as for the fund member.

Administrative Organization

Ministry of Finance (<http://www.treasury.gov.my>) provides general supervision for the program.

Employees Provident Fund (<http://www.kwsp.gov.my>), managed by a tripartite governing board, administers contributions and benefits and is responsible for investing members' funds.

Work Injury

Regulatory Framework

First law: 1929.

Current law: 1969 (social security).

Type of program: Social insurance system.

Coverage

Compulsory coverage of employees earning up to 3,000 ringgits a month. Previously registered employees earning more than 3,000 ringgits must continue to contribute.

Voluntary coverage for employees earning more than 3,000 ringgits a month, on agreement between the employer and the employee.

Exclusions: Household workers, members of the armed forces, government servants, persons in institutions, prisoners, spouses of business owners, and self-employed persons.

Special systems for public-sector employees and foreign workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.25% of monthly payroll, according to 24 wage classes.

There are no minimum monthly earnings used to calculate contributions (for the lowest wage class of under 30 ringgits, the contribution is based on 20 ringgits).

The maximum monthly earnings used to calculate contributions are 3,000 ringgits.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 80% of the insured's average daily wage in the 6 months before the disability began. The insured must be certified by a medical doctor to be unfit for work for at least 4 days. The benefit is paid for the period the employee is on medical leave.

The minimum daily benefit is 10 ringgits.

The maximum daily benefit is 78.70 ringgits.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, the pension is 90% of the insured's average daily wage in the 6 months before the disability began.

The minimum daily benefit is 10 ringgits.

The maximum daily benefit is 88.50 ringgits.

Constant-attendance supplement (total permanent disability): 40% of the insured's pension (up to 500 ringgits a month) is paid if the insured requires the constant attendance of others to perform daily functions, as assessed by the Social Security Organization's medical board.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

The minimum daily benefit for a permanent partial disability is 10 ringgits.

If the disability is assessed as less than 20%, the insured can request the benefit as a lump sum. If the disability is at least 20%, the insured is paid monthly payments or pension, and may request up to 20% of the benefit as a lump sum.

The medical board appointed by the Social Security Organization, in consultation with the Ministry of Health, assesses the degree of disability.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and the financial health of the fund.

Workers' Medical Benefits

Benefits include necessary medical treatment, hospitalization, medicine, artificial limbs and other prosthetic appliances, and physical and vocational rehabilitation.

Care is provided in government hospitals and by physicians under contract with the Social Security Organization.

Survivor Benefits

Survivor pension: The full daily benefit is 90% of the insured's average daily wage in the 6 months before death and is split as follows: 60% of the full daily benefit is paid to the widow (the widower if previously the insured's dependent) and 40% to unmarried children (60% to full orphans) younger than age 21 (until the completion of a first university degree, no limit if disabled).

The spouse's pension ceases on remarriage.

Other eligible survivors (in the absence of the above):

40% of the full daily benefit is paid to parents (grandparents if the parents are deceased) and 30% to unmarried dependent brothers and sisters younger than age 21.

The minimum daily survivor benefit is 10 ringgits.

The maximum daily survivor benefit is 88.50 ringgits.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and the financial health of the fund.

Funeral grant: Up to 1,500 ringgits is paid to the person who paid for the funeral.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and the financial health of the fund.

Administrative Organization

Ministry of Human Resources (<http://www.mohr.gov.my>) provides general supervision.

Social Security Organization (Perkeso) (<http://www.perkeso.gov.my>), managed by a tripartite governing board, administers contributions and benefits and contracts with health service providers for the provision of medical services.

Marshall Islands

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Gainfully employed persons, including self-employed persons.

Exclusions: Certain casual workers.

Source of Funds

Insured person: 7% of earnings.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Self-employed person: 14% of 75% of gross income.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Employer: 7% of payroll; small business employers contribute 14% of twice the salary of the highest-paid employee.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with one quarter of coverage for each year after June 30, 1968 (or since age 21, if later).

A minimum pension is paid with at least 12 quarters of coverage.

Early pension: Age 55 with at least 80 quarters of coverage.

Deferred pension: The pension may be deferred.

Disability pension: Must have an incapacity for usual work. Must have one quarter of coverage for each year after June 30, 1968 (or since age 21, if later), with at least 12 quarters of coverage including at least 6 quarters of coverage in the last 40 quarters before the disability began.

Survivor pension: The deceased had one quarter of coverage for each year after June 30, 1968 (or since age 21, if later), or at least 6 quarters of coverage in the 40 quarters before death.

Eligible survivors are a widow(er) of any age and orphans younger than age 18 (age 22 if a full-time student, no limit if disabled before age 22).

Income test: The pension is reduced by US\$1 for each US\$3 of earnings above US\$1,500 a quarter for pensioners who are younger than age 62.

Benefits are normally payable abroad to noncitizens for 6 months only; may be paid for longer under a reciprocal agreement.

Lump-sum survivor benefit: Paid when all eligible survivors no longer qualify for survivor benefits as a result of death, remarriage, or age.

Old-Age Benefits

Old-age pension: The pension is 2% of indexed covered earnings plus 14.5% of the first US\$11,000 of cumulative covered earnings plus 0.7% of cumulative covered earnings from US\$11,000 to US\$44,000.

The minimum old-age pension is US\$128.99 a month.

Early pension: The pension is reduced by 0.5% for each month the pension is taken before age 60.

Deferred pension: The pension is increased by 0.5% for each month the pension is deferred after age 60.

Permanent Disability Benefits

Disability pension: The pension is 2% of indexed covered earnings plus 14.5% of the first US\$11,000 of cumulative covered earnings plus 0.7% of cumulative covered earnings greater than US\$11,000 up to US\$44,000.

The minimum disability pension is US\$128.99 a month.

Survivor Benefits

Survivor pension: The widow(er) receives 100% of the deceased's pension.

Orphan's pension: Each eligible orphan receives 25% of the deceased's pension.

The minimum survivor pension is US\$128.99 a month.

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

Lump-sum survivor benefit: A lump sum is paid of 4% of cumulative covered earnings minus the sum of all survivor benefits already paid.

Administrative Organization

Marshall Islands Social Security Administration (<http://www.rmimissa.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1991 (health fund).

Current law: 2002 (health fund administration).

Type of program: Social insurance program. Medical benefits only.

Coverage

Gainfully employed persons, including self-employed persons.

Exclusions: Certain casual workers.

Source of Funds

Insured person: 3.5% of earnings.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Self-employed person: 10% of 75% of gross income.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Employer: 3.5% of payroll; small business employers contribute 10% of twice the salary of the highest-paid employee.

The maximum earnings used to calculate contributions are US\$5,000 a quarter.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness and maternity benefits: No cash benefits are provided.

Medical benefits: An insured employee or insured citizen.

Sickness and Maternity Benefits

Sickness benefits: No cash benefits are provided.

Maternity benefits: No cash benefits are provided.

Workers' Medical Benefits

General medical services are delivered through a public hospital and a private clinic in Majuro and through a public hospital in Ebeye.

Dependents' Medical Benefits

No information is available.

Administrative Organization

Ministry of Health Services administers the Social Security Health Fund.

Marshall Islands Social Security Administration (<http://www.rmimissa.org>) is responsible for the collection of contributions for the Social Security Health Fund.

Micronesia

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 1982 (social security), implemented in 1983.

Type of program: Social insurance system.

Coverage

Gainfully employed persons, including certain self-employed persons.

Exclusions: Casual employees who work less than 1 week in any calendar month, certain self-employed persons, and family labor.

Special systems (individual retirement plans) for some government employees.

Source of Funds

Insured person: 7% of earnings (October 2010).

The minimum earnings used to calculate contributions are US\$300 a quarter.

The maximum earnings used to calculate contributions are US\$6,000 a quarter.

Self-employed person: 5% of business annual gross revenue for the previous calendar year.

The maximum earnings used to calculate contributions are US\$6,000 a quarter.

Employer: 7% of twice the salary of the highest-paid employee per quarter (October 2010).

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (earnings-tested): Age 60 with 1 quarter of coverage for each year after June 1968 (or since age 21, if later) up to age 60 and a total of at least 50 quarters and US\$2,500 in contributions.

As of 2011, the full old-age pension is paid at age 65. A reduced pension is paid to persons aged 60 to 64 who meet the qualifying conditions for an old-age pension. They may continue to work.

Earnings test: The old-age pension is reduced by US\$1 for each US\$2 of earnings exceeding US\$300 a quarter, if the pensioner is reemployed.

The pension is payable abroad to citizens of Palau, the Marshall Islands, and the United States, under reciprocal agreement. For citizens of other nations who are fully insured and older than age 60, a lump sum of the total value of contributions is paid over a six-month period.

Old-age lump-sum benefit: Paid to insured citizens of Micronesia who do not qualify for the old-age pension at retirement age.

The lump-sum benefit is payable abroad to citizens of Palau, the Marshall Islands, and the United States under reciprocal agreement.

Disability pension: Must have an assessed incapacity for substantial gainful activity due to a disability that will last for at least one year or result in death. Must have at least 1 quarter of coverage for each year after June 1968 (or since age 21, if later) and a total of at least 45 quarters of coverage (including 20 in the last 25 quarters) and US\$1,500 in contributions.

Eligibility for the disability pension may cease if the insured's condition improves.

Micronesia's Social Security Administration's certified disability examiners conduct periodic examinations to assess the degree of disability.

Dependent disabled child benefit: Paid for the death of an insured person eligible for a disability pension to a dependent child disabled before age 22. The benefit may continue as long as the disability exists.

Disability benefits are payable abroad to citizens of Palau, the Marshall Islands, and the United States, under reciprocal agreement. For citizens of other nations who are fully insured and older than age 60, a lump sum of the total value of contributions is paid over a six-month period.

Survivor pension (earnings-tested): The deceased had 1 quarter of coverage for each year after June 1968 (or since age 21, if later) and a total of at least 50 quarters of coverage and US\$2,500 in contributions.

Eligible survivors are the insured's spouse and dependent, unmarried children younger than age 18 (age 22 if a student, no limit if the child was disabled before age 22).

The spouse's pension ceases on remarriage.

Earnings test: The survivor's pension is reduced by US\$1 for each US\$2 of earnings exceeding US\$300 a quarter.

The pension is payable abroad to citizens of Palau, the Marshall Islands, and the United States, under reciprocal agreement. For citizens of other nations (if the deceased was fully insured and older than age 60), a lump sum of the total value of contributions is paid over a six-month period.

Survivor lump-sum benefit: If the survivor pension is less than 4% of the deceased's cumulative covered earnings, a lump sum is paid to eligible survivors.

The lump-sum survivor benefit is payable abroad to citizens of Palau and the Marshall Islands under reciprocal agreement.

Old-Age Benefits

Old-age pension (earnings-tested): The monthly pension is 16.5% of the first US\$10,000 of cumulative covered earnings plus 3% of the next US\$30,000 plus 2% of the next US\$262,500 plus 1% of cumulative earnings exceeding US\$302,500.

The minimum monthly old-age pension is US\$75.

Early pension: As of 2011, 50% of the old-age pension is paid.

Benefit adjustment: Benefits are adjusted according to changes in the earnings test.

Old-age lump-sum benefit: 4% of the insured's cumulative covered earnings are paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 16.5% of the first US\$10,000 of cumulative covered earnings plus 3% of the next US\$30,000 plus 2% of the next US\$262,500 plus 1% of cumulative earnings exceeding US\$302,500.

The minimum monthly disability pension is US\$75.

Dependent disabled child benefit: The benefit is 15% of the monthly disability pension that would have been paid to the deceased.

Survivor Benefits

Survivor pension (earnings-tested): 60% of the deceased's pension is paid to a widow(er), regardless of age.

Orphan's pension (earnings-tested): 15% of the deceased's pension is paid for each eligible child.

The maximum combined half orphan's pension is 40% of the deceased's pension (if there are three or more children and if a survivor pension is paid to the spouse).

The maximum combined full orphan's pension is 100% of the deceased's pension (if there are seven or more children).

The minimum monthly survivor pension is US\$75.

The maximum survivor pension is 100% of the old-age pension the deceased would have been entitled to receive.

Benefit adjustment: Benefits are adjusted according to changes in the earnings test.

Survivor lump-sum benefit: 4% of the deceased's total cumulative covered earnings is paid (reduced by the amount of any benefits paid to the insured and his or her eligible dependents).

Administrative Organization

Federated States of Micronesia Social Security Administration (<http://www.fm/fsmss>) administers the program.

Nepal

Exchange rate: US\$1.00 = 74.05 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1962 (provident fund); and 1994 (old-age allowance), with 1995, 1996 (widow's allowance and disability pension), and 2002 (eliminating drawdown payment) amendments.

Type of program: Provident fund and social assistance system.

Note: Additional cash benefits are provided to Nepalese citizens based on ethnicity and geographic location.

Coverage

Provident fund: Compulsory coverage for government employees.

Voluntary coverage for any organization with 10 or more employees.

Exclusions: Self-employed persons, temporary workers, part-time workers, and household workers.

Social assistance: Nepalese citizens.

Source of Funds

Provident fund

Insured person: 10% of monthly earnings.

Self-employed person: Not applicable.

Employer: 10% of monthly payroll. (Employers may make additional voluntary contributions for employees.)

Government: None.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age benefit (provident fund): Age 58 or upon termination of employment.

The benefit may be deferred until age 60.

Additional benefit scheme: Paid at retirement age for certain groups of persons.

Loan scheme: Loans are provided from the fund member's account to help finance the cost of housing, education, and other needs. The qualifying conditions vary according to the nature of the loan.

Old-age allowance (social assistance): Age 70 or older (age 60 or older for Dalits and residents of Karnali Zone).

Personal accident insurance (provident fund): Paid in the event of the partial or permanent disability or the accidental death of the fund member.

Disability pension (social assistance): Age 16 or older and assessed as blind or having lost the use of feet or hands.

Survivor benefit (provident fund): Paid for the death of a fund member.

Funeral grant (provident fund): Paid for the death of a fund member.

Survivor allowance (social assistance): Paid to Nepalese widows aged 60 or older who satisfy a means test (no personal income, no family support, and no survivor pension as a widow).

Old-Age Benefits

Old-age benefit (provident fund): A lump sum of employer and employee contributions plus 8% interest a year is paid.

Additional benefit scheme: A lump sum based on the value of the old-age lump-sum benefit multiplied by 0.33% multiplied by the number of years of contributions is paid, up to 100,000 rupees.

Government employees also receive a monthly pension, up to 100% of basic earnings.

Loan scheme: The maximum amount that may be borrowed and the maximum borrowing period vary according to the nature of the loan.

Interest rate adjustment: The Board of Directors of the Provident Fund sets the interest rate based on the fund's annual income.

Old-age allowance (social assistance): 500 rupees a month is paid; 1,000 rupees is paid to members of the Rautes ethnic group.

Permanent Disability Benefits

Personal accident insurance (provident fund): A lump sum of 65,000 rupees is paid for a total disability.

Partial disability: A lump sum ranging from 10,000 rupees to 25,000 rupees is paid according to the assessed degree of disability.

Disability pension (social assistance): 500 rupees a month is paid.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of 75,000 rupees is paid to a named survivor or heir. In the case of more than one named survivor, the amount is split equally.

The surviving spouse of a deceased government employee also receives a pension of up to 100% of basic earnings for up to 7 years.

Funeral grant (provident fund): A lump sum of 10,000 rupees is paid.

Personal accident insurance (provident fund): A lump sum of 75,000 rupees is paid.

Survivor allowance (social assistance): 500 rupees a month is paid.

Administrative Organization

Provident fund: Employees' Provident Fund (<http://www.epfnepal.com>), an autonomous body under the general supervision of the Ministry of Finance (<http://www.mof.gov.np>) and managed by a board of directors, administers the program.

Social assistance: Ministry of Local Development (<http://mld.gov.np>) administers the program.

Benefits are administered at the local level by Village Development Committees.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

The 1974 Bonus Act requires private-sector enterprises to provide basic medical benefits to employees and their dependents.

The 1992 Labor Act requires employers to pay 100% of wages for maternity leave of up to 52 days before or after each childbirth for up to two births. It also requires employers to pay 50% of wages for sick leave for up to 15 days a year.

The 1992 Civil Servant Act provides maternity leave to employed women for up to 60 days before or after childbirth, for up to two births.

For government employees, annual medical expenses may be reimbursed up to the equivalent of 12 to 21 months of salary.

Free medical treatment is provided to people aged 75 or older in government hospitals.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 1992 (work injury).

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

Coverage

Employees of establishments with 10 or more workers.

Exclusions: Self-employed persons and household workers.

Special system for miners.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provides benefits directly or pays insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 50% of earnings; 100% of earnings if hospitalized. The benefit is paid from the first day of incapacity for up to a year.

An authorized doctor assesses the degree of disability, according to a schedule in law.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of 5 years of earnings is paid for a total disability (100%).

Partial disability: A percentage of the total disability lump sum is paid according to the assessed degree of disability.

An authorized doctor assesses the degree of disability, according to a schedule in law.

Workers' Medical Benefits

The total cost of necessary treatment is paid.

Survivor Benefits

Survivor benefit: A dependent survivor receives a lump sum of 3 years of the deceased's earnings.

Administrative Organization

Labor and Employment Promotion Department enforces the law.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 1992 Labor Act requires employers to pay lump-sum severance benefits to laid-off employees of 1 month of wages for each year of service in all establishments employing 10 or more workers.

The 1993 Labor Rules require employers in establishments with 10 or more workers to pay a cash benefit to workers with at least 3 years of employment when they retire or resign, as follows: 50% of monthly wages for each of the first 7 years of service, 66% of monthly wages for each year from 8 to 15 years, and 100% of monthly wages for each year of service exceeding 15 years.

The employee may choose between a cash benefit and a lump sum.

New Zealand

Exchange rate: US\$1.00 =
1.44 New Zealand dollars (NZ\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1898 (old-age pension), 1911 (widow's pension), 1924 (blind person's pension), and 1936 (disability pension).

Current laws: 1964 (social security), implemented in 1965, and 2001 (New Zealand superannuation).

Type of program: Universal and social assistance system.
Note: All net benefits reflect the primary tax rate applied.

Coverage

All persons residing in New Zealand.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Old-age pension (New Zealand superannuation): Age 65 with at least 10 years of residence in New Zealand since age 20, including at least 5 years as of age 50, and must be a resident on date of application. There is no income or asset test (except for a married pensioner with an unqualified spouse).

The pension is payable abroad for up to 26 weeks if the beneficiary is not abroad for more than 30 weeks; the amount of time abroad may be extended and the benefit paid at a rate according to the length of residence in New Zealand.

Assistance benefits (old-age): Other assistance benefits may be paid to old-age pensioners (some needs-tested).

Disability pension (invalid's benefit): Assessed with a permanent and severe loss of working capacity or total blindness and has resided in New Zealand for at least 2 years. The benefit is income-tested (the personal earnings of totally blind persons are exempt). The beneficiary must be a citizen or permanent resident of New Zealand and be age 16 or older.

The disability benefit may be paid abroad temporarily, depending on individual circumstances.

Assistance benefits (disability): Other assistance benefits may be paid to disability pensioners (some needs-tested).

Survivor pension (widow's benefit, orphan's benefit, unsupported child's benefit): Paid to a widow or caregiver of an orphan or an unsupported child. The widow, caregiver, orphan, or unsupported child must reside in New Zealand (the widow for at least 2 years). The widow's and caregiver's benefits are income-tested. For orphan and unsupported child benefits, there is an income test on the child's nonpersonal income (such as money from trusts).

The survivor pension may be paid abroad temporarily, depending on individual circumstances.

Domestic purposes benefit: Paid to single women living alone or single parents with dependent children.

Funeral grant: Paid as a lump sum to assist with funeral expenses. There is an income and asset test based on the deceased's circumstances before death.

Assistance benefits (survivors): Other assistance benefits may be paid to survivors (some needs-tested).

Old-Age Benefits

Old-age pension (New Zealand superannuation): NZ\$318.12 (net) a week is paid for a single person living alone, NZ\$293.65 (net) if sharing accommodation, or NZ\$489.42 (net) for a married, civil-union, or de facto couple living together where both partners qualify for the pension.

The pension may be reduced if the beneficiary is receiving a benefit or pension from an overseas government.

A pensioner with a spouse or partner who is ineligible for the pension may receive half the married rate (NZ\$244.71 (net) a week) with no income test (the ineligible partner receives no payment). If the pensioner chooses to include the ineligible partner in the calculation of the pension, up to NZ\$465.48 (net) is paid a week, subject to an income test (benefits are reduced according to a decreasing scale for joint income above NZ\$4,160 (gross) a year).

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous year, with a further adjustment based on the net average ordinary time weekly earnings rate if required. Net average ordinary time weekly earnings are determined by the quarterly employment survey published by Statistics New Zealand.

Assistance benefits: An accommodation supplement, a disability allowance, a special needs grant, and other benefits may be paid.

Permanent Disability Benefits

Disability pension (invalid's benefit): Up to NZ\$196.35 (net) a week is paid for a single person aged 16 or 17; NZ\$242.63 (net) for a single person aged 18 or older;

New Zealand

NZ\$202.20 (net) for each member of a married, civil-union, or de facto couple, with or without children; NZ\$318.75 (net) for a single person with children.

Income test: The benefit is reduced by NZ\$0.30 for each dollar of gross earned income exceeding NZ\$4,160 a year and by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$9,360. The personal earnings of totally blind persons are exempt.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Assistance benefits: An accommodation supplement, a family tax credit, an advance payment of benefit, a training incentive allowance, transition-to-work assistance, a disability allowance, a temporary additional benefit, a special needs grant, and other benefits may be paid.

Survivor Benefits

Survivor pension

Widow's benefit: Up to NZ\$202.20 (net) a week is paid for a single woman without children whose spouse or partner has died; NZ\$278.04 (net) for a single parent with dependent children.

Orphan's benefit: Up to NZ\$188.88 (net) a week is paid, according to age, for each orphan younger than age 18 (not taxable). The benefit is not income-tested, except for the child's nonpersonal income (such as money from trusts).

Unsupported child's benefit: Up to NZ\$188.88 (net) a week is paid, according to age, for each unsupported child younger than age 18 (not taxable). The benefit is not income-tested, except for the child's nonpersonal income (such as money from trusts).

Domestic purposes benefit: NZ\$202.20 (net) a week is paid for a single woman with no dependent children; NZ\$278.04 (net) for a single parent with dependent children.

Funeral grant: Up to NZ\$1,855.75 is paid to the surviving spouse, partner, or dependent child for funeral costs (not taxable but income- and asset-tested).

Income test: The benefit is reduced by NZ\$0.30 for each dollar of gross earned income exceeding NZ\$4,160 a year and by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$9,360.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Assistance benefits: An accommodation supplement, an advance payment of benefit, a training incentive allowance, transition-to-work assistance, a disability allowance, a special needs grant, and other benefits may be paid.

Administrative Organization

Ministry of Social Development (<http://www.msd.govt.nz>) administers pensions and benefits through its local offices.

Sickness and Maternity

Regulatory Framework

First law: 1938.

Current laws: 1964 (social security), implemented in 1965; and 1987 (parental leave and employment protection).

Type of program: Universal and social assistance system.

Coverage

Cash sickness benefits: Persons temporarily incapacitated for full-time work.

Cash maternity benefits: Single women.

Paid parental leave: All female employees or adoptive parents residing in New Zealand, according to employment and self-employment history. Partial or full entitlement is transferable to a qualifying spouse or partner.

Medical benefits: All persons residing in New Zealand.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Cash sickness and maternity benefits: Aged 18 or older; or aged 16 or 17 if married or in a civil union with a dependent child or pregnant, or if undergoing treatment in an approved rehabilitation program. Must reside in New Zealand with at least 2 years of continuous residence. Benefits are income-tested.

For persons with less than 2 years of residence in New Zealand, an income- and asset-tested benefit is possible in cases of hardship.

Paid parental leave: The recipient must have been employed by the same employer for at least 6 months before the expected date of childbirth or the adoption of a child younger than age 5 and have worked at least 10 hours a week, including at least 1 hour a week or 40 hours a month. Self-employed persons must have been employed for at least 6 months and have worked at least an average of 10 hours a week prior to the birth or intended adoption.

Medical benefits: Must reside or have a stated intent to remain in New Zealand for at least 2 years. There is no income test.

Sickness and Maternity Benefits

Sickness benefit: Up to NZ\$194.12 (net) a week is paid if aged 25 or older, single, and with no children; NZ\$161.76 (net) if aged 20 to 24, or if aged 18 or 19 and living away from home; NZ\$129.41 (net) if aged 18 or 19 and living with a parent.

Up to NZ\$278.04 (net) a week is paid for a single beneficiary with children; up to NZ\$161.76 (net) for each member of a married or civil-union couple with or without children.

The benefit is paid after a waiting period of up to 2 weeks, depending on previous income.

There is no limit on the period of eligibility for the sickness benefit (unless paid because of pregnancy or a pregnancy-related medical complication, see below). The beneficiary must provide an ongoing medical assessment.

Income test: The benefit is reduced by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$80 a week.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Maternity benefit: The benefit is normally paid to a single pregnant woman at the sickness benefit rate (see above) after the 26th week of pregnancy. Payment can continue for up to 13 weeks after childbirth.

Income test: The benefit is reduced by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$80 a week.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Paid parental leave: Paid leave is provided for up to 14 weeks to one parent or shared between both parents if they are both eligible. The paid leave replaces 100% of previous earnings, up to NZ\$441.62 of gross earnings a week. Self-employed persons who earn less than the equivalent of 10 hours a week at the highest rate of the minimum wage receive the minimum rate of NZ\$127.50 a week.

Benefit adjustment: The maximum benefit rate is adjusted annually on July 1, according to the increase in average ordinary time weekly earnings. Average ordinary time weekly earnings are determined by the March edition of the quarterly employment survey published by Statistics New Zealand. The minimum benefit rate for the self-employed is adjusted annually on July 1, according to the highest rate of the minimum wage.

Workers' Medical Benefits

Subsidies are provided for persons using health care. Free services include inpatient care in public hospitals,

general practitioner care for children up to age 6, maternity services, and most laboratory services. Partial subsidies are granted for general practice visits. Costs for care in a private hospital are not subsidized.

Cost sharing: Partial subsidy for approved prescribed medicines, according to a patient's number of copayments, income, and frequency of use.

After a patient or family makes 20 copayments of NZ\$3 per item a year, subsequent items are fully subsidized.

Families with low income have access to a Community Services Card (CSC) that reduces prescription charges, after hours doctor visits, visits to nonregular doctors, eye-glasses for children under 16, emergency dental care, travel and accommodation support for certain hospitalization circumstances, and home help.

Individuals who do not qualify for a CSC can obtain a High Use Health Card (HUHC) if they have made 12 or more doctor's visits in the last 12 months. The HUHC is for individual use only and is not income-tested. If a cardholder is not enrolled at a practice or accesses care after-hours, visits are subsidized at NZ\$15 a visit for adults aged 18 or older, and NZ\$20 a visit for children aged 6 to 17.

No reimbursement is provided for dental treatment, physical therapy, treatment for work-related injuries, or eye-glasses for children aged 5 or younger. Treatment for accident-related injuries is subsidized by the Accident Compensation Corporation (ACC).

Dependents' Medical Benefits

Same as for the family head, with special subsidies for low-income families or those who need intensive medical care.

Administrative Organization

Ministry of Social Development (Work and Income) (<http://www.msd.govt.nz>) administers cash benefits through its service centers.

Ministry of Social Development (Community Services Card Service Center) administers Community Services Cards.

Ministry of Health (HealthPac) (<http://www.moh.govt.nz/moh.nsf>) administers medical benefits.

The Inland Revenue (<http://www.ird.govt.nz>) administers statutory paid parental leave benefits.

Work Injury

Regulatory Framework

First law: 1908.

Current law: 2001 (accident compensation), implemented in 2002.

Type of program: Universal and employer-liability (with a public carrier) system. Employers may self-manage claims.

Coverage

The accident compensation scheme provides coverage for work injury and occupational disease for all New Zealand citizens and residents.

The scheme also provides coverage for nonwork-related and other specific injuries for all New Zealand citizens, residents, and temporary visitors.

Source of Funds

Insured person

Work injury: None.

Nonwork injury: Contributes for nonwork-related injuries.

Contribution rates are set each year based on the actual cost of injuries that have occurred, according to a schedule in law.

Self-employed person

Work injury: Contributes for work injuries.

Nonwork injury: Contributes for nonwork-related injuries.

Contribution rates are set each year based on the actual cost of injuries that have occurred, according to a schedule in law.

Employer: Contributes for employee work injuries.

Contribution rates are set each year based on the actual cost of injuries that have occurred, according to a schedule in law.

Government

Work injury: Contributes as an employer.

Nonwork injury: The cost of the program for nonearners is financed from general revenues.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for weekly compensation. Must be assessed with a permanent incapacity for work of at least 10% (at least 6% for injury-related hearing loss).

Nonwork-related injury benefits: There is a 1-week waiting period for weekly compensation. Must be assessed with a permanent incapacity for work of at least 10%.

Survivor benefits

Survivor pension: Paid for the death of an earner.

Survivor's grant: Paid for the death of an insured person.

Child care: Paid for the care of a dependent child.

Eligible survivors include a spouse, orphan and other dependents. Payments to a spouse continue until the latest of the following: the end of 5 consecutive years from the date on which the entitlement first became payable, the date the deceased's youngest child reaches age 18, or the date the spouse no longer provides care for the deceased's children younger than age 18 or any other qualifying dependent. (The spouse can choose between survivor benefits under superannuation or work injury.) Payments to an orphan continue until the end of the calendar year in which the orphan reaches age 18, the end of full-time study, or age 21, whichever is earliest. An orphan with a disability who was dependent on the deceased is eligible for weekly compensation after the end of the calendar year in which he or she reaches age 18 if his or her average earnings are less than a fixed amount. Payments to other dependents are made if the dependent's average weekly earnings over a 12-month period are less than the minimum full-time earner rate, regardless of age.

Funeral grant: Paid to a named survivor.

Temporary Disability Benefits

Temporary disability benefit (weekly compensation): 80% of the worker's average weekly earnings is paid until he or she is able to return to work. Weekly earnings are calculated under prescribed rules according to the worker's earnings in the period before the incapacity began. For work-related personal injuries, the employer pays for the first week of incapacity. (For nonwork-related personal injuries, there is a 1-week waiting period.) The benefit is paid for as long as a certified incapacity lasts or until age 65 (when the New Zealand superannuation is paid). Claimants aged 65 or older can receive the benefit for up to 2 years.

Must be substantially unable to perform the usual job as a result of the injury. A medical practitioner must provide a medical certificate.

The minimum weekly benefit for incapacitated full-time workers is NZ\$408 (gross).

The maximum weekly benefit is NZ\$1,717.98 (gross).

Earnings test: If a worker receives income from work during a period of incapacity, weekly compensation decreases. No deduction is made on any earnings up to 20% of the worker's weekly earnings; for every NZ\$1 earned in excess of that amount, a deduction of NZ\$1 is applied.

Employers may make an additional weekly payment to increase the employee's income during incapacity to the level of his or her normal wage. The additional payment is exempt from the benefit reduction.

Benefit adjustment: Benefits are increased annually according to changes in the labor cost index.

Permanent Disability Benefits

Permanent disability pension

Lump-sum payment: A single nontaxable payment is provided to compensate for a permanent incapacity resulting from an injury. Assessment for entitlement begins 2 years after the injury began, or once the injury stabilizes, whichever is earlier.

The lump sum ranges from NZ\$3,078.46 for an assessed incapacity of 10% to NZ\$123,138.28 for an assessed incapacity of 80% or more.

Independence allowance: Paid for any long-term incapacity resulting from an injury suffered before April 1, 2002. The allowance is paid on a quarterly basis for as long as the worker remains eligible. The allowance is paid in addition to other cash assistance.

The allowance per quarter ranges from NZ\$176.18 for an assessed incapacity of 10% to NZ\$1,057.34 for an assessed incapacity of 80% or more. The allowance is nontaxable.

Medical practitioners assess the degree of incapacity.

Benefit adjustment: Benefits may increase if the initial assessed level of incapacity increases.

Workers' Medical Benefits

Medical benefits

Medical care: The insured must make a minimum co-payment for medical care and physical rehabilitation, according to a schedule in law. In some cases, the minimum payment may be the full cost. The insured pays for the full cost of benefits that are not specified. The full cost of elective surgery is fully funded if performed by a contracted provider; partially funded if performed by a non-contracted provider.

Social rehabilitation: Attendant care, household help, child-care, assistive devices and appliances, modification of motor vehicles and residence, and travel-related costs are provided.

Vocational rehabilitation: Provided for up to 3 years (may be extended) to those entitled to compensation for loss of earnings and potential earnings.

Survivor Benefits

Survivor pension: The weekly benefit is based on a percentage of the deceased's earnings and is paid to a surviving spouse, child, or other dependent.

Spouse's benefit: The benefit is 60% of the weekly earnings that would have been paid to the deceased.

Orphan's benefit (younger than age 18): The benefit is 20% of the weekly earnings that would have been paid to the deceased; 40% for an orphan.

Other dependents: The benefit is 20% of the weekly benefit the deceased would have been entitled to receive for a total incapacity.

All survivor benefits combined must not exceed 80% of the deceased's weekly earnings, subject to a maximum.

Survivor's grant: A lump sum of NZ\$5,940.91 is paid to a spouse; NZ\$2,970.47 to each child younger than age 18 or other dependent.

Child care: NZ\$126.33 a week is paid for one child; NZ\$75.79 each a week for two children; NZ\$176.86 a week for three or more children.

Funeral grant: A lump sum of up to NZ\$5,541.23 is paid.

Administrative Organization

Department of Labor (<http://www.dol.govt.nz>) administers the legislation and monitors the performance of the Accident Compensation Corporation.

Accident Compensation Corporation (<http://www.acc.co.nz>) administers benefits.

Unemployment

Regulatory Framework

First law: 1930.

Current law: 1964 (social security), implemented in 1965.

Type of program: Social assistance system.

Coverage

Unemployment benefit: All unemployed persons older than age 18 who are actively seeking employment and meet the residency requirements.

Independent youth benefit: Single persons aged 16 to 17 who are not living with and cannot be supported by their parents.

Exclusions: Pensioners, full-time students, and striking workers.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Unemployment benefit: Aged 18 or older (aged 16 to 17 and married with a dependent child) and has resided in New Zealand for at least 2 years. The benefit is income-tested. An income- and asset-tested hardship or emergency benefit is possible at the same rate as the unemployment benefit with less than 2 years of residence.

The person must be available for and actively seeking full-time work. The beneficiary must comply with the work test, which includes acceptance of any offer of suitable employment. The benefit may be withheld for up to 13 weeks in cases of voluntary unemployment or the failure to meet employment-related obligations. The benefit is not paid if unemployment was voluntary or due to dismissal for serious misconduct or involvement in an industrial dispute.

Independent youth benefit: Must have lived continuously in New Zealand for at least 24 months and must be in secondary education, in training, unemployed, sick, injured, disabled or pregnant.

Unemployment Benefits

Unemployment benefit: Up to NZ\$194.12 (net) a week is paid if aged 25 or older, single, and with no children; NZ\$161.76 (net) if aged 20 to 24 or if aged 18 or 19 and living away from home; NZ\$129.41 (net) if aged 18 or 19 and living with a parent.

Up to NZ\$278.04 (net) a week is paid for a single beneficiary with children; up to NZ\$161.76 (net) for each member of a married or civil-union couple, with or without children.

Income test: The benefit is reduced by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$80 a week.

The benefit is paid after a waiting period of 1 to 2 weeks, depending on previous income and family circumstances.

There is no limit on the number of weeks unemployment benefits can be paid.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Independent youth benefit: Up to NZ\$161.76 (net) a week is paid.

Income test: The benefit is reduced by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$80 a week.

Benefit adjustment: Benefits are adjusted annually on April 1, according to changes in the consumer price index for the previous calendar year.

Administrative Organization

Ministry of Social Development (Work and Income) (<http://www.msd.govt.nz>) administers benefits through its service centers.

Family Allowances

Regulatory Framework

Current laws: 1973 (social security), 1978 (social security), 1999 (taxation), 2004 (taxation) and 2007 (income tax and tax credits).

Type of program: Universal and social assistance system.

Coverage

Parents, caregivers, and families with dependent children who meet the residency criteria.

Note: It is possible to be eligible for more than one tax credit and allowance.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed from general revenues.

Qualifying Conditions

Family allowances

Domestic purposes benefit: Paid to single parents aged 18 or older or to parents who have been married or were in a civil union caring for a dependent child younger than age 18 or a person caring for someone (other than a spouse) who would otherwise be hospitalized. The parent must reside in New Zealand if the dependent child was born in New Zealand; one of the parents must satisfy the residence criteria if the child was born overseas.

Emergency maintenance allowance: Paid to single parents experiencing hardship who are not eligible for the domestic purposes benefit, the widow's benefit, or any other benefit because of residency or age.

Child disability allowance: Paid to the principal caregiver of a dependent child with a serious disability.

Family tax credit: Paid to families with dependent children aged 17 or younger (age 18 if a student). Subject to a family income test and a residence test to be met by the principal caregiver or the child.

In-work tax credit: Paid to families with dependent children aged 17 or younger (age 18 if a student). A two-parent family must work jointly more than 30 hours a week; single parents must work at least 20 hours a week. The work hours test can be met by parents receiving accident compensation for an injury suffered after January 1, 2006. No eligible parent may receive an income-tested benefit, a student allowance, or a parental allowance under the War Pensions Act 1954.

Minimum family tax credit: Paid to working families with dependent children aged 17 or younger (age 18 if a student) with annual income less than NZ\$21,216 (net). A two-parent family must be working jointly more than 30 hours a week; single parents must be working more than 20 hours a week. The work hours test can be met by parents receiving accident compensation for an injury suffered after January 1, 2006. No eligible parent may receive an income-tested benefit or a student allowance.

Parental tax credit: Paid to working families with income under a certain level (depends on the number of children) on the birth of a child. The credit is paid to families who qualify for the family tax credit, the in-work tax credit, or both, but not to parents claiming paid parental leave, or receiving superannuation or income-tested benefits.

Family Allowance Benefits

Family allowances

Domestic purposes benefit: NZ\$278.04 (net) a week is paid for single parents. Other rates depend on age, civil status, number of dependents, and income. The benefit is paid after a waiting period of 1 to 2 weeks, depending on previous income and family circumstances.

Income test: The benefit is reduced by NZ\$0.30 for each dollar of gross earned income exceeding NZ\$4,160 a year and by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$9,360.

Emergency maintenance allowance: NZ\$278.04 (net) a week is paid. The benefit is paid after a waiting period of 1 to 2 weeks, depending on previous income and family circumstances.

Income test: The benefit is reduced by NZ\$0.30 for each dollar of gross earned income exceeding NZ\$4,160 a year and by NZ\$0.70 for each dollar of gross earned income exceeding NZ\$9,360.

Child disability allowance: NZ\$42.94 a week is paid. There is no income test and the benefit is not taxable.

Family tax credit: Up to NZ\$99.96 a week is paid for the first child and NZ\$89.44 a week for each additional child, depending on the age of the children.

Income test: The total benefit is reduced by NZ\$0.20 for each dollar of gross earned income exceeding NZ\$36,827.

In-work tax credit: Up to NZ\$60 is paid a week for up to three children and NZ\$15 a week for each additional child.

Income test: The total benefit is reduced by NZ\$0.20 for each dollar of gross earned income exceeding NZ\$36,827.

Minimum family tax credit: A guaranteed net income for working families of NZ\$20,800 a year.

Parental tax credit: The parental tax credit is NZ\$150 (net) a week per qualifying child and is paid for the first 8 weeks after the birth or adoption of a child.

Income test: The total benefit is reduced by NZ\$0.20 for each dollar of gross earned income exceeding an income threshold determined by the number of dependent children in the family.

Benefit adjustment: The domestic purposes benefit, the emergency maintenance allowance and the child disability allowance are adjusted on April 1, according to changes in the consumer price index for the previous year. The family tax credit is adjusted when there has been a cumulative 5% increase in the consumer price index. The in-work tax credit and the parental tax credit are subject to periodic review, while the minimum family tax credit is reviewed annually; all three are adjusted at the discretion of the government.

Administrative Organization

Ministry of Social Development (Work and Income) (<http://www.msd.govt.nz>) administers allowances through its service centers. It also administers family tax credits for people with gross annual income below NZ\$36,827 who receive a benefit.

Inland Revenue (<http://www.ird.govt.nz>) administers the in-work tax credit, minimum family tax credit, and parental tax credit, as well as family tax credit for working families who do not receive a benefit.

Oman

Exchange rate: US\$1.00 = 0.38 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1991 (social insurance), implemented in 1992.

Type of program: Social insurance system.

Coverage

Citizens of Oman aged 15 to 59 employed in the private sector under a permanent work contract or working in one of the Gulf Cooperation Council countries (Bahrain, Kuwait, Qatar, Saudi Arabia, United Arab Emirates).

Voluntary coverage for Omani citizens working abroad.

Exclusions: Foreign workers, household workers, self-employed persons, and artisans.

Source of Funds

Insured person: 6.5% of monthly basic salary.

The minimum monthly earnings used to calculate contributions are 120 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings used to calculate contributions for citizens working in Oman are 3,000 rials; 1,000 rials for citizens working abroad.

Self-employed person: Not applicable.

Employer: 9.5% of monthly basic salary.

The minimum monthly earnings used to calculate contributions are 120 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings used to calculate contributions for citizens working in Oman are 3,000 rials; 1,000 rials for citizens working abroad.

Government: 2% of monthly basic salary.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of paid contributions (men) or age 55 with at least 120 months of paid contributions (women).

Early pension: Age 45 to 59 with at least 240 months (men) or 180 months (women) of paid contributions.

Disability pension: Must have at least 6 months of contributions before the disability began or at least 12 months of

contributions including the 3 months immediately before the disability began.

Survivor pension: The deceased had at least 6 months of contributions immediately before death or 12 months of contributions including the 3 months immediately before death.

Eligible survivors are widow(er)s, the eldest son, or, in their absence, an authorized person.

The widow's pension ceases on remarriage.

Orphan's pension: Paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters. The orphan's pension for daughters ceases on marriage.

Marriage grant: Paid to an orphaned daughter when she marries.

Funeral grant: A lump sum is paid toward the cost of the insured's funeral.

Death grant: A lump sum is paid on the death of the insured.

Old-Age Benefits

Old-age pension: The pension is 2.5% of the insured's average wage in the last 5 years of employment multiplied by the number of full years of contributions.

The minimum pension is 100 rials.

The maximum pension is 80% of the pensionable salary.

Early pension: The pension is reduced according to age and gender. For men, the reduction is from 6% (age 59) to 30% (age 45); for women, the reduction is from 7% (age 54) to 25% (age 45).

Permanent Disability Benefits

Disability pension: The pension is 40% of the insured's earnings when the disability began or based on the old-age pension formula, whichever is greater.

Survivor Benefits

Survivor pension: 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 50% of the deceased's pension is paid to eligible sons and daughters.

Other eligible survivors: 25% of the deceased's pension is split equally among other dependents, including the father, mother, and eligible brothers and sisters.

In the absence of any of the above eligible survivors, that portion of the survivor pension is split among the other survivors, up to 100% of the deceased's pension.

Marriage grant: A lump sum is paid of 15 times the orphan's pension.

Funeral grant: A lump sum is paid of 3 months of the deceased's pension, up to 1,000 rials.

Death grant: A lump sum is paid of 3 months of the deceased's pension.

Administrative Organization

Minister of Manpower (<http://www.manpower.gov.om>) provides general supervision.

Public Authority for Social Insurance (<http://www.taminat.com>), managed by a nine-member board of directors chaired by the Minister of Manpower, administers the program.

Work Injury

Regulatory Framework

First law: 1977.

Current law: 1991 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Citizens of Oman aged 15 to 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, household workers, self-employed persons, and artisans.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period to receive benefits for a work injury or an occupational disease.

Temporary Disability Benefits

Daily allowances of 75% of the insured's current monthly earnings divided by 30 are paid for as long as the insured is unable to work.

Permanent Disability Benefits

Permanent disability pension: If the insured has a total disability, the pension is 75% of the insured's monthly basic earnings or is based on the old-age pension formula, whichever is greater.

The minimum pension is 100 rials.

Partial disability: If assessed with a disability of at least 30%, a percentage of the full pension is paid according to the assessed degree of disability; if assessed with a disability of less than 30%, a percentage of a lump sum of 36 times the monthly pension is paid according to the assessed degree of disability.

Survivor Benefits

Survivor pension: 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among the widows.

The widow's pension ceases on remarriage.

Orphan's pension: 50% of the deceased's pension is paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters.

Other eligible survivors: 25% of the deceased's pension is split equally among other dependents, including the father, mother, brothers up to age 22, and unmarried sisters.

In the absence of any of the above eligible survivors, that portion of the survivor pension is split among the other survivors, up to 100% of the deceased's pension.

Administrative Organization

Minister of Manpower (<http://www.manpower.gov.om>) provides general supervision.

Public Authority for Social Insurance (<http://www.taminat.com>), managed by a nine-member board of directors chaired by the Minister of Manpower, administers the program.

Pakistan

Exchange rate: US\$1.00 = 85.42 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1972, never implemented.

Current law: 1976 (old-age benefits).

Type of program: Social insurance system.

Coverage

Employees of firms with 5 or more workers.

Exclusions: Family labor and self-employed persons.

Special systems for public-sector employees; members of the armed forces; police officers; and employees of statutory bodies, local authorities, and railways.

Source of Funds

Insured person: 1% of the minimum wage.

The minimum wage is 7,000 rupees a month.

Self-employed person: Not applicable.

Employer: 5% of the minimum wage.

The minimum wage is 7,000 rupees a month.

Government: Subsidies as needed.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions; age 50 for miners with at least 15 years of contributions. Retirement from covered employment is not necessary.

Early pension: A reduced pension is paid from ages 55 to 59 (men) or ages 50 to 54 (women).

Old-age grant: Age 60 (men) or age 55 (women); age 50 for miners. The insured is ineligible for the old-age pension but has at least 2 years of covered employment.

Disability pension: Assessed with a 67% loss in earning capacity. Must have at least 15 years of contributions or 5 years of contributions including 3 out of the last 5 years.

Survivor pension: The deceased was a pensioner at the time of death.

In order of priority, eligible survivors are the spouse, children younger than age 18 (no limit if disabled or for unmarried daughters), the deceased's parents, and other dependents. The surviving spouse must have been married

to the deceased before the deceased reached the minimum pensionable age for the old-age pension.

Old-Age Benefits

Old-age pension: 2% of the average monthly earnings in the last 12 months multiplied by the number of years of covered employment is paid.

The minimum old-age pension is 3,000 rupees a month.

Early pension: The pension is reduced by 0.5% for each month that the pension is taken before the normal retirement age.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis.

Old-age grant: A lump sum of 1 month of earnings for each year of covered employment is paid.

Permanent Disability Benefits

Disability pension: 2% of the average monthly earnings in the last 12 months multiplied by the number of years of covered employment is paid.

The minimum pension is 3,000 rupees a month.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis.

Survivor Benefits

Survivor pension: 100% of the deceased's minimum pension is paid to the surviving spouse or split equally among spouses. In the absence of a surviving spouse, the pension is split equally among eligible orphans. In the absence of eligible orphans and if the surviving spouse dies within 5 years of first receiving the survivor pension, the survivor pension is paid to the deceased's surviving parents for up to 5 years after the death of the insured's spouse; in the absence of surviving parents, the remaining balance of the first 5 years of survivor pension may be paid to a dependent.

The minimum pension is 3,000 rupees.

Benefit adjustment: Benefits are adjusted on an ad-hoc basis.

Administrative Organization

Ministry of Labour, Manpower, and Overseas Pakistanis (<http://www.molm.gov.pk>) provides general supervision.

Employees' Old-Age Benefits Institution (<http://www.eobi.gov.pk>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1962 (national law), never implemented.

Current law: 1965 (provincial social security).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employees of industrial, commercial, and other establishments with five or more workers earning up to 10,000 rupees a month.

Eligibility for benefits does not cease on leaving covered employment.

Exclusions: Family labor and self-employed persons.

Special systems for public-sector employees, members of the armed forces, police officers, local authority employees, and railway employees.

Source of Funds

Insured person: None.

The employee's contributions also finance work injury benefits.

Self-employed person: Not applicable.

Employer: 6% of monthly payroll.

The maximum earnings used to calculate contributions are 10,000 rupees a month or 400 rupees a day.

The employer's contributions also finance work injury benefits.

Government: None.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 90 days of contributions in the last 6 months.

Cash maternity benefits: The insured must have at least 180 days of contributions in the last 12 months.

Medical benefits: The insured must be currently covered.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's earnings is paid; 100% for tuberculosis and cancer (50% in North-West Frontier Province and Balochistan). The benefit is paid after a 2-day waiting period for up to 121 days (365 days for tuberculosis and cancer) in a 1-year period.

Maternity benefit: 100% of the insured's earnings is paid for 12 weeks, including up to 6 weeks before the expected date of childbirth.

Death grant: A death grant is provided.

Workers' Medical Benefits

Social security facilities provide medical services. Benefits include general medical care, specialist care, medicine, hospitalization, maternity care, and transportation.

Benefits are awarded for as long as it is considered necessary or for 6 months after the patient has exhausted entitlement to sickness benefits, whichever period is shorter.

Dependents' Medical Benefits

Social security facilities provide medical services. Benefits include general medical care, specialist care, medicine, hospitalization, maternity care, and transportation.

Administrative Organization

Provincial Labour Department provides general supervision.

Provincial Employees' Social Security Institutions administer the program in each province. The institutions are managed by a tripartite governing body and a commissioner and are authorized to establish their own dispensaries and hospitals or to contract with public and private agencies for provision of medical services.

Work Injury

Regulatory Framework

First law: 1923 (workmen's compensation), implemented in 1924.

Current law: 1965 (provincial social security).

Type of program: Social insurance system.

Note: The 1923 workmen's compensation law remains in force for employees not covered by the 1965 social security law.

Coverage

Social security: Employees of industrial, commercial, and other establishments earning up to 10,000 rupees a month.

Exclusions: Family labor and self-employed persons.

Workmen's compensation: Employees of industrial establishments with 5 or more workers earning up to 7,000 rupees a month.

Exclusions: Family labor and self-employed persons.

Special systems for public-sector employees, members of the armed forces, police officers, local authority employees, and railway employees.

Commercial and industrial establishments with 50 or more employees must provide group insurance for temporary and permanent disability and death benefits for employees earning less than the minimum required amount.

Source of Funds

Insured person

Social security: None.

Workmen's compensation: None.

Self-employed person

Social security: Not applicable.

Workmen's compensation: Not applicable.

Employer

Social security: See source of funds under Sickness and Maternity.

Workmen's compensation: The total cost, including the cost of medical examinations.

Government

Social security: None.

Workmen's compensation: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit

Social security: 60% of earnings is paid (100% in Punjab and Sindh) after a 3-day waiting period for up to 180 days (the waiting period is waived in Punjab).

Workmen's compensation: Insured persons with earnings of less than 10,000 rupees a month receive 50% of monthly earnings for up to 1 year; for lung disease, 33% of monthly earnings for up to 5 years.

Permanent Disability Benefits

Permanent disability pension

Social security: For a total disability (loss of earning capacity of 67% or more), 75% of earnings (100% in Punjab) is paid.

Partial disability: Up to 66% of the total disability benefit is paid, according to a schedule in law.

Workmen's compensation: For a permanent total disability, a lump sum of 300,000 rupees is paid. The cost of any medical examination is paid by the employer.

Workers' Medical Benefits

Social security facilities provide medical services. Benefits include general medical care, specialist care, medicine, hospitalization, maternity care, and transportation.

There is no limit to the duration of benefits.

Survivor Benefits

Survivor pension (social security): 60% of the deceased's total disability pension is paid to a widow or a needy widow with a disability.

Orphan's pension (social security): 20% of the deceased's total disability pension is paid to each orphan younger than age 16; 40% for a full orphan.

Dependent parent's pension (social security): In the absence of a widow(er) and orphans, 20% of the deceased's total disability pension is paid to each dependent parent.

The maximum survivor pension is 100% of the deceased's total disability pension.

Death grant (social security): A death grant is provided.

Survivor grant (workmen's compensation): A lump sum of 100,000 rupees is paid.

Administrative Organization

Social security: Provincial Labour Department provides general supervision.

Provincial Employees' Social Security Institutions in each province administer contributions and benefits.

Workmen's compensation: Workmen's compensation commissioners in each province provide general supervision.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The labor code requires employers with 20 employees or more to pay a severance payment of the last 30 days of wages for each year of employment.

Palau

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967.

Current law: 1987, implemented in 1991.

Type of program: Social insurance system.

Coverage

Gainfully employed persons, including some categories of self-employed persons.

Voluntary coverage for self-employed persons (including farmers, fishermen, and taxi drivers) with no employees and gross earnings of less than US\$10,000 a year but more than US\$300 per quarter.

Exclusions: Casual labor and self-employed persons with no employees and annual gross income of less than US\$300 per quarter.

Source of Funds

Insured person: 6% of earnings.

The maximum earnings used to calculate contributions are US\$5,000 per quarter.

Self-employed person: 12% of twice the salary of their highest-paid employee (if there are no employees and declared annual earnings are greater than US\$10,000, 12% of 1/4 of gross annual earnings).

The maximum earnings used to calculate contributions are US\$5,000 per quarter.

Employer: 6% of payroll.

The maximum earnings used to calculate contributions are US\$5,000 per quarter.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 38 quarters of coverage.

The old-age pension is paid to a pensioner who begins a new job after retirement.

Disability pension: Incapacity for substantial gainful activity due to a physical or mental disability that is likely to last at least a year or result in death. One quarter of coverage for each year after June 1968 (or since age 21, if later)

with at least 12 quarters of coverage; or at least 8 quarters of coverage during the last 13 quarters; or a total of at least 120 quarters of contributions at the time the disability began.

Survivor pension: The deceased had at least 1 quarter of coverage for each year after June 1968 (or since age 21, if later) or had at least 8 quarters of coverage in the 13 quarters before death. Survivors are eligible for only one survivor pension.

Eligible survivors are a widow(er) who was married to the deceased at the time of death and unmarried children younger than age 18 (22 if a student) who were dependent on or living with the deceased. Employed widow(er)s younger than age 60 are subject to an earnings test.

The survivor pension is payable abroad under reciprocal agreement.

Lump-sum survivor benefit: Paid for the death of a worker with less than the minimum number of required quarters of coverage for a pension.

Eligible survivors are (in order of priority) the spouse, children, parents, legal representative, or persons who lived with the deceased.

Old-Age Benefits

Old-age pension: The monthly pension is 8.3% of the sum of the following: 21.5% of the first US\$11,000 of the insured's cumulative covered earnings, 2.9% of earnings between US\$11,000 and US\$44,000, and 1.5% of earnings over US\$44,000.

The minimum monthly old-age pension is US\$98.

Permanent Disability Benefits

Disability pension: The monthly pension is 8.3% of the sum of the following: 21.5% of the first US\$11,000 of the insured's cumulative covered earnings, 2.9% of earnings between US\$11,000 and US\$44,000, and 1.5% of earnings over US\$44,000.

The minimum monthly disability pension is US\$98.

Survivor Benefits

Survivor pension: Up to 60% of the deceased's pension is paid to an unmarried widow(er) younger than age 60; 60% of the pension to a married widow(er) aged 60 or older; 100% of the pension to an unmarried widow(er) aged 60 or older.

Orphan's pension: Each orphan younger than age 18 (age 22 if a student; no limit if disabled before age 22) receives 15% of the deceased's pension.

Earnings test: The survivor pension is reduced by US\$1 for each US\$3 of earnings above US\$500 a quarter if aged 50 or younger and employed.

Palau

The minimum monthly survivor pension is US\$98.

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

Lump-sum survivor benefit: A lump sum is paid and split equally among eligible survivors.

Administrative Organization

Palau Social Security System (<http://www.ropssa.org>) administers the program.

Papua New Guinea

Exchange rate: US\$1.00 = 2.65 kina.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1980 (provident fund).

Current law: 2000 (superannuation), implemented in 2002.

Type of program: Mandatory occupational retirement system.

Coverage

Employed persons in firms with 15 or more employees.

Exclusions: Casual workers with employment contracts of less than 3 months, and household workers.

Voluntary coverage for noncitizens and self-employed persons.

Source of Funds

Insured person: 6% of earnings.

Self-employed person: 6% of earnings.

Employer: 8.4% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55 and retired from active employment.

A member may make a full withdrawal if unemployed and not contributing for 12 months; a partial withdrawal if unemployed and not contributing for 3 months.

A lump sum is paid at any age after a 1-year waiting period.

Housing drawdown payment: With at least 5 consecutive years of contributions, funds may be drawn down before age 55 to purchase a house or land to build a house, or to pay for repairs, maintenance, or extensions to an existing house.

Disability benefit: The insured must be assessed with a total permanent incapacity.

Survivor benefit: Paid to a named survivor for the death of the insured before retirement.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus interest is paid.

If an unemployed fund member has less than 1,000 kina in the account, the total amount can be withdrawn after 3 months.

Housing drawdown payment: Members must make an additional 2% contribution until the full value of the advance is repaid.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus interest is paid.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus interest is paid.

Administrative Organization

Bank of Papua New Guinea (<http://www.bankpng.gov.pg>) regulates the superannuation funds.

Superannuation funds are responsible for the administration of contributions and benefits and the investment of funds.

Trustees of authorized superannuation funds appoint licensed investment managers and administrators.

Directors, investment managers, and fund administrators are responsible for ensuring that the management, investment, and administration of superannuation funds comply with the law.

Sickness and Maternity

Regulatory Framework

Limited medical services are available free of charge or at nominal cost in government clinics and hospitals.

The 1981 Employment Act requires employers to provide sick leave and maternity leave to employees.

Work Injury

Regulatory Framework

First law: 1958.

Current law: 1978 (workers' compensation).

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

Coverage

All employees, including household workers. (Workers are covered while traveling to and from work.)

Exclusions: Self-employed persons and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provided benefits directly or pays insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Information is not available.

Permanent Disability Benefits

Permanent disability pension: The weekly pension is 80% of average weekly earnings.

The minimum annual earnings used to calculate benefits are 625 kina.

The maximum annual earnings used to calculate benefits are 1,875 kina.

The minimum weekly pension is 18 kina.

The maximum weekly pension is 75 kina plus 10 kina for each dependent child if the insured has a fully or partially dependent spouse; 65 kina for a single person. The maximum pension is 100% of the insured's earnings.

The maximum employer liability for total disability is 22,000 kina.

Partial disability: A percentage of the full pension is paid according to the assessed loss of earnings.

The maximum employer liability for partial disability is 25,000 kina.

Workers' Medical Benefits

Medical benefits include the reasonable cost of treatment, medicine, hospitalization, surgery, transportation, appliances, and specialist treatment, up to a maximum.

Survivor Benefits

Survivor grant: A lump sum of 8 times the annual earnings of the deceased at the time of injury plus 10 kina a week for each dependent child is paid.

The minimum grant is 8,750 kina plus 10 kina a week for each dependent child.

The maximum grant is 25,000 kina plus 10 kina a week for each dependent child.

Eligible survivors include all family members (children younger than age 16) who were totally or partially dependent on the deceased's earnings and any person who by custom has a right to share compensation.

The insured's spouse and children must receive at least 50% of the survivor grant. A court may decide eligibility and the amount paid to each other survivor.

Funeral grant: Up to 750 kina is paid for the cost of the funeral.

Administrative Organization

Department of Labor and Industry administers the program.

Philippines

Exchange rate: US\$1.00 = 46.50 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1954 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Private-sector employees, household workers, and self-employed persons up to age 60 earning at least 1,000 pesos a month.

Voluntary coverage for Filipino citizens working abroad; insured persons who are no longer eligible for compulsory coverage; and nonworking spouses of insured persons.

Special systems for government employees and military personnel.

Source of Funds

Insured person: 3.33% of gross monthly earnings, according to 29 income classes.

Voluntarily insured persons pay the combined insured person and employer contributions of 10.4% of gross monthly earnings, according to 29 income classes. The contributions for a voluntarily insured nonworking spouse are based on 50% of the gross monthly earnings of the working spouse.

The minimum monthly earnings used to calculate contributions are 1,000 pesos (5,000 pesos for voluntarily insured overseas workers).

The maximum monthly earnings used to calculate contributions are 15,000 pesos.

The above contributions also finance cash sickness and maternity benefits and funeral benefits.

Self-employed person: 10.4% of gross monthly earnings, according to 29 income classes.

The minimum monthly earnings used to calculate contributions are 1,000 pesos.

The maximum monthly earnings used to calculate contributions are 15,000 pesos.

The above contributions also finance cash sickness and maternity benefits and funeral benefits.

Employer: 7.07% of the employee's monthly earnings.

The minimum monthly earnings used to calculate contributions are 1,000 pesos.

The maximum monthly earnings used to calculate contributions are 15,000 pesos.

The above contributions also finance cash sickness and maternity benefits and funeral benefits.

Government: Any deficit.

The minimum and maximum monthly earnings used to calculate contributions are adjusted periodically by the Social Security Commission, subject to the approval of the President of the Philippines.

Qualifying Conditions

Old-age pension: Age 60 with at least 120 months of contributions before the 6-month period (January-June, April-September, July-December, or October-March) in which the pension is first paid. Employment or self-employment must cease. Age 65 with at least 120 months of contributions and employment may continue.

Age 55 for miners who worked underground for at least 5 years and who are involuntarily unemployed or have ceased self-employment.

The pension is suspended if an old-age pensioner resumes employment or self-employment before age 65. There is no employment test after age 65.

Dependent's supplement: Paid for each of the five youngest children under age 21 (no limit if disabled) conceived on or before the insured's date of retirement. The supplement ceases before age 21 if a child marries or becomes employed.

Old-age grant: Age 60 with less than 120 months of contributions.

Disability pension: Must be assessed with a permanent total or partial disability of at least 20% and have at least 36 months of contributions before the 6-month period (January-June, April-September, July-December, or October-March) in which the disability began.

Dependent's supplement (permanent total disability): Paid for each of the five youngest children under age 21 (no limit if disabled). The supplement ceases before age 21 if a child marries or becomes employed.

Supplementary allowance: Paid to recipients of a permanent total or partial disability pension.

A Social Security System doctor assesses the degree of disability annually.

The pension is suspended if the disability pensioner recovers, resumes employment (in the case of a total disability), or fails to report for the annual physical examination.

Disability grant: Must be assessed with a permanent total or partial disability but have less than 36 months of contributions.

Survivor pension: Paid for the death of an old-age or disability pensioner. The insured had at least 36 months

of contributions before the 6-month period (January-June, April-September, July-December, or October-March) in which the death occurred.

Eligible survivors are the surviving spouse and up to five dependent children younger than age 21 (no age limit if disabled; employed or married children are not eligible). The spouse's benefit ceases on remarriage and the amount is split between the eligible surviving children.

Dependent's supplement: Paid for each of the five youngest children under age 21 (no limit if disabled) conceived on or before the date of death. The supplement ceases before age 21 if a child marries or becomes employed.

Survivor grant: Paid if the deceased had less than 36 months of contributions.

Eligible survivors are the surviving spouse and up to five dependent children under age 21 (no age limit if disabled; employed or married children are not eligible). In the absence of a spouse and dependent children, the benefit is paid to dependent parents or to the person named by the deceased.

Funeral grant: Paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The monthly pension is 300 pesos, plus 20% of the insured's average monthly covered earnings and 2% of the insured's average monthly covered earnings for each year of service exceeding 10 years or 40% of the insured's average monthly covered earnings, whichever is greater.

Average monthly covered earnings are the sum of the last 60 months of covered earnings immediately before the 6-month period (January-June, April-September, July-December, or October-March) in which the pension is first paid divided by 60, or the sum of all monthly covered earnings paid before the 6-month period (January-June, April-September, July-December, or October-March) in which the pension is first paid divided by the number of monthly contributions paid in the same period, whichever is greater.

The minimum monthly earnings used to calculate benefits are 1,000 pesos (5,000 pesos for voluntarily insured overseas workers).

The maximum monthly earnings used to calculate benefits are 15,000 pesos.

The minimum monthly pension is 1,200 pesos if the insured contributed for at least 10 years but for less than 20 years; 2,400 pesos with at least 20 years of contributions.

There is no maximum monthly pension.

Partial lump sum: The insured may choose to receive the first 18 monthly pension payments (not including dependent supplements and the 13th pension payment in the first year) as a lump sum.

Dependent's supplement: 10% of the old-age pension or 250 pesos, whichever is greater.

Schedule of payments: Thirteen payments a year (except for newly retired pensioners who choose a partial lump sum, in which case the periodic pension is paid from the 19th month).

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in prices and wages and the financial health of the fund, subject to approval by the Social Security Commission.

Old-age grant: A lump sum is paid of employee and employer contributions plus 6% interest.

Permanent Disability Benefits

Disability pension: The monthly pension is 300 pesos plus 20% of the insured's average monthly covered earnings and 2% of the insured's average monthly covered earnings for each year of service exceeding 10 years or 40% of the insured's average monthly covered earnings, whichever is greater.

Average monthly covered earnings are the sum of the last 60 months of covered earnings immediately before the 6-month period (January-June, April-September, July-December, or October-March) in which the disability began divided by 60, or the sum of all monthly covered earnings paid before the 6-month period (January-June, April-September, July-December, or October-March) in which the disability began divided by the number of monthly contributions paid in the same period, whichever is greater.

The minimum monthly earnings used to calculate benefits are 1,000 pesos (5,000 pesos for voluntarily insured overseas workers).

The maximum monthly earnings used to calculate benefits are 15,000 pesos.

The minimum monthly pension is 1,000 pesos if the insured contributed for less than 10 years; 1,200 pesos with at least 10 years but less than 20 years; or 2,400 pesos with at least 20 years of contributions.

There is no maximum disability pension.

Dependent's supplement (permanent total disability): 10% of the disability pension or 250 pesos, whichever is greater.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability. The total pension benefit is paid as a lump sum if the payment period is less than 12 months.

Supplementary allowance: 500 pesos a month.

Schedule of payments: Thirteen payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in prices and wages and the financial health of the fund, subject to approval by the Social Security Commission.

Disability grant: For a permanent total disability, a lump sum is paid of the insured's monthly pension multiplied by the number of monthly contributions or 12 times the monthly pension, whichever is greater.

For a permanent partial disability, a lump sum is paid of the insured's monthly pension multiplied by the number of monthly contributions multiplied by the assessed degree of disability or 12 monthly pensions multiplied by the assessed degree of disability, whichever is greater.

Survivor Benefits

Survivor pension: The pension is 100% of the monthly old-age pension that would have been paid to the deceased.

The minimum monthly pension is 1,000 pesos if the deceased contributed less than 10 years; 1,200 pesos with at least 10 but less than 20 years; 2,400 pesos with at least 20 years of contributions.

There is no maximum survivor pension.

Dependent's supplement: 10% of the deceased's pension or 250 pesos, whichever is greater.

Survivors of an old-age or a permanent total disability pensioner receive 100% of the deceased's pension plus dependent supplements. In the absence of a surviving spouse and dependent children and if the insured died within 60 months after first receiving a pension, a lump sum of 60 months of pension minus the value of the pension already paid is payable to dependent parents. In the absence of dependent parents, the benefit is paid to the person named by the deceased.

Schedule of payments: 13 payments a year.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in prices and wages and the financial health of the fund, subject to approval by the Social Security Commission.

Survivor grant: A lump sum is paid of the deceased's monthly old-age pension multiplied by the number of monthly contributions or 12 times the monthly pension, whichever is greater.

Funeral grant: A lump sum of 20,000 pesos is paid.

Administrative Organization

A tripartite Social Security Commission is responsible for the general management, supervision, and regulation of the program.

Social Security System (<http://www.sss.gov.ph>) collects contributions and pays benefits under the direction and control of the Social Security Commission.

Sickness and Maternity

Regulatory Framework

First and current laws: 1954 (sickness), 1969 (medical benefits), and 1977 (maternity).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Cash sickness and maternity benefits: Private-sector employees, household workers, and self-employed persons up to age 60 earning at least 1,000 pesos a month.

Voluntary coverage for Filipino citizens working abroad; insured persons who are no longer eligible for compulsory coverage; and nonworking spouses of insured persons.

Special system for government employees (sickness benefits only).

Medical benefits: Private- and public-sector employees, household workers, and self-employed persons up to age 60 earning at least 1,000 pesos a month; and overseas workers.

Full coverage is provided to pensioners and retired persons aged 60 or older who have at least 120 monthly contributions since 1972, and limited coverage is provided to certain categories of people with low or no income.

Voluntary coverage for Filipinos recruited by a foreign-based employer for employment abroad and certain other groups of persons.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Employed persons contribute 1.25% of gross monthly earnings, according to 27 income classes; none for pensioners and their dependents; none for certain categories of people with low or no income.

Voluntary contributors pay 300 pesos a quarter for those whose monthly family income for the last 12 months is 25,000 pesos or less and for those professions not identified by PhilHealth; 600 pesos a quarter for those whose monthly income for the last 12 months is above 25,000 pesos (until September 2011); 900 pesos a quarter for those whose monthly family income for the last 12 months is above 25,000 pesos (after September 2011).

For insured persons with monthly earnings of less than 5,000 pesos, the minimum monthly earnings used to calculate contributions for medical benefits are 4,000 pesos.

For insured persons with monthly earnings of at least 30,000 pesos, the maximum monthly earnings used to calculate contributions for medical benefits are 30,000 pesos.

Philippines

Contributions of employed persons are paid monthly; voluntary contributors pay monthly, quarterly, semi-annually, or annually; overseas workers pay annually.

Self-employed person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 300 pesos a quarter for those whose monthly family income for the last 12 months is 25,000 pesos or less and for those professions not identified by PhilHealth; 600 pesos a quarter for those whose monthly income for the last 12 months is above 25,000 pesos (until September 2011); 900 pesos a quarter for those whose monthly family income for the last 12 months is above 25,000 pesos (after September 2011).

Self-employed persons may pay contributions monthly, quarterly, semi-annually, or annually.

Employer

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.25% of the employee's monthly earnings.

For employees with monthly earnings of less than 5,000 pesos, the minimum monthly earnings used to calculate contributions for medical benefits are 4,000 pesos.

For employees with monthly earnings of at least 30,000 pesos, the maximum monthly earnings used to calculate contributions for medical benefits are 30,000 pesos.

Government: The cost of medical benefits for certain categories of people with low or no income; any deficit.

The minimum and maximum monthly earnings used to calculate contributions for cash sickness and maternity benefits are adjusted periodically by the Social Security Commission, subject to the approval of the President of the Philippines.

The minimum and maximum monthly earnings used to calculate contributions for medical benefits are adjusted periodically by the Philippine Health Insurance Corporation Board.

Qualifying Conditions

Cash sickness benefits: Must have at least 3 months of contributions in the 12 months immediately before the 6-month period (January-June, April-September, July-December, or October-March) in which the incapacity began. The insured must be hospitalized or incapacitated at home for at least 4 days. Medical certification must be provided.

Cash maternity benefits: Must have at least 3 months of contributions in the 12 months immediately before the 6-month period (January-June, April-September, July-December, or October-March) in which the birth

or miscarriage occurred. Benefits are paid for up to four births, including miscarriages. Medical certification of the pregnancy and a birth certificate must be provided.

Medical benefits: Employed persons must have at least 3 months of contributions in the 6 months before hospitalization; contribution conditions are waived for retirees and pensioners. Self-employed persons and voluntary contributors must have at least 3 months of contributions in the 6 months before hospitalization if no surgical procedure is involved; 9 months in the 12 months before hospitalization if a surgical procedure is involved. No- and low-income persons and overseas workers must have valid ID cards and member data records.

Sickness and Maternity Benefits

Sickness benefit: A daily allowance of 90% of the insured's average daily covered earnings is paid. The benefit is paid after a 3-day waiting period (except for an injury or an acute disease) for up to 120 days in a calendar year. The benefit payment period must not exceed 240 days for the same illness.

Daily covered earnings are the sum of the 6 highest months of covered earnings in the 12 months before the 6-month period (January-June, April-September, July-December, or October-March) in which the incapacity began divided by 180.

Maternity benefit: The benefit is 100% of the insured's average daily covered earnings. The benefit is paid for 60 days for childbirth or a miscarriage (78 days for a caesarian birth).

Daily covered earnings are the sum of the 6 highest months of covered earnings in the 12 months before the 6-month period (January-June, April-September, July-December, or October-March) in which the birth or miscarriage occurred divided by 180.

Workers' Medical Benefits

Accredited health care providers deliver inpatient and outpatient services and are paid directly by the health fund according to a fixed schedule.

Cost sharing: There is some cost sharing for general and specialist care, hospital care, laboratory and X-ray fees, surgery, and medicine.

Inpatient treatment is limited to 45 days a year.

Dependents' Medical Benefits

Accredited health care providers deliver inpatient and outpatient services and are paid directly by the health fund according to a fixed schedule.

Cost sharing: There is some cost sharing for general and specialist care, hospital care, laboratory and X-ray fees, surgery, and medicine.

Inpatient treatment for all eligible dependents is limited to a total of 45 days a year.

Eligible dependents are a spouse, unmarried and unemployed children younger than age 21 (no limited if disabled), and parents aged 60 or older who are not covered.

Administrative Organization

Cash sickness and maternity benefits: A tripartite Social Security Commission is responsible for the general management, supervision, and regulation of the program.

Employers pay sickness and maternity benefits directly to employees and are reimbursed by the Social Security System. The Social Security System pays benefits to self-employed and voluntary members.

Social Security System (<http://www.sss.gov.ph>) collects contributions and administers benefits under the direction and control of the Social Security Commission.

Medical benefits: Department of Health (<http://www.doh.gov.ph>) provides policy coordination and guidance.

Philippine Health Insurance Corporation (<http://www.philhealth.gov.ph>) collects contributions for the medical care program and administers the provision of benefits. Medical care is provided by accredited providers.

Work Injury

Regulatory Framework

First and current law: 1974 (work injury), implemented in 1975.

Type of program: Social insurance system.

Coverage

Employers and employed persons up to age 60, including household employees.

There is no voluntary coverage.

Exclusions: Self-employed persons.

Special systems for government employees and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10 pesos for monthly earnings below 15,000 pesos and 0.2% for monthly earnings of at least 15,000 pesos.

The maximum monthly earnings used to calculate contributions are 15,000 pesos.

The Employees' Compensation Commission periodically adjusts the maximum monthly earnings used to calculate contributions.

Government: Any deficit.

Qualifying Conditions

Work injury benefits: Must have at least 1 month of contributions.

Temporary Disability Benefits

90% of the insured's average daily covered earnings is paid from the first day of disability for a work-related injury or sickness for up to 120 days; may be extended up to 240 days if further treatment is required.

Daily covered earnings are the sum of the 6 highest months of covered earnings during the last 12 months before the 6-month period (January-June, April-September, July-December, or October-March) in which the incapacity began, divided by 180.

The minimum daily benefit is 10 pesos.

The maximum daily benefit is 200 pesos.

The benefit is suspended if the beneficiary does not provide a doctor's monthly medical report.

Permanent Disability Benefits

Permanent disability pension: The monthly pension is 115% of the insured's old-age pension (115% of the sum of 300 pesos, 20% of the insured's average monthly covered earnings, and 2% of the insured's average monthly covered earnings for each year of service exceeding 10 years or 115% of 40% of the insured's average monthly covered earnings, whichever is greater).

Average monthly covered earnings are the sum of the last 60 months of covered earnings immediately before the 6-month period (January-June, April-September, July-December, or October-March) in which the disability began divided by 60, or the sum of all monthly covered earnings paid before the 6-month period (January-June, April-September, July-December, or October-March) in which the disability began divided by the number of monthly contributions paid in the same period, whichever is greater.

The minimum monthly pension is 2,000 pesos.

There is no maximum monthly pension.

Dependent's supplement (permanent total disability): 10% of the disability pension or 250 pesos, whichever is greater, is paid for each of the five youngest children younger than age 21 (no limit if disabled). The supplement ceases before age 21 if a child marries or starts work.

Partial disability: The pension is the same as the permanent total disability pension but is paid for a limited period according to a schedule in law for each specified disability. If the awarded duration of the pension is less than a year, the pension is paid as a lump sum.

Supplementary pension (permanent total and partial disability): 575 pesos a month is paid.

Philippines

The insured must have an assessed degree of disability of at least 20%. The degree of disability is assessed annually by a Social Security System doctor. The pension is suspended if the beneficiary is gainfully employed (in the case of a total disability), fails to undergo an annual physical examination, does not provide a doctor's quarterly medical report, or is fully rehabilitated.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital services; appliances; and rehabilitation.

Survivor Benefits

Survivor pension: The pension is 100% of the monthly permanent total disability pension the deceased would have been entitled to receive.

Dependent's supplement: 10% of the deceased's monthly pension is paid for each of the five youngest children younger than age 21 (no limit if disabled). The supplement ceases before age 21 if a child marries or starts work.

In the absence of an eligible spouse or dependent children, the pension (excluding dependent supplements) is paid to dependent parents for up to 60 months.

The minimum monthly pension is 2,000 pesos.

There is no maximum monthly pension.

Survivors of a permanent total disability pensioner: The pension is 100% of the insured's monthly permanent disability pension plus dependent supplements.

The pension is shared between the spouse and dependent children younger than age 21 (no limit if disabled) who are not married or who earn less than 300 pesos a month from employment.

In the absence of an eligible spouse or dependent children, the insured's monthly pension (excluding dependent supplements) is paid to dependent parents for up to 60 months, minus the number of months the pension was paid to the deceased before his or her death.

Funeral grant: 10,000 pesos is paid to the person who paid for the funeral.

Administrative Organization

Department of Labor and Employment (<http://www.dole.gov.ph>) provides general supervision.

Employees' Compensation Commission (<http://www.ecc.gov.ph>), part of the Department of Labor, initiates and coordinates program policies and determines contribution rates.

Employers pay temporary disability benefits directly to employees and are reimbursed by the Social Security System.

Social Security System (<http://www.sss.gov.ph>) collects contributions and pays permanent disability benefits.

Samoa

Exchange rate: US\$1.00 = 2.42 tala.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1972 (national provident fund).

Type of program: Provident fund and universal old-age pension system.

Coverage

Provident fund: Employed persons, including household workers.

Voluntary coverage for self-employed persons.

Senior citizen benefit scheme: Citizens and permanent residents aged 65 or older residing in Samoa.

Source of Funds

Provident fund

Insured person: At least 5% of gross monthly earnings. (Additional voluntary contributions are permitted without limit.)

Self-employed person: Voluntary contributions only.

Employer: At least 5% of gross monthly payroll.

Government: None; contributes as an employer.

Senior citizen benefit scheme

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Provident fund

Old-age pension: Age 55 and retired from covered employment; at any age if emigrating permanently or after 12 consecutive months of residence overseas. If covered employment continues after age 55, the fund member must continue to make contributions to the fund. If new employment begins after funds are withdrawn at age 55, the fund member must contribute for 12 months before withdrawing funds again.

Early withdrawal: Age 50 and unemployed for 5 or more years.

Drawdown payment: Must have a minimum balance of 500 tala.

Disability pension: Must be assessed with a total incapacity for work in covered employment. A general medical practitioner assesses the disability.

Survivor pension: Paid for the death of a fund member.

Eligible survivors include the spouse, children, and siblings.

Death benefit: Paid for the death of a fund member before age 55. The fund member must have been registered with at least 1 month of paid contributions.

Eligible survivors include the spouse, children, and siblings.

Senior citizen benefit scheme: Age 65.

Old-Age Benefits

Old-age pension (provident fund): A fund member can choose from three benefit options: a monthly pension based on total insured person and employer contributions plus interest; a monthly pension based on 75% of total insured person and employer contributions, plus interest, with the remaining 25% paid as a lump sum; or a lump sum of the full amount in their account taken at age 55.

Benefit adjustment: The pension amount is adjusted every 3 years according to an actuarial review.

Drawdown payment: Up to 50% of the total insured person and employer contributions may be drawn down. The payment is repaid as a loan at an annual interest rate of 9.5%.

Senior citizen benefit fund: 130 tala a month is paid. (Senior citizens also receive free health care in public hospitals and free interisland travel on public seagoing vessels.)

Benefit adjustment: The senior citizen benefit is reviewed periodically by the government.

Permanent Disability Benefits

Disability pension (provident fund): A fund member may withdrawal a lump sum equal to the full amount in their account plus interest.

Survivor Benefits

Survivor pension (provident fund): 50% of the deceased's monthly pension is split among named survivors according to proportions stated by the deceased.

Death benefit (provident fund): A lump sum of 5,000 tala is paid.

Benefit adjustment: The death benefit is adjusted according to the financial health of the fund.

Administrative Organization

Samoa National Provident Fund (<http://www.npf.ws>), managed by a tripartite board, administers the scheme.

Senior Citizen Benefit Scheme Department of the Samoa National Provident Fund administers the senior citizen benefit scheme.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided. (Cash benefits for temporary and permanent disability are provided for nonwork-related injuries under Work Injury.)

Some free medical services are provided by government health centers.

Other hospital and medical services are provided under the senior citizen benefit scheme and the work injury program.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 and 1989 (accident compensation).

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

Coverage

Employed persons.

Exclusions: Self-employed persons.

The total population is covered under a separate scheme for nonwork-related injuries, including injuries resulting from an accident involving a motor vehicle or a boat traveling within Samoa.

Source of Funds

Insured person: None for work-related injuries; 1% of earnings for nonwork-related injuries.

Self-employed person: Not applicable.

Employer: 1% of payroll for work-related injuries.

Government: None. An earmarked tax of 0.05 tala per gallon on motor fuel finances benefits for victims of motor vehicle and boat accidents.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's earnings is paid for up to 5 years after a 5-day waiting period; the benefit period may be extended. The benefit is paid for a temporary disability resulting from a work-related or a nonwork-related injury (including motor vehicle and boat accidents).

The maximum weekly benefit is 1,000 tala.

Permanent Disability Benefits

Permanent disability benefit: If the assessed degree of disability is at least 80%, the weekly benefit is 70% of the insured's last earnings multiplied by the assessed degree of disability. The benefit is paid until rehabilitation or death.

The maximum weekly benefit is 1,000 tala.

Partial permanent disability: If the assessed degree of permanent disability is less than 80% and the injured person returns to work before the period of entitlement to temporary disability benefit ceases, a lump sum is paid according to the assessed degree of disability, up to 8,000 tala.

A mobility allowance and a living allowance, both calculated at 60% of the minimum wage, are provided.

Workers' Medical Benefits

Benefits include reasonable medical expenses; 150,000 tala is provided for artificial limbs or treatment abroad.

Survivor Benefits

Survivor grant: A lump sum of 20,000 tala is paid to dependents. For the death of a worker, a weekly payment of up to 1,000 tala is also paid for up to 5 years.

Funeral grant: 4,000 tala is paid for a death caused by a work-related accident (or motor vehicle or boat accidents) or natural causes.

Administrative Organization

Labor Department provides general supervision.

Accident Compensation Corporation (<http://www.acc.gov.ws>) administers the program.

Saudi Arabia

Exchange rate: US\$1.00 = 3.75 riyals.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (social insurance), implemented in 1973.

Current law: 2000 (social insurance), implemented in 2001.

Type of program: Social insurance system.

Coverage

Private-sector and some categories of public-sector Saudi workers.

Voluntary coverage for persons who are self-employed, are working abroad, or no longer satisfy the conditions for compulsory coverage.

Exclusions: Agricultural workers, fishermen, household workers, family labor, and foreign workers.

Special system for civil servants and military personnel. Under certain conditions, former contributors under the civil and military scheme may request to have contribution periods credited toward the public social insurance scheme.

Source of Funds

Insured person: 9% of gross earnings.

The minimum monthly earnings used to calculate contributions are 1,500 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Self-employed person: 18% of declared income.

The minimum monthly earnings used to calculate contributions are 1,200 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Employer: 9% of payroll.

The minimum monthly earnings used to calculate contributions are 1,500 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Government: An annual subsidy and any operating deficit.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 120 months of paid or credited contributions (credited contributions must not exceed 60 months).

Age 55 (men) with at least 120 months of contributions if in arduous or unhealthy work.

At any age with at least 300 months of contributions and if no longer covered by the program.

Retirement from covered employment is necessary.

Old-age settlement: Paid if the insured does not satisfy the qualifying conditions for an old-age pension.

Disability pension: Assessed with an incapacity for work before age 60. Must have at least 12 consecutive months of contributions or 18 nonconsecutive months of contributions (twice this amount for voluntarily insured persons who joined the scheme at age 50 or older). The disability must begin while the insured is in covered employment.

If no longer in covered employment when the disability began, the pension is paid with at least 120 months of paid or credited contributions (credited contributions must not exceed 60 months).

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions. The General Organization for Social Insurance's medical board assesses the need for constant attendance.

Disability settlement: Paid if the insured does not qualify for a disability pension.

Survivor pension: The deceased was in covered employment at the time of death and had at least 3 consecutive months of contributions or 6 nonconsecutive months of contributions (12 consecutive months or 18 nonconsecutive months for voluntarily insured persons who first joined the scheme when aged 50 or older); or was a pensioner.

If the deceased was no longer in covered employment at the time of death and was not a pensioner, the pension is paid with at least 120 months of paid or credited contributions (credited contributions must not exceed 60 months).

Eligible survivors include the widow(er); a dependent son younger than age 21 (age 26 if a full-time student); a dependent, unmarried daughter; and brothers, sisters, parents, grandparents, and grandchildren in certain circumstances.

The pension for a female survivor ceases upon marriage but may be reinstated if she is subsequently divorced or widowed.

Survivor settlement: Paid to eligible survivors if the deceased did not satisfy the qualifying conditions for a pension.

Marriage grant: Paid upon marriage to a widow or an eligible daughter, sister, or granddaughter.

Death grant: Paid to eligible survivors.

Old-Age Benefits

Old-age pension: The pension is 2.5% of the insured's average monthly earnings during the last 2 years for each year of contributions, up to 100%.

The average monthly earnings used to calculate benefits must not exceed 150% of the insured's monthly earnings at the beginning of the last 5-year contribution period.

If the insured's monthly earnings decrease during the last 2 years before retirement, special provisions apply to adjust the average monthly earnings used to calculate benefits.

The minimum pension is 1,725 riyals a month.

Old-age settlement: A lump sum is paid of 10% of the insured's average monthly earnings during the last 2 years before retirement for each month of the first 5 years of contributions plus 12% for each additional month.

Cost of living allowance: 5% of the first 25,000 riyals of the pension benefit is paid for a period of 3 years.

Permanent Disability Benefits

Disability pension: If the insured was in covered employment when the disability began, the pension is 2.5% of the insured's average monthly earnings during the last 2 years for each year of contributions, up to 100%.

The average monthly earnings used to calculate benefits must not exceed 150% of the insured's monthly earnings at the beginning of the last 5-year contribution period.

If the insured's monthly earnings decrease during the last 2 years before the disability began, special provisions apply to adjust the average monthly earnings used to calculate benefits.

The minimum pension is the insured's average monthly earnings or 1,725 riyals a month, whichever is greater.

Constant-attendance supplement: 50% of the disability pension is paid.

Disability settlement: A lump sum is paid of 10% of the insured's average monthly earnings during the last 2 years before the disability began for each month of the first 5 years of contribution plus 12% for each additional month.

Survivor Benefits

Survivor pension: If there are three or more survivors, the pension is 100% of the pension the deceased received or would have been entitled to receive; 75% for two dependents; 50% for one dependent. The pension is split equally among eligible survivors.

The minimum individual survivor pension is 345 riyals a month.

The minimum combined survivor pension is 1,725 riyals a month or the deceased's average monthly earnings used to calculate the pension, whichever is greater.

Survivor settlement: A lump sum is paid of 10% of the insured's average monthly earnings during the last 2 years before death for each month of the first 5 years of contributions plus 12% for each additional month.

Marriage grant: A grant is paid of 18 times the survivor's monthly pension.

Death grant: A lump sum of 3 months of pension is split equally among eligible survivors.

The maximum death grant is 10,000 riyals.

Administrative Organization

Ministry of Labor (<http://www.mol.gov.sa>) provides general supervision.

General Organization for Social Insurance (<http://www.gosi.gov.sa>) administers the law and program through district offices.

Work Injury

Regulatory Framework

First law: 1969 (social insurance), implemented in 1973.

Current law: 2000 (social insurance), implemented in 2001.

Type of program: Social insurance system.

Coverage

Private-sector Saudi and non-Saudi employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of payroll.

The minimum monthly earnings used to calculate contributions are 400 riyals.

The maximum monthly earnings used to calculate contributions are 45,000 riyals.

Government: An annual subsidy and any operating deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for a work injury or an occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 100% of the insured's daily wage; 75% if receiving inpatient treatment in a medical center at the expense of the General Organization for Social Insurance. The benefit is paid for each day that the insured is not able to work.

Permanent Disability Benefits

Permanent disability pension: If assessed with a total disability, Saudi insured persons receive 100% of average monthly earnings.

Average monthly earnings are based on the 3-month period immediately before the disability began.

The minimum pension is 1,725 riyals a month.

If assessed with a total disability, non-Saudi insured persons receive a lump sum of 84 months of permanent disability pension, up to 330,000 riyals.

Constant-attendance supplement: 50% of the disability pension is paid (up to 3,500 riyals) if the insured requires the constant attendance of others to perform daily functions. The General Organization for Social Insurance's medical board assesses the need for constant attendance.

Partial disability: If assessed with a disability of less than 50%, Saudi insured persons receive a lump sum equal to a percentage of the full pension based on the assessed degree of disability and age.

For an assessed degree of disability of less than 50% that began when the insured was aged 40 or younger, a lump sum is paid of 60 months of pension multiplied by the assessed degree of disability; if the disability began when the insured was older than age 40, the lump sum is reduced by 1 month of pension for each year older than age 40.

The minimum partial disability lump sum is based on 36 months of pension.

The maximum partial disability lump sum is 165,000 riyals.

If assessed with a disability of 50% to 99%, Saudi insured persons receive a pension equal to the permanent disability pension amount (see above) multiplied by the assessed degree of disability.

The General Organization for Social Insurance's medical board assesses the degree of disability.

Workers' Medical Benefits

All necessary medical, dental, and diagnostic treatment; hospitalization; medicine; appliances; transportation; and rehabilitation.

Survivor Benefits

Survivor pension: If there are three or more survivors, the pension is 100% of the pension the deceased received or would have been entitled to receive; 75% for two dependents; 50% for one dependent. The pension is split equally among eligible survivors.

The minimum individual survivor pension is 345 riyals a month.

The minimum combined survivor pension is 1,725 riyals a month.

Eligible survivors include dependent sons, brothers, and grandsons of the deceased younger than age 21 (age 26 if a full-time student); a widow, unmarried daughters, sisters, and granddaughters; parents; and grandparents.

The pension for a female survivor ceases on marriage but may be reinstated if she is subsequently divorced or widowed.

Marriage grant: A grant of 18 times the survivor's monthly pension is paid upon marriage to a widow or an eligible daughter, sister, or granddaughter.

Death grant: A lump sum of 3 months of pension is split equally among eligible survivors.

The maximum death grant is 10,000 riyals.

Administrative Organization

Ministry of Labor (<http://www.mol.gov.sa>) provides general supervision.

General Organization for Social Insurance (<http://www.gosi.gov.sa>) administers the law and program through district offices.

Singapore

Exchange rate: US\$1.00 =
1.39 Singapore dollars (S\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1953 (provident fund), implemented in 1955.

Current law: 2001 (provident fund).

Type of program: Provident fund system.

Note: Central Provident Fund (CPF) operates four types of individual accounts: an ordinary account to finance the purchase of a home, approved investments, CPF insurance, and education; a special account, principally for old-age provisions; a medisave account to pay for hospital treatment, medical benefits, and approved medical insurance; and, from age 55, a retirement account to finance periodic payments from age 60 to 65.

Coverage

Employed persons, including most categories of public-sector employees, earning more than the minimum wage depending on age (S\$50 a month for younger than age 36).

Self-employed persons earning an annual net income greater than S\$6,000 are covered for hospitalization expenses and approved medical insurance.

Special system for certain categories of public-sector employees, including administrative service staff.

Source of Funds

Insured person: None if monthly earnings are less than S\$500; up to 20% for monthly earnings of S\$1,500 or more, depending on the fund member's age.

The contribution is divided among different types of individual accounts and the amount depends on the fund member's age: 1% to 23% of total monthly wages to the ordinary account, 0% to 7% to the special account, and 7% to 9.5% to the medisave account. The medisave account covers the cost of hospitalization and medical expenses (see *Sickness and Maternity*). At age 55, a retirement account is established in which fund members must place a minimum amount, which varies up to S\$123,000, depending on age (up to 50% can be pledged property).

Fund members aged 50 or older contribute at lower rates.

The maximum monthly earnings used to calculate contributions are S\$4,500.

Insured persons may make additional voluntary contributions. The total insured person and employer voluntary and mandatory contributions must not exceed S\$26,775 a year.

Self-employed person: 2.22% to 8.67% (depending on age) of annual income to the medisave account only. Additional voluntary contributions are possible, up to a maximum.

Depending on age, the maximum annual contribution to the medisave account is S\$3,601 to S\$4,681.

Employer: None for employees with monthly earnings less than S\$50; up to 15% for monthly earnings of S\$1,500 or more, depending on the fund member's age. There are lower contribution rates for all employed fund members aged 35 or older and earning up to S\$1,500 per month.

The maximum monthly earnings used to calculate contributions are S\$4,500.

Employers may make additional voluntary contributions for employees. The total employer and insured person voluntary and mandatory contributions must not exceed S\$26,775 a year.

Government: None.

Qualifying Conditions

Old-age benefit: Contributions are allocated to three separate accounts and a portion of the funds may be withdrawn under certain conditions.

Ordinary account: Funds can be withdrawn at age 55, subject to certain conditions.

Drawdown payment: Funds can be drawn down before age 55 to purchase a home or insurance (term-life insurance scheme and a mortgage-reducing insurance scheme operated by the Central Provident Fund Board), and pay for education at approved local institutions for the member or his or her children. Funds over S\$20,000 can also be drawn down before age 55 for other approved purposes.

Special account: Funds can be withdrawn at age 55, subject to certain conditions.

Drawdown payment: Funds over S\$40,000 can be drawn down before age 55 to make investments in approved instruments.

Medisave account: Funds over S\$34,500 (the medisave minimum balance) can first be withdrawn at age 55. The cessation of employment is not necessary.

Drawdown payment: Funds can be drawn down before age 55 for medical treatment of the member and dependents, or to purchase medical insurance for the member and dependents from the Central Provident Fund Board or approved insurers.

Retirement account: At age 55, a member must set up a retirement account with up to S\$123,000 (up to 50% may be pledged property) to ensure a monthly income from age 62 until the funds are depleted.

Alternatively, funds can be withdrawn to buy a life annuity from the Central Provident Fund Board or approved insurers, or be deposited with approved banks that pay a monthly income until the account is exhausted. From January 1, 2013, all members with at least S\$40,000 in their retirement account at age 55 must purchase an annuity through the CPF Life annuity scheme operated by the Central Provident Fund Board.

All funds may be withdrawn at any age if a member permanently leaves Singapore.

Disability benefit: The fund member must be assessed with a permanent total incapacity for any work. The disability is assessed either by a registered doctor in any government hospital or by the Central Provident Fund Board's panel of doctors.

Survivor benefit: Paid to one or more named survivors.

Old-Age Benefits

Old-age benefit

Ordinary and special accounts: A lump sum is paid of total employee and employer contributions plus at least 2.5% compound interest minus drawdown payments and the minimum balances required at age 55 for the retirement account (up to S\$123,000, depending on age) and the medisave account (S\$34,500).

Medisave account: At age 55, fund members must leave the medisave minimum balance of at least S\$34,500 in the medisave account to meet the cost of future hospitalization.

Drawdown payment: Funds may be drawn down for medical treatments of a member or his dependents, subject to limits. Up to S\$800 per insured person per policy year may also be used to purchase catastrophic hospitalization medical insurance (MediShield and Medisave-approved plans). Up to S\$600 per insured person per calendar year can be used to purchase severe disability insurance (ElderShield and ElderShield Supplements). Fund members can purchase medical insurance for their dependents.

Retirement account: A monthly income is paid from a fund, until the account is depleted.

Interest rate: The interest rate on the ordinary account savings is based on the 12-month fixed deposit and month-end savings rates of the major local banks. The interest rate on the special account, medisave account, and retirement account savings is based on the 12-month average yield of the 10-year Singapore Government Securities plus 1%. The first S\$60,000 in a member's combined accounts (including up to S\$20,000 from the ordinary account) earn an additional 1% per year. The Central Provident Fund Board guarantees a minimum interest rate of 2.5% per year on all accounts. Interest is computed monthly and compounded and credited annually.

Permanent Disability Benefits

Disability benefit

Ordinary, medisave, and special accounts: A lump sum is paid of total employee and employer contributions plus at least 2.5% of compound interest minus drawdown payments and the minimum balances required at age 55 for the retirement account (up to S\$123,000, depending on age) and the medisave account (S\$34,500).

Drawdown payment: Funds can be drawn down for medical treatments subject to limits. In addition, up to S\$800 per insured person per policy year can be used to purchase catastrophic illness insurance schemes (MediShield and Medisave-approved plans). Up to S\$600 per insured person per calendar year can also be used to purchase severe disability insurance schemes (ElderShield and ElderShield Supplements). Fund members can purchase medical insurance for their dependents.

Interest rate: The interest rate on the ordinary account savings is based on the 12-month fixed deposit and month-end savings rates of the major local banks. The interest rate on the special account, medisave account, and retirement account savings is based on the 12-month average yield of the 10-year Singapore Government Securities plus 1%. The first S\$60,000 in a member's combined accounts (including up to S\$20,000 from the ordinary account) earn an additional 1% per year. The Central Provident Fund Board guarantees a minimum interest rate of 2.5% per year on all accounts. Interest is computed monthly and compounded and credited annually.

Survivor Benefits

Survivor benefit (all accounts): The benefit is the remaining balances in the deceased's accounts and any term-life insurance payouts or any death benefit from the CPF Life annuity scheme.

The fund member determines the proportion of benefit that different survivors receive. In the absence of named survivors, the benefit is distributed by the Public Trustee in accordance with the law.

Administrative Organization

Ministry of Manpower (<http://www.mom.gov.sg>) provides general supervision through its Income Security Policy Department.

Central Provident Fund Board (<http://www.cpf.gov.sg>), managed by a tripartite board and a chairman, is responsible for the administration of the program, including the custody of the fund, collection of contributions, and payment of benefits.

Sickness and Maternity

Regulatory Framework

First laws: 1953 (provident fund), implemented in 1955; and 1968 (employment).

Current laws: 1996 (employment), 2001 (provident fund), and 2001 (child development co-savings).

Type of program: Employer-liability (cash sickness and maternity benefits), provident fund (medical benefits), and social assistance (medical benefits) system.

Coverage

Cash benefits (employer liability): All employed persons.

Medical benefits (provident fund): Employed and self-employed persons with annual net income greater than S\$6,000.

Special system for certain categories of public-sector employees, including administrative service staff.

Medical benefits (social assistance): Singapore citizens unable to pay for medical treatment in approved hospitals and medical institutions can apply for financial aid from the medifund program. The amount of financial aid provided depends on individual circumstances. Under the separate public assistance program, individuals without employment or any source of income may be given free medical treatment at government hospitals and clinics.

Source of Funds

Insured person

Cash benefits (employer liability): None.

Medical benefits (provident fund): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (social assistance): None.

Self-employed person

Cash benefits (employer liability): Not applicable.

Medical benefits (provident fund): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (social assistance): None.

Employer

Cash benefits (employer liability): The total cost.

Medical benefits (provident fund): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (social assistance): None.

Government

Cash benefits (employer liability): None.

Medical benefits (provident fund): Subsidizes services in certain classes of hospital wards.

Medical benefits (social assistance): The total cost.

Qualifying Conditions

Cash sickness benefit (employer liability): The insured must have at least 6 months of employment. Medical certification is necessary.

Cash maternity benefit (employer liability): The insured must have at least 180 days of employment immediately before childbirth.

Medical benefits (provident fund): The insured must be a member of the medisave program. (Members can access savings in their medisave account.)

Medical benefits (social assistance): Provided to citizens satisfying means and income tests.

Sickness and Maternity Benefits

Cash sickness benefit (employer liability): Up to 14 days of paid sick leave are provided a year (up to 60 days if hospitalized).

Cash maternity benefit (employer liability): The benefit is 100% of the female employee's gross wages.

Working mothers are provided up to 16 weeks of maternity leave. Employers pay for the first 8 weeks of leave for the first two births. Government reimburses employers for the additional 8-week leave period for the first two births and pays for the entire 16-week leave period for subsequent births, if the qualifying conditions are met. The government pays up to S\$20,000 each for the first two births and S\$40,000 for each subsequent birth.

Workers' Medical Benefits

Outpatient treatment and inpatient hospital care are provided through government hospitals and approved private hospitals and medical institutions. Benefits include outpatient surgery and prescribed medicine. The cost of medical treatment is deducted from the fund member's balance in the medisave account for approved treatments.

The medisave account can be used to pay for childbirth and prenatal expenses incurred for the first four live childbirths; also for the birth of the fifth and subsequent children if both parents have a combined medisave account balance of at least S\$15,000 at the time of the childbirth.

Singaporean patients in government hospitals can receive subsidies of up to 80% of costs.

Maximum limits apply to costs deducted from the medisave account for different types of services (such as up to S\$450 for daily hospital charges, including up to S\$50 for a doctor's daily attendance fees).

Dependents' Medical Benefits

Members can use their medisave account to help pay for the medical expenses of their spouse, children, parents, and

grandparents. Grandparents must be Singaporean citizens or reside permanently in Singapore.

Outpatient treatment and inpatient hospital care are provided through government hospitals and approved private hospitals and medical institutions. Benefits include outpatient surgery and prescribed medicine. The cost of medical treatment is deducted from the fund member's balance in the medisave account for approved treatments.

The medisave account can be used to pay for childbirth and prenatal expenses incurred for the first four live childbirths; also for the birth of the fifth and subsequent children if both parents have a combined medisave account balance of at least S\$15,000 at the time of the childbirth.

Singaporean patients in government hospitals can receive subsidies of up to 80% of costs.

Maximum limits apply to costs deducted from the medisave account for different types of services (such as up to S\$450 for daily hospital charges, including up to S\$50 for a doctor's daily attendance fees).

Administrative Organization

Employer liability: Ministry of Manpower (<http://www.mom.gov.sg>) provides general supervision and enforces the law through its Labour Relations Department.

Provident fund: Ministry of Manpower (<http://www.mom.gov.sg>) provides policy directions through its Income Security Policy Department.

Central Provident Fund Board (<http://www.cpf.gov.sg>), managed by a tripartite board and a chairman, is responsible for the administration of the program, including custody of the fund, collection of contributions, and payment of benefits.

Medical benefits: Ministry of Health (<http://www.moh.gov.sg>) provides medical services through government hospitals and private providers.

Work Injury

Regulatory Framework

First law: 1933 (workmen's compensation).

Current law: 2008 (work injury compensation).

Type of program: Employer liability system, involving compulsory insurance with a private carrier. Employers must insure against liability with private insurance for all manual employees and non-manual employees earning S\$1,600 a month or less.

Coverage

Compulsory coverage for all manual employees (regardless of earnings) and non-manual employees with monthly earnings of S\$1,600 or less (unless exempted).

The Ministry of Manpower may waive the compulsory insurance requirement for any employer or class of employers.

Exclusions: Self-employed persons, household workers, and members of the armed forces, police force, civil defense force, central narcotics bureau, and prison service.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provides benefits directly or pays insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, but claims must be made within 1 year of the date of the accident or disability began.

Temporary Disability Benefits

The benefit is 100% of the insured's average monthly earnings in the 12 months before the disability began and is paid for up to 14 days if not hospitalized (up to 60 days if hospitalized). Thereafter, the benefit is 66.7% of the insured's average monthly earnings in the 12 months before the disability began.

The benefit is paid from the first day of incapacity for the duration of incapacity, up to 1 year.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total permanent disability, a lump sum is paid that varies according to the insured's age when the disability began and average monthly earnings in the 12 months before the disability began.

The lump sum ranges from 72 times the insured's average monthly earnings in the 12 months before the disability began (if aged 66 or older) to 181 times the insured's average monthly earnings in the 12 months before the disability began (if aged 14 or younger).

The minimum lump sum is S\$60,000.

The maximum lump sum is S\$180,000.

Constant-attendance supplement: If the insured has an assessed degree of permanent disability of 100% (total disability) and requires the constant attendance of another person, an additional 25% of the lump sum is paid. Medical certification must be provided by a registered doctor.

Partial disability: A lump sum is paid as a percentage of the full benefit according to the assessed degree of disability and a schedule in law.

Survivor Benefits

Survivor benefit: A lump sum is paid that varies according to the insured's age at the time of death and average monthly earnings.

The lump sum ranges from 48 times the deceased's average monthly earnings in the 12 months before death (if the deceased was aged 66 or older) to 136 times the deceased's average monthly earnings in the 12 months before death (if the deceased was aged 14 or younger).

Eligible survivors are a spouse, parents, grandparents, step-parents, children, grandchildren, stepchildren, and brothers and sisters. Survivors need not have been dependent on the deceased.

The minimum lump sum is S\$47,000.

The maximum lump sum is S\$140,000.

Administrative Organization

Ministry of Manpower (<http://www.mom.gov.sg>) provides general supervision through its Work Injury Compensation Department, Occupational Safety and Health Division.

The Commissioner for Labour, as appointed under the Employment Act, and his appointed Assistant Commissioners assess and distribute compensation, conduct hearings, and investigate and enforce the Work Injury Compensation Act.

Solomon Islands

Exchange rate: US\$1.00 =
7.46 Solomon Islands dollars (SI\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1973 (provident fund), implemented in 1976.

Type of program: Provident fund system.

Coverage

All employed workers aged 14 or older, including household workers and cooperative members; casual workers who earn at least SI\$20 a month and work at least 6 days a month.

Exclusions: Prisoners and persons in medical institutions.

Employees covered by equivalent private plans may contract out.

Voluntary coverage for unemployed and self-employed persons aged 16 to 35 and former employees who have at least 12 consecutive months of previous contributions, regardless of age.

Special system for public-sector employees.

Source of Funds

Insured person: 5% of monthly earnings.

Additional voluntary contributions by the insured person are permitted.

SI\$5 is deducted annually from the member's provident fund account to finance death benefits.

Self-employed person: Voluntary contributions only.

Employer: 7.5% of monthly payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 50, regardless of employment status; at any age if emigrating permanently.

Contributions must be paid after age 50 if the member continues in employment that is covered by the provident fund. If the member makes a withdrawal at age 50 and continues to make contributions from employment, no further withdrawal can be made for 5 years.

Early withdrawal: Age 40 if permanently retired from covered employment.

Drawdown payment: In cases of unfair dismissal or if laid off, unemployed fund members may withdraw funds from their individual account after 3 months of continuous unemployment (see Unemployment).

Disability benefit: Must be assessed with a permanent physical or mental incapacity for work.

Survivor benefit: Paid to the next-of-kin or to one or more named survivors for the death of the fund member before retirement.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus interest is paid.

Drawdown payment: The value of drawdown payments depends on the value of employee and employer contributions in the individual account plus accumulated interest (see Unemployment).

Interest rate adjustment: The National Provident Fund Board sets the interest rate at the end of each fiscal year.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The National Provident Fund Board sets the interest rate at the end of each fiscal year.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The National Provident Fund Board sets the interest rate at the end of each fiscal year.

Death benefit: Up to SI\$6,000 is paid.

Administrative Organization

National Provident Fund Board (<http://www.sinpf.org.sb>) administers the program. The Board is an independent tripartite body appointed by the Minister of Finance and made up of two representatives each from government, employers, and employees, and two representatives chosen at the Minister's discretion.

Sickness and Maternity

Regulatory Framework

No statutory sickness and maternity benefits are provided.

The Labor Act requires employers to provide up to 12 weeks of maternity leave to female employees (including up to at least 6 weeks after childbirth).

Work Injury

Regulatory Framework

First and current laws: 1952 (workmen's compensation) and 1981 (employment).

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

Coverage

Employed persons, including public employees, earning SI\$4,000 a year or less; casual workers are covered under certain circumstances.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. All absences of 3 or more days from work must be reported. Entitlement is based on an assessment of the injury and the resulting disability. No benefit is paid if the incapacity or death occurs more than a year after the worker ceases employment.

Temporary Disability Benefits

The benefit ranges from 50% to 100% of earnings, according to the insured's monthly earnings and the assessed degree of disability. If the incapacity lasts for more than 3 days, the benefit is paid from the first day until recovery, certification of permanent disability, or death.

The maximum monthly benefit is SI\$160.

Workers with a temporary disability may undergo periodic medical examination by a doctor chosen and paid for by the employer.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of 48 months of earnings is paid.

The maximum lump sum is SI\$9,000.

Partial disability: A percentage of the full permanent disability benefit (48 months of earnings) is paid as a lump sum according to the assessed degree of disability. In cases of multiple injuries, individual benefits may be aggregated but must not exceed the full permanent disability benefit.

Workers' Medical Benefits

Medical benefits include care, medicine, and appliances.

Appliances that benefit the earning capacity of an injured worker, including artificial prostheses, are provided at the employer's expense. In such cases, the benefit is subject to an earnings test.

Survivor Benefits

Survivor benefit: A lump sum is paid based on 36 months of earnings minus any permanent disability benefits already paid to the deceased.

The maximum lump sum is SI\$9,000 when the disability benefit is also paid.

The maximum lump sum for a fatal work injury is SI\$80,000.

Eligible survivors include family members living with the deceased at the time of death who were totally or mainly dependent on the deceased's earnings. The courts determine how the survivor benefit is split among survivors.

Funeral grant: If there are no dependents, the grant covers reasonable burial expenses on a case by case basis.

The maximum funeral grant is SI\$30.

Administrative Organization

Labor Division of the Ministry of Commerce, Industries, Labour and Immigration (<http://www.commerce.gov.sb>) administers the program.

Unemployment

Regulatory Framework

A statutory office assists the unemployed in seeking alternative employment by providing individual counseling and identifying suitable job vacancies.

Under the National Provident Fund Act, unemployed fund members may drawdown up to 30% of savings in case of unfair dismissal or if laid off, provided the member's savings in the fund are greater than SI\$10,000 and he or she is not reemployed within 3 months after dismissal. The remaining amount can also be withdrawn later under certain provisions.

Employers are required to pay a dismissal benefit of 2 weeks of earnings for each year of employment, if the employee has been in continuous employment with the same employer for at least 26 weeks or more and is younger than age 50.

South Korea

Exchange rate: US\$1.00 = 1,221.60 won.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1973 (national welfare pension).

Current laws: 1986 (national pension) and 2007 (basic old-age pension).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons, including farmers and fisherman, aged 18 to 59. (Employed and self-employed persons aged 60 to 64 may contribute voluntarily.)

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Basic old-age pension: Citizens aged 65 or older and foreigners married to South Koreans.

Source of Funds

Social insurance:

Insured person: 4.5% of gross monthly earnings. Voluntarily insured persons contribute 9% of the previous year's median monthly income of all individually insured persons.

The minimum monthly earnings used to calculate contributions are 230,000 won.

The maximum monthly earnings used to calculate contributions are 3,680,000 won.

Self-employed person: 9% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 230,000 won.

The maximum monthly earnings used to calculate contributions are 3,680,000 won.

Employer: 4.5% of the gross monthly payroll.

The minimum monthly earnings used to calculate contributions are 230,000 won.

The maximum monthly earnings used to calculate contributions are 3,680,000 won.

Government: Part of the cost of administration; contributions for some farmers and fishermen, for parents with more

than two children, and for insured persons with military service.

Basic old-age pension:

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 or older (to be raised gradually to age 65 from 2011 to 2033) with at least 20 years of coverage. If younger than age 65, taxable monthly income or earnings from gainful activity must not exceed 1,791,955 won.

Reduced old-age pension: Aged 60 or older with 10 to 19 years of coverage and monthly income or earnings from gainful activity not exceeding 1,791,955 won. There is no retirement test if aged 65 or older.

Active old-age pension: Age 60 to 64, with at least 10 years of coverage and in gainful activity with monthly taxable income exceeding 1,791,955 won.

Early pension: Age 55 with at least 10 years of coverage and taxable monthly income or earnings from gainful activity not exceeding 1,791,955 won.

Dependent's supplement: Paid for eligible dependents, including the spouse, children younger than age 18 or disabled (assessed with a first- or second-degree disability), and parents (including the spouse's parents) aged 60 or older or disabled (assessed with a first- or second-degree disability).

Old-age lump-sum refund (social insurance): Paid if the insured is aged 60, ceases gainful activity, and has less than 10 years of coverage; at any age if the insured emigrates from Korea permanently or loses Korean citizenship or if there is a bilateral agreement for insured foreigners who leave Korea.

Split pension (social insurance): Age 60 and divorced. Must have been married to an insured spouse for at least five years during his or her covered employment and must not be remarried.

Basic old-age pension (social assistance): Age 65 with an income below a maximum set by presidential order.

In 2010, the maximum is 700,000 won a month for a single person; 1,120,000 won for a couple.

Disability pension (social insurance): Must be assessed with a first-degree (total loss of work capacity and requiring constant attendance), second-degree (severe loss of work capacity), or third-degree disability (less severe loss of work capacity) as the result of a disease or injury that began while insured. The insured must have paid 66.7% of

scheduled contributions on time (except when the unpaid coverage period is less than 6 months).

The National Pension Service assesses the degree of disability.

At the request of the beneficiary, the National Pension Service may reassess the degree of disability and adjust the benefit amount.

Dependent's supplement: Paid for eligible dependents, including the spouse, children younger than age 18 or disabled (assessed with a first- or second-degree disability), and parents (including the spouse's parents) aged 60 or older or disabled (assessed with a first- or second-degree disability).

Lump-sum disability benefit (social insurance): Paid for a fourth-degree disability (partial loss of work capacity). The insured must have paid 66.7% of scheduled contributions on time (except when the unpaid coverage period is less than 6 months).

Survivor pension (social insurance): Paid for the death of an insured person (the deceased must have paid 66.7% of scheduled contributions on time, except when the unpaid coverage period is less than 6 months), an old-age pensioner, or a disability pensioner with a first- or second-degree disability.

Eligible survivors include a widow, a widower aged 60 or older (at any age with a first- or second-degree disability), parents and grandparents (including the spouse's parents or grandparents) aged 60 or older or disabled with a first- or second-degree disability, and children and grandchildren younger than age 18 (any age if assessed with a first- or second-degree disability). The pension is paid to eligible survivors in the following order of priority: spouse, children, parents, grandchildren, and grandparents.

Dependent's supplement: Paid for eligible dependents, including children younger than age 18 or disabled (assessed with a first- or second-degree disability) and parents (including the spouse's parents) aged 60 or older or disabled (assessed with a first- or second-degree disability).

Survivor lump-sum refund (social insurance): Paid on the death of an insured or formerly insured person if the qualifying conditions for the survivor pension are not satisfied.

Lump-sum death benefit (social insurance): Paid to dependent survivors (direct blood-relatives including cousins) in the absence of eligible survivors for the survivor pension or lump-sum refund.

Old-Age Benefits

Old-age pension (social insurance): With 20 years of coverage, the basic monthly pension amount (BPA) is 1.5 (decreasing by 0.015 a year from 2008 to 2027 until

reaching 1.2 in 2028) times the sum of the average indexed national monthly wage in the 3 years immediately before the year in which the pension is first paid and the insured's average monthly wage over the insured's total contribution period. An increment is paid for each year of coverage exceeding 20 years.

Reduced old-age pension: The pension ranges from 50% to 95% of the monthly BPA if the insured has at least 10 years but less than 20 years of coverage.

Active old-age pension: The pension is based on the insured's BPA, adjusted according to the total number of years of coverage and the insured's age.

Early pension: The pension is based on the insured's BPA, adjusted according to the total number of years of coverage and the insured's age when the pension is first paid.

Dependent's supplement: 220,870 won a year for a spouse and 147,230 won a year per child or parent is paid to all pensioners, except those receiving the active old-age pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index for the previous year.

Old-age lump-sum refund (social insurance): A lump sum of the insured's total contributions (including any employer contributions) plus interest calculated at the basic bank rate on the date of the refund is paid.

Split pension (social insurance): The pension is up to 50% of the insured ex-spouse's pension, according to the length of marriage.

Basic Senior Pension (social assistance): The monthly benefit is 5% of the average monthly income of National Pension Service participants (rising gradually to 10% by 2028).

In 2010, the benefit is 90,000 won a month for a single person; 144,000 won a month for a couple.

Permanent Disability Benefits

Disability pension (social insurance): The pension is calculated according to the insured's basic monthly pension amount (BPA) and assessed degree of disability.

The BPA is 1.5 (decreasing by 0.015 a year from 2008 to 2027 until reaching 1.2 in 2028) times the sum of the average indexed national monthly wage in the 3 years immediately before the year in which the pension is first paid and the insured's average monthly wage over the insured's total contribution period. An increment is paid for years of coverage exceeding 20 years.

Total disability: 100% of the insured's BPA is paid for a first-degree disability (total loss of work capacity and requiring constant attendance).

Moderate disability: 80% of the insured's BPA is paid for an assessed second-degree disability (severe loss of work capacity); 60% for an assessed third-degree disability (less severe loss of work capacity).

Dependent's supplement: 220,870 won a year for a spouse and 147,230 won a year per child or parent is paid to insured persons with an assessed first-, second-, or third-degree disability.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index for the previous year.

Lump-sum disability benefit (social insurance): 225% of the BPA is paid to insured persons with a fourth-degree disability (partial loss in work capacity).

Survivor Benefits

Survivor pension (social insurance): If the deceased had at least 20 years of contributions, the pension is 60% of the deceased's basic monthly pension amount (BPA); if 10 to 19 years of contributions, 50%; if less than 10 years of contributions, 40%.

The BPA is 1.5 (decreasing by 0.015 a year from 2008 to 2027 until reaching 1.2 in 2028) times the sum of the average indexed national monthly wage in the 3 years immediately before the year in which the pension is first paid and the insured's average monthly wage over the insured's total contribution period. An increment is paid for years of coverage exceeding 20 years.

Dependent's supplement: 147,230 won a year is paid per child or parent.

Benefit adjustment: Benefits are adjusted annually according to changes in the consumer price index for the previous year.

Survivor lump-sum refund (social insurance): A lump sum of the deceased's total contributions (including employer contributions) plus interest calculated at the basic bank rate on the date of the refund is paid.

Lump-sum death benefit (social insurance): A lump sum of the deceased's total contributions (including employer contributions) plus interest based on the average annual bank interest rate is paid.

The maximum lump-sum death benefit is 4 times the deceased's last covered monthly wage, or the average covered monthly wage for the entire insured period, whichever is higher.

Administrative Organization

Ministry of Health and Welfare (<http://www.mw.go.kr>) provides general supervision.

National Pension Service (<http://www.nps.or.kr>) administers the program, collects contributions, and pays benefits.

Sickness and Maternity

Regulatory Framework

First laws: 1963 (voluntary medical insurance for employees); and 1976 (compulsory national medical insurance), implemented in 1977.

Current laws: 1999 (national health insurance), implemented in 2000; 2002 (financial stability of national health insurance); and 2007 (long-term care insurance), implemented in 2008.

Type of program: Social insurance system. Medical and long-term care benefits only.

Coverage

All Korean citizens and employees (foreigners residing in Korea may contribute on a voluntary basis), except for those with low income and covered by the medical aid program.

Source of Funds

Insured person: 2.665% (medical benefits) and 0.175% (long-term care) of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 65,790,000 won.

Self-employed person: Varies based on personal factors including property ownership, income, age, and gender.

Employer: 2.665% (medical benefits) and 0.175% (long-term care) of monthly payroll.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 65,790,000 won.

Government: Contributes as an employer.

The minimum monthly earnings used to calculate contributions are 280,000 won.

The maximum monthly earnings used to calculate contributions are 65,790,000 won.

Qualifying Conditions

Cash sickness and maternity benefits: No cash benefits are provided.

Medical benefits: The insured must not have missed more than 6 months of contributions since first becoming insured.

Long-term care: Age 65 or older and in need of constant care. Persons younger than age 65 who require constant care due to a medical condition such as dementia, cardiovascular disease, or Alzheimer's disease.

Sickness and Maternity Benefits

Sickness benefit: No cash benefits are provided.

Maternity benefit: No cash benefits are provided.

Medical care: Insured persons may receive special cash benefits for family caregivers, exceptional care, and hospitalization.

Workers' Medical Benefits

Medical benefits: Benefits include medical treatment, surgery, hospitalization, and medicine. Doctors, clinics, hospitals, and pharmacists under contract to the National Health Insurance Corporation (NHIC) provide medical services.

Maternity care is provided, with no limit on the number of children. There are no cash maternity benefits.

Copayment: The insured pays 20% of hospitalization costs and 30% to 50% of outpatient care, depending on the type of facility. The maximum paid by each patient is 2,000,000 to 4,000,000 won, depending on income.

Long-term care: In-home services include visits, bathing, nursing, day and night care, short term respite care, and welfare equipment service. Institutional care includes care given in licensed nursing homes, retirement homes, licensed residential establishments, and other long-term care facilities.

Dependents' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, and medicine. Doctors, clinics, hospitals, and pharmacists under contract to the National Health Insurance Corporation (NHIC) provide medical services.

Maternity care is provided to the insured's dependents, with no limit on the number of children. There are no cash maternity benefits.

Copayment: The insured pays 20% of hospitalization costs and 30% to 50% of outpatient care, depending on the type of facility. The maximum paid by each patient is 2,000,000 to 4,000,000 won, depending on income.

Dependents are those who have no income and live with the insured, including the insured's spouse, children, grandchildren, parents, grandparents, and siblings.

Administrative Organization

Ministry of Health, Welfare, and Family Affairs (<http://www.mw.go.kr>) provides general supervision.

National Health Insurance Corporation (<http://www.nhic.or.kr>; <http://www.longtermcare.or.kr>) administers the national health insurance and long-term care programs, levies and collects contributions, and pays medical service providers.

Health Insurance Review and Assessment Service (<http://www.hira.or.kr>) examines and reviews medical claims and evaluates the quality of medical and long-term care services.

Work Injury

Regulatory Framework

First law: 1953.

Current law: 1963 (industrial accident compensation insurance), implemented in 1964.

Type of program: Social insurance system.

Note: The 1953 law still applies to employees if their incapacity due to a work-related injury or an occupational disease lasts for less than 3 days.

Coverage

Employees of establishments with at least one employee.

Voluntary coverage for agriculture, forestry, hunting, and fishery businesses with fewer than five employees; certain small business employers with fewer than 50 employees; persons working on small-scale construction projects (when net construction costs are below 20,000,000 won); electricians; telecommunications workers; fire service personnel; certain self-employed persons; and household workers.

Special systems for civil servants, military personnel, private-school employees, and seamen.

Source of Funds

Insured person: None.

Self-employed person: 0.7% to 36% of declared earnings or payroll.

There are no minimum or maximum earnings used to calculate contributions. The contribution rate is reviewed annually.

Employer: 0.7% to 36% of annual payroll, according to the assessed degree of risk.

There are no minimum or maximum earnings used to calculate contributions. The contribution rate is reviewed annually.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's average daily wage in the 3 months before the onset of disability is paid if the insured is unable to work and receiving medical treatment.

After 24 months and if still receiving medical treatment, persons assessed with a first-degree (total loss of work capacity and requiring constant attendance), second-degree (severe loss of work capacity), or third-degree disability (less severe loss of work capacity) receive benefits for 257,

291, or 329 treatment days according to the assessed degree of disability. The benefit ranges from 70.4% to 90.1% of the insured's average daily wage and is paid until recovery or the award of the permanent disability pension.

The minimum daily benefit is 46,933 won.

The maximum daily benefit is 157,220 won.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to wage changes.

Permanent Disability Benefits

Permanent disability benefit: The benefit varies according to the assessed degree of disability, in order of decreasing severity from grades one to seven. The annual pension is the insured's average daily wage in the 3 months before the onset of disability multiplied by between 138 and 329, according to the assessed degree of disability. Insured persons with an assessed disability of four to seven (medium severity) may choose between the pension and a lump sum of the insured's average daily wage multiplied by 616, 737, 869, or 1,012, according to the assessed degree of disability.

The minimum daily benefit is 46,933 won.

The maximum daily benefit is 157,220 won.

Partial disability: A lump sum is paid for an assessed degree of disability from grades eight to fourteen (lower severity). The benefit is the insured's average daily wage in the 3 months before the date of injury multiplied by between 55 and 495, according to the assessed degree of disability.

Nursing benefit: Paid for nursing services for insured persons with a residual chronic disability after receiving medical treatment. The benefit varies from 25,940 won to 38,240 won a day, according to assessed needs.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to changes in wages.

Workers' Medical Benefits

Medical benefits include medical treatment, surgery, hospitalization, medicine, nursing, dental care, rehabilitation appliances, and transportation.

Survivor Benefits

Survivor pension: 52% of annual earnings (calculated as the insured's average daily wage in the 3 months before the date of death multiplied by 365) is paid for a single person; the pension is increased by 5% for each additional survivor up to 67% for a family of four or more. The pension is paid monthly.

Eligible survivors include the dependent spouse, parents and grandparents older than age 60, children and grandchildren younger than age 18, and siblings older than age 60 or younger than age 18. The pension is paid to eligible survivors in the following order of priority: spouse, children,

parents, grandchildren, grandparents, and brothers or sisters.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to changes in wages.

Lump-sum grant: If there are no eligible survivors for the survivor pension, a lump sum of the insured's average daily wage in the 3 months before the date of death multiplied by 1,300 is paid to nondependent survivors.

Funeral grant: A lump sum of the insured's average daily wage in the 3 months before the date of death multiplied by 120 is paid to the person who paid for the funeral.

The minimum funeral grant is 8,674,960 won.

The maximum funeral grant is 11,983,570 won.

Benefit adjustment: The minimum and maximum benefits are adjusted annually according to changes in wages.

Administrative Organization

Ministry of Employment and Labor (<http://www.moel.go.kr>) provides general supervision.

Korea Worker's Compensation and Welfare Service (<http://www.kcomwel.or.kr>) collects contributions, pays benefits, and administers the program through its own medical care institutions.

Unemployment

Regulatory Framework

First and current law: 1993 (employment insurance), implemented in 1995.

Type of program: Social insurance system.

Coverage

All employees younger than age 65.

Voluntary coverage for agriculture, forestry, hunting, and fishery businesses with fewer than five employees; small-scale construction projects (when net construction costs are below 20,000,000 won); electricians; telecommunications workers; fire service personnel; and household workers.

Voluntary coverage for self-employed persons for employment services only.

Exclusions: Persons working less than 60 hours a month or less than 15 hours a week, and family labor.

Special systems for civil servants, private-school employees, military personnel, and employees of the special post office.

Source of Funds

Insured person: 0.45% of gross annual wages.

There are no maximum earnings used to calculate contributions.

South Korea

Self-employed person: 0.25% of declared wages for employment services only.

There are no maximum earnings used to calculate contributions.

Employer: 0.7% to 1.3% (depending on the type of business) of annual payroll.

There are no maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Unemployment benefits: Must have at least 6 months of coverage during the last 18 months, be registered at an employment security office, and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, a labor dispute, or the refusal of a suitable job offer.

Unemployment Benefits

The benefit is half of the insured's average daily earnings during the 3 months immediately before unemployment. The benefit is paid after a 7-day waiting period for up to 90 days to those with between 6 and 12 months of coverage; for up to 240 days with more than 10 years of coverage or aged 50 or older or disabled.

The minimum daily benefit is 90% of the minimum daily wage. (The minimum daily wage is 24,800 won.)

The maximum daily benefit is 40,000 won.

Additional allowances are paid to unemployed persons to encourage retraining or job search. Allowances include the early reemployment allowance, vocational ability development allowance, and transportation and home moving allowance.

Employment services are provided through the Employment Stabilization Program and the Vocational Competency Development Program.

Administrative Organization

Ministry of Employment and Labor (<http://www.moel.go.kr>) provides general supervision of the program.

Employment Security Offices, under the Ministry of Labor, pay unemployment benefits.

Korea Worker's Compensation and Welfare Service (<http://www.kcomwel.or.kr>) collects contributions.

Sri Lanka

Exchange rate: US\$1.00 = 113.50 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1958 (provident fund).

Type of program: Provident fund system.

Coverage

All employed persons, including certain self-employed persons.

Exclusions: Family labor, civil servants, certain self-employed persons, farmers, and fishermen.

Employees covered by equivalent schemes may contract out.

Special systems for public-sector and local government employees, farmers, fishermen, and migrant workers.

Source of Funds

Insured person: 8% of monthly earnings; additional voluntary contributions are permitted.

Self-employed person: Information is not available.

Employer: 12% of monthly payroll; additional voluntary contributions are permitted.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55 (men) or age 50 (women) and retired from covered employment; at any age if the government closes the place of employment, if emigrating permanently, or for employed women who marry.

Disability benefit: Must be assessed with a permanent and total incapacity for work.

Survivor benefit: Paid to legal heirs or named beneficiaries if the fund member dies before retirement.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The Monetary Board of the Employees' Provident Fund sets the interest rate periodically. The annual interest rate must not be less than 2.5%.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The Monetary Board of the Employees' Provident Fund sets the interest rate periodically. The annual interest rate must not be less than 2.5%.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus interest is paid to one or more eligible survivors.

Interest rate adjustment: The Monetary Board of the Employees' Provident Fund sets the interest rate periodically. The annual interest rate must not be less than 2.5%.

Administrative Organization

Ministry of Employment and Labor provides general supervision.

Employees' Provident Fund (<http://www.epf.lk>) administers the program through district offices.

Central Bank of Sri Lanka (<http://www.centralbanklanka.org>) is responsible for the custody and investment of the financial assets of the Employees' Provident Fund.

Sickness and Maternity

Regulatory Framework

Medical care is available free of charge in government health centers and hospitals.

No statutory sickness or maternity benefits are provided.

Plantations have their own dispensaries and maternity wards and must provide medical care for their employees.

Employees in the plantation sector, certain wage and salary earners, and women covered under the Shop and Office Employees' Act are entitled to 84 days of maternity leave before or after childbirth for the first two childbirths (42 days for subsequent childbirths). The Maternity Benefits Ordinance requires employers to pay maternity benefits at the prescribed rate for 12 weeks for the first two childbirths (6 weeks for subsequent childbirths), including 2 weeks before childbirth and 10 weeks after (2 weeks before and 4 weeks after for subsequent childbirths).

Work Injury

Regulatory Framework

First and current law: 1934 (workmen's compensation).

Type of program: Employer-liability system. (Voluntary supplementary insurance is possible.)

Coverage

All employed persons, including contract workers.

Exclusions: Self-employed persons, members of the police force, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees or pays insurance premiums ranging from 1% to 7.5% of payroll, according to the assessed degree of risk.

Government: The total cost of medical benefits.

Qualifying Conditions

Work injury benefits: A minimum 3-day qualifying period for temporary disability; a continuous employment period of 6 months for an occupational disease.

When an employer voluntarily provides work injury insurance or compensation to workers, the amount of any benefits paid is deducted from benefits paid under the work injury program.

Temporary Disability Benefits

50% of wages are paid after a 3-day waiting period for up to 5 years. After 6 months, the benefit may be paid as a lump sum.

The maximum monthly benefit is 5,000 rupees.

A registered doctor may examine a worker entitled to a temporary disability benefit once a month.

The benefit is payable abroad under certain conditions if emigrating permanently.

Permanent Disability Benefits

Permanent disability benefit: A lump sum is paid according to wage class.

The minimum benefit is 21,168 rupees.

The maximum benefit is 250,000 rupees.

Partial disability: A lump sum of 30% to 100% of the full benefit according to the degree of disability.

Workers' Medical Benefits

Government hospitals provide medical benefits free of charge.

Survivor Benefits

Survivor benefit: A lump sum of 2 to 5 years of the insured's wages, according to wage class, is paid for the death of the insured.

Eligible survivors are the widow, legitimate dependent children, unmarried daughters, and a widowed mother. Other family members may be eligible if totally or partially dependent on the deceased.

The benefit is split among dependent relatives according to the decision of the Commissioner of Workmen's Compensation.

The minimum survivor benefit is 19,404 rupees.

The maximum survivor benefit is 250,000 rupees.

Funeral grant: The cost of the funeral is deducted from the survivor benefit, up to a maximum based on the value of the survivor benefit (up to 10,000 rupees if the survivor grant exceeds 40,000 rupees).

Administrative Organization

Ministry of Employment and Labor provides general supervision.

Department of Workmen's Compensation administers the program.

Family Allowances

Regulatory Framework

First law: 1990.

Current law: 1995 (low-income families).

Type of program: Social assistance system.

Coverage

Low-income families.

Source of Funds

Insured person: 25 rupees a month per family member.

Self-employed person: 25 rupees a month per family member.

Employer: None.

Government: The majority of the costs of the program.

Qualifying Conditions

Family allowances: Family earnings must be below 1,000 rupees a month.

Family Allowance Benefits

Family allowances: 100 rupees to 1,000 rupees a month is paid, depending on family income and size.

Administrative Organization

Commissioner of Relief for the Poor administers the program.

Syria

Exchange rate: US\$1.00 = 46.85 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture; civil servants; freelance workers; and employers.

Voluntary coverage for Syrians working abroad.

Exclusions: Temporary workers, household workers, and self-employed persons.

Source of Funds

Insured person: 7% of earnings (plus an optional 1% of earnings for voluntary supplementary disability and death benefits).

Self-employed person: Not applicable.

Employer: 14% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women); at any age (men and women) in physically demanding or dangerous work, with at least 15 years of contributions.

Age 55 (men) or age 50 (women) with at least 20 years of contributions. At any age (men and women) with at least 25 years of contributions.

Payments abroad are made at the discretion of the Institution of Social Insurance.

Old-age settlement: Age 60 (men) or age 55 (women) and does not satisfy the qualifying conditions for the old-age pension.

Disability pension: Paid for the loss of at least 80% of working capacity. The insured must have made at least 6 consecutive months of contribution or 12 nonconsecutive months of contribution. The disability began during employment or within 6 months after leaving employment but is not due only to an occupational injury.

Disability benefit (voluntary insurance): Must have an assessed degree of disability of more than 35%. The disability may be due to an occupational injury.

Survivor pension: The deceased met the contribution conditions for the disability pension or was a pensioner at the time of death. The death was not the result of an occupational injury.

Eligible survivors include an unemployed widow of any age or a disabled widower, orphans younger than age 21 (age 24 if disabled), and dependent parents.

Death benefit (voluntary insurance): Paid to eligible survivors for the death of the insured.

Funeral grant: Paid to help meet the cost of the funeral.

Old-Age Benefits

Old-age pension: 2.5% of the insured's base earnings multiplied by the number of years of contributions is paid, up to 75% of the base earnings.

The base earnings are the previous year's average monthly earnings. (An increase or decrease of more than 15% in the insured's salary at the end of the last 2-year period compared to its value at the beginning of the period or an increase or decrease of more than 30% in the insured's salary at the end of the last 5-year period compared to its value at the beginning of the period are not taken into account.)

The minimum pension is the legal minimum wage.

The maximum monthly pension is 75% of base earnings.

Old-age increment: A lump sum of 1 month of the pension is paid for every complete covered year above 30 years, up to 5 months of the pension.

Old-age settlement: A lump sum of 11% to 15% of total covered earnings is paid.

Permanent Disability Benefits

Disability pension: 40% of the insured's base earnings plus 2% for each year of covered employment is paid. The base earnings are the previous year's average monthly earnings.

The minimum pension is the legal minimum wage.

The maximum pension is 80% of base earnings.

Disability benefit (voluntary insurance): A lump sum of 50% of the insured's covered earnings in the previous year is paid. The benefit is increased by 50% if the insured has a total disability as a result of an occupational injury.

Survivor Benefits

Survivor pension: 50% of the disability pension the deceased received or would have been entitled to receive is paid to an eligible widow(er); 37.5% with one or more other eligible survivors.

Orphan's pension: The total orphans' pension is 37.5% of the disability pension the deceased received or would have been entitled to receive; or 25% if there is only one

eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or would have been entitled to receive; or 50% for each eligible full orphan.

Dependent parent's pension: If there are no eligible spouses or orphans, 25% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there is either an eligible spouse or an eligible orphan, 12.5% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there are both eligible spouses and orphans, the total dependent parent's pension is 12.5% of the disability pension the deceased received or would have been entitled to receive.

The maximum total survivor pension is 80% of the disability pension the deceased received or would have been entitled to receive.

Death benefit (voluntary insurance): A lump sum of 100% of the deceased's earnings in the previous year is paid to a survivor. The lump sum is increased by 50% if the insured's death was caused by a work injury.

Funeral grant: A lump sum of 1 month of the insured's earnings is paid.

The maximum funeral grant is 100 pounds.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (<http://taminat.gov.sy>), managed by a tripartite board of directors and a director general, administers the program through regional and district offices.

Work Injury

Regulatory Framework

Current law: 1959 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture; municipal workers; and public employees.

Exclusions: Household workers and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

80% of the insured's monthly earnings is paid for the first month; 100% thereafter. The benefit is paid from the day after the injury occurred for up to 12 months.

The minimum monthly benefit is 2,000 pounds.

Work injury benefits can be combined with other pensions.

Permanent Disability Benefits

Permanent disability pension: 75% of the insured's average monthly earnings in the previous year is paid for a total disability.

The minimum monthly pension is 458 pounds.

Work injury benefits can be combined with other pension entitlements.

Partial disability pension: For an assessed degree of disability of 35% or more, a percentage of the full pension (75% of the insured's average monthly earnings in the previous year) is paid according to the assessed degree of disability.

For an assessed degree of disability of less than 35%, a lump sum of 5.5 years of the partial disability pension is paid.

Workers' Medical Benefits

General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation are provided.

Survivor Benefits

Survivor pension: If there are no eligible orphans or dependent parents, 62.5% of the disability pension the deceased received or would have been entitled to receive is paid to an eligible widow(er); 50% if there are eligible dependent parents but no orphans; 37.5% if there are both eligible orphans and dependent parents.

Orphan's pension: The total orphans' pension is 50% of the disability pension the deceased received or would have been entitled to receive; or 37.5% if there is only one eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or would have been entitled to receive; or 62.5% for each eligible full orphan.

Dependent parent's pension: If there are no eligible spouses or orphans, 25% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there is either an eligible spouse or an eligible orphan, 12.5% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there are both

eligible spouses and orphans, the total dependent parent's pension is 12.5% of the disability pension the deceased received or would have been entitled to receive.

The maximum total survivor pension is 80% of the disability pension the deceased received or would have been entitled to receive.

Funeral grant: A lump sum of 1 month of the insured's earnings is paid.

The maximum funeral grant is 80 pounds.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (<http://taminat.gov.sy>), managed by a tripartite board of directors and a director general, administers the program through regional and district offices.

Taiwan

Exchange rate: US\$1.00 =
32.27 Taiwan dollars (NT\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1950.

Current law: 1958 (labor insurance), implemented in 1960; 2004 (labor pensions), implemented in 2005; and 2007 (national pensions), implemented in 2008.

Type of program: Social insurance and mandatory individual account system.

Note: The social insurance system consists of a flat-rate benefit under the national pension program and earnings-related benefits under the labor insurance program.

In 2005, a system of individual accounts (Labor Pension Fund) was established for all new entrants to the labor force or workers that changed employers since July 1, 2005. Workers in the labor force before then had the option (from 2005 to 2010) to remain covered under the old Labor Standards Law for retirement benefits, or switch to the Labor Pension fund. Those who switched and remain with the same employer will receive the value of their accrued rights under the Labor Standards Law.

Coverage

National pension program: Citizens aged 25 to 65 who choose to join the program.

Exclusions: Persons who are covered or have been covered by other related social insurance programs, including those covered under the labor insurance program, civil servants, military personnel, farmers, and private school staff.

Labor insurance program: Employees aged 15 to 60 in firms in industry and commerce, mines, and plantations with five or more workers; wage-earning public-sector employees; public-utility employees; fishermen; and certain self-employed persons in service occupations.

Voluntary coverage for employees in firms with fewer than five workers, the self-employed (except for those in service occupations with compulsory coverage), employees older than age 60 working in covered employment, and involuntarily unemployed persons with at least 15 years of coverage.

Special systems for civil servants, farmers, salaried public-sector employees, and private school staff.

Labor pension fund (individual account): Employees aged 15 to 60, including contractors, temporary workers, casual workers, apprentices, and some household workers.

Source of Funds

Insured person

National pension program: 3.9% of the monthly minimum wage (NT\$674) a month.

Disabled and low-income insured persons pay no contributions, 1.95%, or 2.92% of the monthly minimum wage (equal to NT\$0, NT\$337 or NT\$505), depending on the degree of disability or total family income.

Labor insurance program: 1.3% of gross monthly earnings (1.4% in 2011, rising gradually to 2.4% by 2030).

The maximum monthly earnings used to calculate contributions are NT\$43,900. (The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.)

The insured's contributions also finance cash sickness and maternity benefits.

Labor pension fund benefit (individual account): Voluntary contributions of up to 6% of monthly earnings.

The maximum monthly earnings used to calculate contributions are NT\$150,000.

Self-employed person:

National pension program: 3.9% of the monthly minimum wage (NT\$674) a month.

Disabled and low-income insured persons pay no contributions, 1.95%, or 2.92% of the monthly minimum wage (equal to NT\$0, NT\$337 or NT\$505), depending on the degree of disability or total family income.

Labor insurance program: 3.9% of gross monthly income (4.2% in 2011, rising gradually to 7.2% by 2030).

The maximum monthly earnings used to calculate contributions are NT\$43,900. (The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.)

The self-employed person's contributions also finance cash sickness and maternity benefits.

Labor pension fund benefit (individual account): No information.

Employer

National pension program: Not applicable.

Labor insurance program: 4.55% of monthly payroll (4.9% in 2011, rising gradually to 8.4% by 2030).

The maximum monthly earnings used to calculate contributions are NT\$43,900. (The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.)

The employer's contributions also finance cash sickness and maternity benefits.

Labor pension fund benefit (individual account): 6% of monthly payroll.

The maximum monthly earnings used to calculate contributions are NT\$150,000.

(The employer continues to contribute for workers who remain covered under the Labor Standards Law.)

Government

National pension program: 2.6% of the monthly minimum wage (NT\$449) a month.

For disabled and low-income insured persons, 6.5%, 4.55%, or 3.58% of the monthly minimum wage (equal to NT\$1,123, NT\$786, or NT\$618), depending on the degree of disability or total family income.

Labor insurance program: 0.65% of employee earnings (0.7% in 2011, rising gradually to 1.2% by 2030); 2.6% of income for self-employed (2.8% in 2011, rising gradually to 4.8% by 2030); the cost of administration.

The maximum monthly earnings used to calculate contributions are NT\$43,900. (The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.)

Government contributions also finance cash sickness and maternity benefits.

Labor pension fund benefit (individual account): None.

Qualifying Conditions

Old-age pension:

National pension program: Age 65 and registered in the program.

Labor insurance program: Age 60 with at least 15 years of coverage. (The full retirement age will increase to age 61 in 2018, increasing gradually to age 67 by 2027.)

Retirement from covered employment or self-employment is necessary.

Early pension: A reduced pension is paid from age 55 with at least 15 years of coverage.

Deferred pension: The pension may be deferred until age 65.

Old-age benefit: Insured persons with coverage prior to January 1, 2009, may opt for a lump-sum payment at retirement, instead of the labor insurance old-age pension. Must be age 60 (men) or age 55 (women) with at least 1 year of coverage; age 55 (men) with at least 15 years of coverage; age 50 (men and women) with at least 25 years of coverage; or at any age (men and women) with at least 25 years of coverage for employment with the same employer.

Labor pension fund old-age benefit (individual account): Age 60 with at least 15 years of contributions.

A reduced benefit is available with less than 15 years of contributions.

Disability pension:

National pension program: Must be assessed with a severe mental or physical disability with a permanent total incapacity for work by a hospital designated by the Bureau of National Health Insurance.

If not normally eligible for coverage under the national pension program, the minimum disability pension is paid to persons who have been residents of Taiwan for more than 6 months a year for the last 3 years and who are assessed with a severe mental or physical disability with an incapacity for work that began before participating in the national pension program.

Labor insurance program: Must be assessed with a severe mental or physical disability and a permanent total incapacity for work by a hospital that is designated by the Bureau of National Health Insurance.

Insured persons with a dependent spouse and children may qualify for a dependent allowance.

Disability benefit: Insured persons with coverage prior to January 1, 2009, may opt for a lump-sum payment instead of the labor insurance disability pension. Must be assessed with a permanent disability by a hospital designated by the Bureau of National Health Insurance.

Survivor pension:

National pension program: The deceased was insured at the time of death or was an old-age or disability pensioner.

Eligible survivors (in order of priority) are the widow(er) (aged 55 or older; aged 45 or older with a monthly income below the survivor pension amount he or she would be entitled to receive) and children (aged 25 years or younger; no limit with a total incapacity for work), parents (aged 55 or older with a monthly income below the survivor pension amount), grandparents (aged 55 or older with a monthly income below the survivor pension amount), dependent grandchildren, and dependent brothers and sisters.

Eligibility ceases for widow(er)s on remarriage.

Funeral grant (national pension program): Paid to the person who paid for the funeral of an insured person who died before age 65.

Labor insurance program: The deceased was insured at the time of death, was an old-age or disability pensioner, or had at least 15 years of contributions and hadn't claimed old-age benefits.

Eligible survivors (in order of priority) are the widow(er) and children, parents, grandparents, dependent grandchildren, and dependent brothers and sisters.

Survivor benefit: Paid for the death of the insured person with coverage prior to January 1, 2009, when a survivor opts for a lump-sum payment instead of the labor insurance survivor pension.

Funeral grant (labor insurance program): Paid to the person who paid for the insured's funeral.

Labor pension fund survivor benefit (individual account): Paid to a widow(er) or child for the death of an insured person.

In the absence of a widow(er) or child, other eligible survivors in order of priority are parents, grandparents, grandchildren, and siblings.

Old-Age Benefits

National pension program (old-age): The monthly pension is 0.65% of the monthly insured amount multiplied by the number of years of coverage plus NT\$3,000, or 1.3% of monthly insured amount multiplied by the number of years of coverage, whichever is greater.

The monthly insured amount is NT\$17,280 (equal to the monthly minimum wage in 2008).

The minimum old-age pension is NT\$3,000 per month.

Benefit adjustment: The monthly insured amount is adjusted according to changes in the consumer price index.

Labor insurance program (old-age): The monthly pension is 0.775% of the insured's monthly average covered earnings in the 36 months before retirement multiplied by the number of years of coverage plus NT\$3,000, or 1.55% of the insured's monthly average covered earnings in the 36 months before retirement multiplied by the number of years of coverage, whichever is greater.

The minimum old-age pension is NT\$3,000 per month.

Early pension: The pension is reduced by 4% for each year that retirement is taken before the normal retirement age, up to 20%.

Deferred pension: The pension is increased by 4% for each year of deferred retirement, up to 20%.

Persons insured before January 1, 2009, may opt for a lump-sum old-age benefit instead of a monthly old-age pension at retirement.

Old-age benefit: A lump sum is paid of 1 month of the insured's average covered earnings in the 36 months before retirement for each year of contributions for the first 15 years plus 2 months for each year of contributions exceeding 15 years, up to a total of 45 months of average covered earnings.

An increment of 1 month of the insured's average monthly covered earnings in the 36 months before retirement is paid for each year of continued work and contributions after age 60, up to 5 months of earnings.

The maximum old-age benefit is 45 months of the insured's average covered earnings.

Labor pension fund old-age benefit (individual account): The accumulated capital can be used to provide a monthly benefit. The benefit amount depends on the value

of the insured's contributions plus accrued interest, average life expectancy, and a schedule in law.

A lump sum based on the value of the insured's contributions plus accrued interest is paid for less than 15 years of contributions.

Permanent Disability Benefits

National pension program (disability): The monthly pension is 1.3% of the monthly insured amount multiplied by the number of years of coverage.

The monthly insured amount is NT\$17,280 (equal to the monthly minimum wage in 2008).

The minimum disability pension is NT\$4,000.

Benefit adjustment: The monthly insured amount is adjusted according to changes in the consumer price index.

Labor insurance program (disability): The monthly pension is 1.55% of the insured's monthly average covered earnings in the 6 months before the disability began multiplied by the number of years of coverage.

Up to 25% of the pension is paid for each qualified dependent, up to 50%.

The minimum disability pension is NT\$4,000.

Persons insured before January 1, 2009, may opt for a lump-sum disability benefit instead of a monthly disability pension.

Disability benefit: A lump sum of 1 to 40 months of the insured's average covered earnings in the 6 months before the disability began is paid, according to the assessed degree of disability.

Survivor Benefits

National pension program (survivor): The monthly pension paid for the death of an actively insured person is 1.3% of the monthly insured amount multiplied by the number of years of coverage. The monthly pension paid for the death of an old-age or disability pensioner is 50% of the old-age or disability pension.

The monthly insured amount is NT\$17,280 (equal to the monthly minimum wage in 2008).

The minimum pension is NT\$3,000.

Survivors are eligible for only one survivor pension. If there is more than one eligible survivor, 25% of the survivor pension is paid for each additional survivor, up to 50%.

Funeral grant (national pension program): A lump sum of 5 times the monthly insured amount is paid.

The monthly insured amount is NT\$17,280 (equal to the monthly minimum wage in 2008).

Benefit adjustment: The monthly insured amount is adjusted according to changes in the consumer price index.

Labor insurance program (survivor): The monthly pension paid for the death of an actively insured person is 1.55% of the insured's monthly average covered earnings in the 6 months before death multiplied by the number of years of coverage. The monthly pension paid for the death of an old-age or disability pensioner is 50% of the old-age or disability pension the deceased received or would have been entitled to receive.

The minimum pension is NT\$4,000.

Persons insured before January 1, 2009, may opt for a lump-sum survivor benefit instead of a monthly survivor pension.

Survivor benefit: A lump sum of 30 months of the deceased's average monthly covered earnings in the 6 months before death is paid if the deceased had at least 2 years of contributions; 20 months if the deceased had 1 to 2 years of contributions; 10 months if less than 1 year of contributions.

Funeral grant (labor insurance program): A lump sum of 5 months of the deceased's average covered earnings in the 6 months before death is paid. In the absence of eligible survivors for the survivor pension, a lump sum of 10 months of the deceased's average covered earnings in the 6 months before death is used to pay for the funeral.

Labor pension fund survivor benefit (individual account): A lump sum benefit based on the value of the insured's contributions plus accrued interest is paid. If the deceased received monthly labor pension fund payments at the time of death and died before reaching the average life expectancy according to a schedule in law, a lump sum of the balance of the insured's individual account is paid.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs (<http://www.cla.gov.tw>) provides general supervision.

Social Affairs Department of the Ministry of the Interior (<http://www.moi.gov.tw>) coordinates the national pension program.

Bureau of Labor Insurance (<http://www.bli.gov.tw>), under the tripartite Labor Insurance Commission and its director general, collects contributions and pays benefits.

Sickness and Maternity

Regulatory Framework

First law: 1950.

Current laws: 1958 (labor insurance), implemented in 1960, and 1994 (national health insurance), implemented in 1995.

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Employees aged 15 to 60 in firms in industry and commerce, mines, and plantations with five or more employees; wage-earning public-sector employees; public-utility employees; fishermen; and certain self-employed persons in service occupations.

Voluntary coverage for employees in firms with fewer than five employees, self-employed persons (except those in service occupations with compulsory coverage), employees older than age 60 in covered employment, and involuntarily unemployed persons with at least 15 years of coverage.

Special systems for cash benefits for civil servants, farmers, salaried public-sector employees, and the staff of private schools.

Medical benefits: Must have resided in Taiwan for at least 4 months, including foreign nationals with a resident permit.

Source of Funds

Insured person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions are paid according to 46 wage classes. Employees of public or private companies contribute 1.365% of gross monthly earnings, plus an additional 1.365% of gross monthly earnings for each dependent, up to 4.095% of monthly earnings for three or more dependents.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$17,280 (equal to the monthly minimum wage in 2008).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$131,700.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

Self-employed person

Cash sickness and maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions are paid according to 46 wage classes: 4.55% of gross monthly income for higher earners or 2.73% of income for lower earners, plus an additional 2.73% of gross monthly income for each dependent, up to 8.19% of monthly income for three or more dependents.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$17,280 (equal to the monthly minimum wage in 2008).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$131,700.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

Employer

Cash benefits for sickness and maternity: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions are paid according to 46 wage classes: 3.185% of monthly payroll for employees of public or private firms, plus an additional 2.482% of monthly payroll for dependents, regardless of number of dependents.

The employer's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$17,280 (equal to the monthly minimum wage in 2008).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$131,700.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

Government

Cash benefits for sickness and maternity: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Contributions are paid according to 46 wage classes: 0.455% of employee earnings for employees of public and private firms; none for higher-earning self-employed; 1.82% of income for lower-earning self-employed. Contributes for the dependents of insured persons. Pays for the cost of administration.

Government contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$17,280 (equal to the monthly minimum wage in 2008).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$131,700.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

Qualifying Conditions

Cash sickness benefit: Must have an incapacity due to a nonwork-related injury or illness, be hospitalized, and unable to earn a normal salary. There is no specified minimum qualifying period. The insured must provide medical certification.

Cash maternity benefit: Must have at least 280 days of contributions before childbirth (181 days of contributions for a premature childbirth).

Medical benefits: Provided for a nonwork-related injury or illness.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average covered earnings in the 6 months before the incapacity began is paid after a 3-day waiting period for up to 6 months with up to 1 year of contributions; up to 12 months with more than 1 year of contributions.

Maternity grant: A lump sum of 1 month of the insured's average covered earnings in the last 6 months before maternity leave is paid for a normal or premature childbirth.

Workers' Medical Benefits

Public and private clinics and hospitals under contract with and paid directly by the Bureau of National Health Insurance provide medical benefits, including preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicine.

There is no limit to duration.

The government provides free maternity medical care.

Cost sharing: For ambulatory and emergency care at clinics, 20% of scheduled fees; for hospital visits, from 30% to 50%; for inpatient care for short-term illnesses, from 10% (for the first 30 days) to 30% (from the 61st day and thereafter); for inpatient care for chronic long-term illnesses, from 5% (for the first 30 days) to 30% (from the 181st day and thereafter).

Exemptions from cost sharing: Preventive health care, certain catastrophic illnesses, ambulatory services in mountainous areas and remote islands, and all care for members of veteran or low-income households.

Dependents' Medical Benefits

Public and private clinics and hospitals under contract with and paid directly by the Bureau of National Health Insurance provide medical benefits, including preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicine.

There is no limit to duration.

The government provides free maternity medical care.

Cost sharing: For ambulatory and emergency care at clinics, 20% of scheduled fees; for hospital visits, from 30% to 50%; for inpatient care for short-term illnesses, from 10% (for the first 30 days) to 30% (from the 61st day and thereafter); for inpatient care for chronic long-term illnesses, from 5% (for the first 30 days) to 30% (from the 181st day and thereafter).

Exemptions from cost sharing: Preventive health care, certain catastrophic illnesses, ambulatory services in mountainous areas and remote islands, and all care for members of veteran or low-income households.

Eligible dependents include a nonemployed spouse, nonemployed parents or grandparents, and nonemployed children and grandchildren younger than age 20 (no limit

if disabled). For low-income households, all relatives living with the insured.

Administrative Organization

Cash sickness and maternity benefits: Labor Insurance Department of the Council of Labor Affairs (<http://www.cla.gov.tw>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw>), under the tripartite Labor Insurance Commission and its director general, collects contributions and pays benefits.

Medical benefits: Bureau of National Health Insurance (<http://www.nhi.gov.tw>), under a Supervisory Board, collects contributions and contracts with private and public clinics and hospitals to provide medical care.

Work Injury

Regulatory Framework

First laws: 1929 and 1950.

Current laws: 1958 (labor insurance), implemented in 1960, and 2001 (work injury), implemented in 2002.

Type of program: Social insurance system.

Coverage

Employees aged 15 to 60 in firms in industry and commerce, mines, and plantations with five or more employees; wage-earning public-sector employees; public-utility employees; fishermen; and certain self-employed persons in service occupations.

Special systems for civil servants, salaried public-sector employees, and the staff of private schools.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer

Cash benefits: 0.02% to 2.94% of monthly payroll, according to the assessed risk of the industry (the average rate is 0.21%) plus 0.05% of monthly payroll for off-duty accidents. The off-duty rate for employers with more than 70 employees is adjusted annually according to the claims rate of the company.

Medical benefits: See source of funds under Sickness and Maternity.

Government

Cash benefits: The cost of administration.

Medical benefits: See source of funds under Sickness and Maternity.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's average covered earnings in the last 6 months before the disability began is paid for the first 12 months; 50% thereafter. The benefit is paid after a 3-day waiting period for up to 24 months.

Permanent Disability Benefits

Permanent disability benefit: If assessed with a permanent disability, a lump sum is paid based on the assessed degree of disability and the insured's average monthly covered earnings in the last 6 months before the disability began.

If assessed with a permanent disability without any capacity to work, an additional lump sum is paid based on the assessed degree of disability and 20 months of the insured's average monthly covered earnings in the last 6 months before the disability began.

Constant-attendance allowance: NT\$10,000 a month is paid if assessed with a total disability without any capacity to work and in need of constant medical care or attendance of others to perform daily functions.

Living allowance: After receiving the lump-sum permanent disability benefit, a monthly allowance of NT\$1,500 to NT\$7,000 is paid to insured persons with a partial or total permanent disability, according to the assessed degree of disability.

Workers' Medical Benefits

Public and private clinics and hospitals under contract with and paid directly by the Bureau of National Health Insurance provide medical benefits, including inpatient and outpatient hospital treatment, surgery, and medicine.

There is no limit to duration. The Bureau of National Health Insurance pays the costs. Additionally, up to 50% of food costs are paid for up to 30 days.

Survivor Benefits

Survivor benefit: 100% of the deceased's pension plus a lump sum of 10 months of the deceased's average monthly covered earnings in the 6 months before death is paid.

Eligible survivors in order of priority are the spouse, children, parents, grandparents, depend grandchildren, and dependent brothers and sisters.

Survivor grant: A lump sum of 40 months of the deceased's average covered earnings in the 6 months before death is paid.

Survivor's supplement (income-tested): A lump sum of NT\$100,000 may be paid to the dependent spouse, children, or parents.

Funeral grant: A lump sum of 5 months of the deceased's average covered earnings in the 6 months before death is paid to eligible survivors. If there are no eligible survivors, the grant is paid to the person who organizes the funeral.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs (<http://www.cla.gov.tw>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw>), under the tripartite Labor Insurance Commission and its director general, collects contributions and pays cash benefits.

Bureau of National Health Insurance (<http://www.nhi.gov.tw>), under a supervisory board, contracts with private and public clinics and hospitals to provide medical care.

Unemployment

Regulatory Framework

First law: 1968, implemented in 1999.

Current law: 2002 (employment insurance), implemented in 2003, 2007, and 2009.

Type of program: Social insurance system.

Coverage

Citizens of Taiwan employed in the private- and public-sectors aged 15 to 65; foreigners aged 15 to 66 who marry Taiwanese nationals and are legally employed.

Exclusions: Self-employed persons, civil servants, teachers, military personnel, and foreigners (who are not married to Taiwanese nationals).

Source of Funds

Insured person: 0.2% of gross monthly earnings.

Self-employed person: Not applicable.

Employer: 0.7% of monthly payroll.

Government: 0.1% of employee earnings and the cost of administration.

Qualifying Conditions

Unemployment benefit: The insured must have at least 1 year of coverage, must be involuntarily unemployed, must be currently registered at a public employment office as being capable and willing to work, must not have declined a suitable job offer, and must not be in occupational training.

The benefit is suspended if a suitable job offer, counseling, or vocational training is refused or the beneficiary fails to report to a public employment office once a month.

Early reemployment award: Paid if the unemployed person starts work before the maximum unemployment benefit payment period has expired.

Vocational training living allowance: Paid if an insured person is involuntarily unemployed, registered at a public employment service institution for re-employment, and has participated in full-time vocational training organized by the employment institution.

Parental leave: Must have at least 1 year of coverage and have applied for parental leave without payment according to the Gender Equality Act. Each eligible insured parent is entitled to separate benefits that must be claimed before the child reaches age 3.

National Health Insurance Premium Support: Paid to insured persons who receive unemployment benefits or the vocational training living allowance.

Unemployment Benefits

Unemployment benefit: 60% of average monthly earnings in the 6 months before unemployment began is paid. The benefit is paid after a 14-day waiting period for up to 6 months.

Early reemployment award: A lump sum is paid of 50% of the total unpaid remaining unemployment benefit.

Vocational training living allowance: 60% of average monthly earnings in the 6 months before unemployment began is paid for up to 6 months.

Parental leave: 60% of average monthly earnings in the 6 months before parental leave began is paid for up to 6 months.

National Health Insurance Premium Support: The employee portion of the National Health Insurance premium is paid.

Administrative Organization

Labor Insurance Department of the Council of Labor Affairs (<http://www.cla.gov.tw>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw>), under the tripartite Labor Insurance Commission and its director general, collects contributions and pays benefits.

Thailand

Exchange rate: US\$1.00 = 32.39 baht.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1990 (social security), implemented in 1991 and 1998.

Type of program: Social insurance system.

Coverage

Employees aged 15 to 60.

Voluntary coverage for self-employed persons and for persons who cease to be covered after at least 12 months of compulsory coverage.

Exclusions: Employees of foreign governments or international organizations; agricultural, forestry, and fishery employees; temporary and seasonal workers; and Thai citizens working abroad.

Special systems for judges, civil servants, employees of state enterprises, and employees of private schools.

Source of Funds

Insured person: 3% of gross monthly earnings for old-age and family benefits. Disability and survivor benefits are financed under Sickness and Maternity.

Voluntary contributors pay an annual flat-rate contribution of 3,360 baht. Voluntary contributions finance disability, survivor, and maternity benefits.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Self-employed person: An annual flat-rate contribution of 3,360 baht.

The self-employed person's contributions finance disability, survivor, and maternity benefits.

Employer: 3% of monthly payroll for old-age and family benefits. Disability and survivor benefits are financed under Sickness and Maternity.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Government: 1% of gross monthly earnings for old-age and family benefits only. Disability and survivor benefits are financed under Sickness and Maternity.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Qualifying Conditions

Old-age pension: Age 55 with at least 180 months of contributions. Employment must cease. If a pensioner starts a new job, the pension is suspended until the end of employment.

Old-age pension increment: Paid if the insured had more than 180 months of contributions at the pensionable age.

Deferred pension: The pension may be deferred.

Old-age settlement: Age 55 with at least 1 month, but less than 180 months of contributions. Employment must cease.

Disability pension: Must be incapable of work and have at least 3 months of contributions in the 15 months before the total physical or mental disability began. The benefit is paid after entitlement to the cash sickness benefit ceases.

Medical officers assigned by the Social Security Office assess the degree of disability annually. The benefit may be suspended if the medical committee of the Social Security Office determines that the disability pensioner is rehabilitated.

Survivor benefit: Paid if a pensioner dies within 60 months after becoming entitled to the old-age pension.

Eligible survivors include the surviving spouse, legitimate children, and a surviving father or mother.

Death benefit: Paid if the deceased had at least 1 month of contributions in the 6 months before death or was a disability pensioner. The death must be the result of a nonwork-related injury or illness.

The eligible survivor is the deceased's named beneficiary; in the absence of a named beneficiary, the surviving spouse, children, and parents are eligible.

Funeral grant: Paid if the deceased had at least 1 month of contributions in the 6 months before death or was a disability pensioner. The death must be the result of a nonwork injury or illness.

Old-Age Benefits

Old-age pension: The pension is 20% of the insured's average monthly wage in the last 60 months before retirement.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

Thailand

The maximum monthly earnings used to calculate benefits are 15,000 baht.

Old-age pension increment: The old-age pension is increased by 1.5% of the insured's average monthly wage in the last 60 months for each 12-month period of contributions exceeding 180 months.

There is no minimum pension.

Deferred pension: The old-age pension is increased by 1.5% of the insured's average monthly wage in the last 60 months for each 12-month period of contributions exceeding 180 months.

Permanent Disability Benefits

Disability pension: 50% of the insured's average daily wage in the highest paid 3 months of the 9 months before the disability began. The benefit is paid until death.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate are 15,000 baht.

There is no minimum pension.

Benefit adjustment: Benefits are adjusted on an ad hoc basis according to changes in the cost of living.

Survivor Benefits

Survivor benefit: A lump sum of 10 times the deceased's monthly old-age pension is paid.

The amount is split among eligible survivors, according to the number and category of survivors.

Death benefit: With between 36 months and 10 years of contributions, a lump sum is paid of 50% of the deceased's average monthly wage in the highest paid 3 months of the 9 months before death multiplied by 3. With at least 10 years of contributions, a lump sum is paid of 50% of the deceased's average monthly wage in the highest paid 3 months of the 9 months before death multiplied by 10.

In the absence of a named beneficiary, the amount is split equally among the eligible survivors.

Funeral grant: 40,000 baht is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th>) provides general supervision.

Social Security Office (<http://www.sso.go.th>) collects contributions and pays benefits.

Sickness and Maternity

Regulatory Framework

First and current laws: 1990 (social security), implemented in 1991 and 1998; and 1990 (sickness and medical benefits).

Type of program: Social insurance system.

Coverage

Employees aged 15 to 60.

Voluntary coverage for self-employed persons and for persons who cease to be covered after at least 12 months of compulsory coverage.

Exclusions: Employees of foreign governments or international organizations; agricultural, forestry, and fishery employees; temporary and seasonal workers; and Thai citizens working abroad.

Special systems for judges, civil servants, employees of state enterprises, and employees of private schools.

Source of Funds

Insured person: 1.5% of gross monthly earnings (1.06% finances sickness and maternity benefits; 0.44% finances disability and survivor benefits). For voluntary contributors, see source of funds under Old Age, Disability, and Survivors.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: 1.5% of monthly payroll (1.06% finances sickness and maternity benefits; 0.44% finances disability and survivor benefits).

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Government: 1.5% of gross monthly earnings (1.06% finances sickness and maternity benefits; 0.44% finances disability and survivor benefits).

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly used to calculate contributions are 15,000 baht.

Qualifying Conditions

Cash sickness and medical benefits: Must have at least 3 months of contributions in the 15 months before the incapacity began or the date of treatment.

The insured must provide medical certification of the incapacity.

Cash maternity, childbirth grant, and medical benefits: Must have at least 7 months of contributions in the 15 months before the expected date of childbirth.

Cash maternity benefits are paid to an insured woman. The childbirth grant is paid to an insured woman or to the wife of, or a woman who cohabits with, an insured man. The childbirth grant is paid to cover the cost of medical expenses related to childbirth.

Maternity benefits are paid for two childbirths only.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 50% of the insured's average daily wage in the highest paid 3 months of the 9 months before the incapacity began. The benefit is paid from the first day of certified absence from work (after the end of entitlement to statutory sick pay, usually 30 days, under the labor law) for up to 90 days for each illness and for up to 180 days in any calendar year; may be extended up to 365 days for a chronic condition.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

There is no minimum benefit.

Maternity benefit: The benefit is 50% of the insured's average daily wage in the highest paid 3 months of the 9 months before maternity leave and is paid for up to 90 days for each childbirth.

The minimum monthly earnings used to calculate benefits are 1,650 baht.

The maximum monthly earnings used to calculate benefits are 15,000 baht.

There is no minimum benefit.

Childbirth grant: A lump sum of 12,000 baht is paid.

Workers' Medical Benefits

Medical examination and treatment, hospitalization, medicine, ambulance fees, rehabilitation, and other necessary expenses are provided under the healthcare system.

The insured must register with a hospital under contract with the healthcare system to receive benefits from the hospital. Medical care outside this hospital is provided in case of emergency and accident only, in which case costs are reimbursed according to fixed rates.

There are no provisions for cost sharing.

Disability pensioners are entitled to receive subsidized medical care and rehabilitation.

Dependents' Medical Benefits

Necessary medical care related to childbirth for the wife of, or a woman who cohabits with, an insured man.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th>) provides general supervision.

Social Security Office (<http://www.sso.go.th>) collects contributions and pays cash benefits.

Hospitals under contract to the Social Security Office deliver medical benefits.

Work Injury

Regulatory Framework

First law: 1972 (announcement of the revolutionary party), implemented in 1974.

Current law: 1994 (workmen's compensation).

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

Coverage

Employees of industrial and commercial firms.

Exclusions: Agricultural, forestry, fishery employees; and self-employed persons.

Special systems for government employees, employees of state enterprises, and employees of private schools.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% to 1% of annual payroll, according to the degree of risk.

The contribution is made annually. Beginning with the 5th year of contributions, the company's accident rate is taken into account when assessing the degree of risk.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 240,000 baht.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: The benefit is 60% of the insured's monthly wage before the disability began, according to a schedule in law. The benefit is paid after a 3-day waiting period for up to 1 year; the benefit is paid retroactively if the incapacity lasts more than 3 days. The insured must be unable to work.

There are no minimum earnings used to calculate benefits.

The maximum annual earnings used to calculate benefits are 240,000 baht.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the monthly average wage.

The maximum monthly benefit is 12,000 baht.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, the pension is 60% of the insured's monthly wage before the disability began and is paid for up to 15 years. Permanent disability benefits are paid according to a schedule in law.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the average monthly wage.

The maximum monthly benefit is 12,000 baht.

Permanent partial disability benefit: The pension is 60% of the insured's monthly wage before the disability began. The benefit is paid from 2 months to 10 years, according to a schedule in law. In certain cases, the benefit may be paid as a lump sum.

The degree of disability is assessed annually by medical officers assigned by the Social Security Office.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Workers' Medical Benefits

All necessary medical, surgical, and hospital services.

Up to 45,000 baht is paid for each incident of work injury or occupational disease; up to 300,000 baht in certain specified cases, depending on the decision of the medical committee of the Office of Workmen's Compensation Fund.

Rehabilitation services are provided for a cost of up to 20,000 baht.

Survivor Benefits

Survivor benefit: The pension is 60% of the deceased's last monthly wage and is paid for up to 8 years. (A reduced benefit may be paid as a lump sum.)

Eligible survivors include parents, the spouse, and children younger than age 18 (no limit if a student or disabled). The pension is split equally among all eligible survivors. In the

absence of eligible survivors, any other dependent persons may qualify.

The minimum monthly benefit is 60% of the minimum daily wage multiplied by 26 and must not exceed 60% of the average monthly wage.

The maximum monthly benefit is 12,000 baht.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Funeral grant: A lump sum of 100 times the highest minimum daily wage is paid. The benefit is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th>) provides general supervision.

Social Security Office (<http://www.sso.go.th>) administers the program through the Office of Workmen's Compensation Fund, which collects contributions and pays cash benefits.

Hospitals under contract with the Social Security Office and meeting the standards of the Office of Workmen's Compensation Fund provide medical benefits.

Unemployment

Regulatory Framework

First and current law: 1990 (social security), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employees aged 15 to 60.

There is no voluntary coverage.

Exclusions: Judges; employees of foreign governments or international organizations; employees of state enterprises; agricultural, forestry, and fishery employees; temporary and seasonal workers; Thai citizens working abroad; and self-employed persons.

Source of Funds

Insured person: 0.5% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Self-employed person: Not applicable.

Employer: 0.5% of monthly payroll.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Government: 0.25% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are 1,650 baht.

The maximum monthly earnings used to calculate contributions are 15,000 baht.

Qualifying Conditions

Unemployment benefit: The insured must have at least 6 months of contributions in the 15 months before unemployment.

The insured must be registered with the Government Employment Service Office, be ready and able to accept any suitable job offer, and report at least once a month to the Government Employment Service.

Unemployment must not be due to performing duties dishonestly; intentionally committing a criminal offense against the employer; seriously violating work regulations, rules, or lawful order of the employer; neglecting duty for 7 consecutive days without reasonable cause; or causing serious damage to the workplace as a result of personal negligence.

The Social Security Office may suspend benefit payments for failure to comply with conditions.

Unemployment Benefits

If involuntarily unemployed, the benefit is 50% of the insured's average daily wage in the highest paid 3 months in the 9 months before unemployment and is paid for up to 180 days in any 1 year; if voluntarily unemployed, the benefit is 30% of the insured's average daily wage and is paid for up to 90 days in any 1 year.

The benefit is paid from the 8th day of unemployment.

The maximum daily benefit is 250 baht.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th>) provides general supervision.

Social Security Office (<http://www.sso.go.th>) collects contributions and pays benefits.

Department of Employment (<http://www.doe.go.th>), under the Ministry of Labor (<http://www.mol.go.th>), registers the unemployed insured persons for job placement and training through the Government Employment Service Office.

Department of Skill Development (<http://www.dsd.go.th>), under the Ministry of Labor, trains unemployed insured persons for new jobs.

Family Allowances

Regulatory Framework

First and current law: 1990 (social security), implemented in 1998.

Type of program: Social insurance system.

Coverage

Employees aged 15 to 60.

Voluntary coverage for persons who cease to be covered after at least 12 months of compulsory coverage.

Exclusions: Employees of foreign governments or international organizations; agricultural, forestry, and fishery employees; temporary and seasonal workers; Thai citizens working abroad; and self-employed persons.

Special systems for judges, civil servants, employees of state enterprises, and employees of private schools.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Child allowance: The insured must have at least 12 months of contributions in the 36 months before the month of entitlement.

The benefit is paid for legitimate children younger than age 6, but for no more than two children at a time. If the insured becomes disabled or dies while the child is younger than age 6, the allowance is paid until the child is age 6.

Family Allowance Benefits

Child allowance: A monthly allowance of 350 baht is paid for each child.

Administrative Organization

Ministry of Labor (<http://www.mol.go.th>) provides general supervision.

Social Security Office (<http://www.sso.go.th>) collects contributions and pays benefits.

Turkey

Exchange rate: US\$1.00 = 1.58 liras.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1949 (old age) and 1957 (old age, disability, and survivors).

Current laws: 1964 (social insurance), implemented in 1965; 1983 (agricultural employee social insurance), implemented in 1984; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security reform).

Type of program: Social insurance system.

Note: In May 2006, the separate systems for public and private sector employees and the self-employed were merged into one under the newly created Social Security Institution.

Coverage

Employees (including foreign nationals) aged 18 or older working under a service contract in the public or private sector, including civil servants and self-employed persons.

Source of Funds

Insured person: 9% of monthly earnings, up to a maximum.

Self-employed person: 20% of monthly declared earnings, up to a maximum.

Employer: 11% of employees' monthly earnings, up to a maximum.

Government: 25% of total contributions collected by the Social Security Institution.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 58 (women) with at least 7,200 days of contributions (9,000 days for civil servants and self-employed persons). As of 2036, the retirement age will rise gradually to age 65 by 2046 (men) and 2048 (women).

If first insured before October 1, 2008, special conditions apply.

Special conditions for miners.

Aged 50 or older and prematurely aged (and therefore unable to work until the full pensionable age), subject to other conditions.

An insured person of any age whose disability began before starting insured employment and who has at least 15 years of coverage including at least 3,600 days of paid contributions, according to the assessed degree of disability.

Mothers with special needs children are eligible to retire 5 years before the normal retirement age.

Gainful employment must cease on retirement. In certain cases, employment may be permitted while receiving an old-age pension, provided the pensioner pays a support contribution of 30% of earnings.

The pension may be deferred. There is no age limit.

Old-age settlement: Age 60 (men) or age 58 (women); age 50 (men and women), prematurely aged, and not eligible for a pension.

As of 2036, the retirement age will rise gradually to age 65 by 2046 (men) and 2048 (women).

The old-age pension and the old-age settlement may be partially payable abroad under reciprocal agreement.

Disability pension: Must have a loss of at least 60% of working capacity with at least 1,800 days of contributions and at least 10 years of coverage. The requirement for the years of coverage is waived for insured persons requiring constant attendance.

The disability pension may be partially payable abroad under reciprocal agreement.

Survivor pension: The deceased met the contribution requirements for a disability pension or an old-age pension or was a pensioner at the time of death; or was insured for at least 5 years and had paid contributions for a total of 900 days (1,800 days for civil servants and self-employed persons).

Eligible dependents include a spouse; children younger than age 18 (age 20 if a pre-university student, age 25 if a university student); a son aged 18 or older who is disabled and unemployed; an unmarried, widowed, or divorced daughter of any age who is not in insured employment or receiving any social security benefits in her own right; and dependent parents.

The spouse's survivor pension ceases on remarriage.

Survivors are eligible to receive only one survivor pension.

Survivor settlement: Paid if the deceased was not eligible for an old-age or disability pension and was not insured for at least 5 years with 900 days of contributions (1,800 days for civil servants and self-employed persons).

The survivor pension and survivor settlement may be partially payable abroad under bilateral agreement.

Funeral grant: Paid to the family on the death of an old-age pensioner or disability pensioner.

Old-Age Benefits

Old-age pension: A pension is paid based on 2% of the insured's last salary and the coverage period, up to a maximum.

If first insured before October 1, 2008, special conditions apply.

Benefit adjustment: Benefits are adjusted in December of each year according to changes in the consumer price index and the gross domestic product.

Old-age settlement: If the insured is not eligible for a pension, a lump sum is paid.

Permanent Disability Benefits

Disability pension: A pension is paid based on 2% of the insured's last salary and the coverage period, up to a maximum.

If first insured before October 1, 2008, special conditions apply.

Constant-attendance allowance: The pension is increased to 70% of average annual earnings.

Benefit adjustment: Benefits are adjusted in December of each year according to changes in the consumer price index and the gross domestic product.

Survivor Benefits

Survivor pension: A pension is paid based on 2% of the insured's last salary and the coverage period, up to a maximum.

If first insured before October 1, 2008, special conditions apply.

A minimum pension is paid.

Survivor settlement: A lump sum is split among survivors according to a schedule.

Funeral grant: A lump sum is paid.

Benefit adjustment: Benefits are adjusted in December of each year according to changes in the consumer price index and the gross domestic product.

Administrative Organization

Ministry of Labour and Social Security (<http://www.calisma.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) managed by a general assembly, board of directors, and president, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1945 (maternity) and 1950 (sickness).

Current laws: 1964 (social insurance), implemented in 1965; 1983 (agricultural employee social insurance), implemented in 1984; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security reform).

Type of program: Social insurance system (cash benefits) and universal (medical benefits).

Note: In 2007, a new universal sickness insurance program was established to provide a safety net.

Coverage

Cash and medical benefits: Employees working under a service contract in the public or private sectors and their dependent family members, including civil servants and self-employed persons. (Cash maternity benefits are provided only to an insured woman.)

Medical benefits only: All citizens of Turkey.

Source of Funds

Insured person: 5% of monthly earnings (sickness), up to a maximum.

Self-employed person: 12.5% of declared monthly earnings, up to a maximum.

Employer: 7.5% of employees' monthly earnings, up to a maximum.

Government: 25% of total contributions collected by the Social Security Institution.

Qualifying Conditions

Cash sickness benefits: Must have at least 120 days of contributions in the year before the diagnosis of illness.

Cash maternity benefits: Must have at least 120 days of contributions.

Medical benefits: All persons residing in Turkey.

Sickness and Maternity Benefits

Sickness benefit: 50% of daily earnings is paid for inpatient treatment; 66% of daily earnings for outpatient treatment. The benefit is paid after a 2-day waiting period.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate sickness benefits are adjusted according to changes in the minimum wage.

Maternity benefits

Incapacity for work: 66% of earnings is paid for up to 8 weeks before and 8 weeks after the expected date of childbirth.

Pregnancy benefit: A lump sum is paid (subject to the certification of pregnancy before the date of birth).

Childbirth benefit: A lump sum is paid.

In cases in which medical services for pregnancy and childbirth cannot be provided directly through health facilities under contract to the Social Security Institution or in a government hospital, a lump sum is paid according to a schedule in law. The lump sum is increased for multiple births.

Nursing grant: A lump sum is paid for a live birth.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate maternity benefits are adjusted according to changes in the minimum wage. The Ministry of Labour and Social Security may make ad hoc adjustments to the pregnancy benefit, childbirth benefit, and nursing grant.

Workers' Medical Benefits

Health care facilities with an agreement with the Social Security Institution provide medical services to patients.

Dependents' Medical Benefits

Health care facilities with an agreement with the Social Security Institution provide medical services to patients.

Administrative Organization

Ministry of Labour and Social Security (<http://www.calisma.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) administers cash benefits through its branch offices. Medical care and medicine are provided through agreements made with hospitals and pharmacies.

Work Injury

Regulatory Framework

First law: 1945 (industrial accidents).

Current laws: 1964 (social insurance), implemented in 1965; 1983 (agricultural employee social insurance), implemented in 1984; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security reform).

Type of program: Social insurance system.

Note: Work injury and occupational illness benefits are paid under Old Age, Disability, and Survivors.

Coverage

Employees working under a service contract in the public or private sector; applicants for apprenticeships, apprentices, and students; and prisoners working in prison workshops.

Exclusions: Part-time household workers.

Special systems for civil servants, self-employed persons, and some categories of agricultural workers.

Source of Funds

Insured person: None.

Self-employed person: 1.5% to 7% of declared earnings, according to the assessed degree of risk, up to a maximum.

Employer: 1.5% to 7% of payroll, according to the assessed degree of risk, up to a maximum. The average contribution rate is 2.5% of payroll.

Government: The cost of contributions for apprentices and students in technical schools.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66% of daily earnings is paid from the first day of incapacity; 50% of daily earnings if hospitalized.

Benefit adjustment: The minimum and maximum daily covered earnings used to calculate benefits are adjusted according to changes in the minimum wage.

Permanent Disability Benefits

Permanent disability pension: The full pension is based on the insured's annual covered earnings.

Total disability is assessed as the loss of earning capacity as a result of a work accident or an occupational disease.

Partial disability: For an assessed degree of disability of at least 10%, a percentage of the full pension is paid according to the assessed degree of disability. Persons with an assessed degree of disability of 10% to 24% may choose a lump sum instead of a pension.

For an assessed degree of disability of at least 25%, the minimum pension must be at least 70% of the minimum earnings used to calculate contributions and benefits.

There is no maximum pension.

Constant-attendance allowance: 50% of the pension is paid.

Benefit adjustment: Benefits are adjusted in December of each year according to changes in the consumer price index and the gross domestic product.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, appliances, and transportation.

There is no limit to duration.

Survivor Benefits

Survivor pension: The minimum monthly pension for one survivor is at least 80% (90% for two survivors) of 35% of the minimum earnings used to calculate contributions and benefits.

There is no maximum pension.

Eligible dependents include a spouse (the spouse's survivor pension ceases on remarriage); children younger than age 18 (age 20 if a pre-university student, age 25 if a university student); a son aged 18 or older who is disabled and unemployed; an unmarried, widowed, or divorced daughter of any age who is without insured employment and is not receiving any social security benefits in her own right; and dependent parents.

If the total survivor pension awarded to the spouse and children is less than 70% of the insured's annual earnings, the difference is paid to a dependent father and mother; if the total survivor pension awarded to the spouse and children is 70% or more of the insured's annual earnings, no pension is paid to a dependent father and mother.

Funeral grant: A lump sum is paid to the family on the death of the insured worker.

Benefit adjustment: Survivor benefits are adjusted in December of each year according to changes in the consumer price index and the gross domestic product.

Administrative Organization

Ministry of Labour and Social Security (<http://www.calisma.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) administers the program through its branch offices and health facilities.

Unemployment

Regulatory Framework

First and current law: 1999 (unemployment insurance), implemented in 2000; 2006 (social security institution); 2006 (social security and general health insurance), implemented in 2007 and 2008; and 2008 (social security reform).

Type of program: Social insurance system.

Coverage

Employees (including foreign nationals) aged 18 or older working under a service contract in the public or private sector and certain other specified groups.

Exclusions: Civil servants, workers in agriculture and forestry, household workers, military personnel, students, and self-employed persons.

Source of Funds

Insured person: 1% of monthly earnings, up to a maximum.

Self-employed person: Not applicable.

Employer: 2% of monthly payroll.

Government: 1% of monthly earnings, up to a maximum.

Qualifying Conditions

Unemployment benefit: Must have at least 600 days of contributions in the 3 years before unemployment, including the last 120 days of employment.

Unemployment Benefits

Unemployment benefits: The minimum daily benefit is 50% of average daily earnings, based on the last 4 months of earnings. The benefit is paid for 180 days to an insured worker with at least 600 days of contributions; for 240 days with at least 900 days of contributions; and 300 days with at least 1,080 days of contributions.

The monthly benefit must not be higher than the minimum wage for the industry in which the insured worked.

A worker may receive unemployment benefits at the same time as sickness and maternity benefits.

Administrative Organization

Ministry of Labour and Social Security (<http://www.calisma.gov.tr>) provides general supervision.

Social Security Institution (<http://www.sgk.gov.tr>) is responsible for collecting contributions.

Employment Agency (<http://www.iskur.gov.tr>) administers the program.

Turkmenistan

Exchange rate: US\$1.00 = 2.84 new manat.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 2007 (social security).

Type of program: Social insurance and social assistance system.

Note: Local governments and employers may provide supplementary benefits from their own budgets.

Coverage

Social insurance: All employed and self-employed persons.

Social assistance: Persons not eligible for benefits under social insurance.

Source of Funds

Insured person: 1% of all earnings.

The insured's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

Self-employed person: 1% of all earnings.

Employer: 20% of payroll. For certain employers, the contribution varies according to sector.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: Subsidies as needed and the total cost of social allowances.

The government also subsidizes cash benefits for sickness, maternity, and work injury.

Qualifying Conditions

Old-age pension (social insurance): A full pension is paid at age 62 with at least 25 years of covered employment (men) or age 57 with at least 20 years of covered employment (women); the age and number of years of covered employment required for a full pension are reduced for mothers with three or more children and for children with disabilities. A minimum pension is paid for insured persons with at least 5 years of covered employment.

Age 52 (men) or age 48 (women) for military personnel; age 50 (men) or age 48 (women) for pilots and flight crew.

Social pension (old-age): Age 62 (men) or age 57 (women) and not eligible for the old-age pension (social insurance).

Disability pension: The pension is paid according to three groups of assessed disability: Group I (total disability, incapacity for any work, and requires constant care); Group II (disability, reduced working capacity, and occasionally requires care); Group III (disability and reduced working capacity).

Eligible persons include persons disabled while in military service, children younger than age 16 with disabilities, and persons with disabilities since childhood.

Constant-attendance allowance: Paid to persons with Group I and II vision disabilities.

Dependent's supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

A territorial or state medical commission under the Ministry of Social Security assesses the degree of disability.

Social pension (disability): Paid to persons with disabilities who are not eligible for the disability pension (social insurance).

Survivor pension: Paid to surviving dependent family members regardless of whether the deceased was insured.

Old-Age Benefits

Old-age pension: The monthly pension is 2.5% for each year of covered employment of an amount based on gross monthly national average earnings in the last quarter before retirement, a personal pension coefficient, and the number of years of covered employment.

The personal pension coefficient is the ratio of assessed earnings to gross national average earnings. Assessed earnings are the insured's gross average earnings during the best 5 consecutive years of covered employment. Gross national average earnings are based on the years of covered employment used to calculate assessed earnings.

The minimum pension is 121 new manat a month (January 2010).

The maximum pension is 532 new manat a month (January 2010).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Social pension (old-age): 70% of the minimum old-age pension is paid a month.

The minimum pension is 84.70 new manat a month (January 2010).

Permanent Disability Benefits

Disability pension: 90% of the personal coefficient multiplied by the gross national average earnings is paid for a Group I disability; 80% for a Group II disability; 50% for a Group III disability.

The personal pension coefficient is the ratio of assessed earnings to gross national average earnings. Assessed earnings are the insured's gross average earnings during the best 5 consecutive years of covered employment. Gross national average earnings are based on the years of covered employment used to calculate assessed earnings.

The minimum pensions are 80% (Group I), 70% (Group II), or 60% (Group III) of a basic amount established by law.

The minimum pensions are 150% (Groups I and II) or 80% (Group III) of a basic amount established by law.

Persons eligible for more than one benefit (sickness, maternity, child care allowance, survivor, or social pension) must choose only one benefit.

Constant-attendance allowance (Groups I and II): 20% of a basic amount is paid a month.

Dependent's supplement (Groups I and II): 20% of a basic amount is paid a month for each eligible dependent.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Social pension (disability): At least 80% of a basic amount is paid a month if the disability began after childhood (Groups I and II) or for children younger than age 16 with disabilities.

Survivor Benefits

Survivor pension: 100% of the minimum pension is paid for one eligible survivor; if more than one eligible survivor, each receives 30% of the deceased's personal coefficient (40% for military personnel) multiplied by the gross national average earnings.

The personal pension coefficient is the ratio of assessed earnings to gross national average earnings. Assessed earnings are the insured's gross average earnings during the best 5 consecutive years of covered employment. Gross national average earnings are based on the years of covered employment used to calculate assessed earnings.

The minimum pension is 40% of the national minimum wage.

The maximum pension is 100% of the national minimum wage.

The public sector monthly minimum wage is 330 new manat (March 2010).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Administrative Organization

Ministry of Social Security (<http://www.socialsecurity.gov.tm>) provides general coordination and supervision.

Regional and local social security departments administer the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1994 and 2007 (social security).

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed and unemployed citizens.

Medical benefits: All persons residing in Turkmenistan.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Voluntary supplementary contributions for medical benefits.

Self-employed person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: Voluntary supplementary contributions for medical benefits.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: The total cost for nonworking citizens.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings is paid with less than 5 years of uninterrupted work; 80% with 5 to 8 years; 100% with more than 8 years (or with three or more children younger than age 16; age 18 if a student).

Turkmenistan

Insured persons may receive 5 days of paid leave to care for a sick family member; 7 days in certain cases or 14 days if caring for a child younger than age 14 (or for the duration if the sick child is hospitalized).

Fourteen days of unpaid leave is provided to women caring for children younger than age 3, a woman or a single parent raising two or more children younger than age 14, or a man whose wife is on maternity leave. Workers with disabilities are entitled to 30 days of unpaid leave.

Maternity benefit: 100% of earnings is paid for 56 days before and 56 days after the expected date of childbirth (72 days after for a difficult childbirth; 96 days after for multiple births).

Birth grant: A lump sum is paid for the first four children, regardless of whether parents are in covered work. 157.30 new manat is paid for each of the first two children; 302.50 new manat for the third child; and 605 new manat for the fourth child.

Child care allowance: 78 new manat a month is paid for children older than age 18 months.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Workers' Medical Benefits

Public health suppliers provide medical services directly to patients. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicine is free if hospitalized.

Dependents' Medical Benefits

Public health suppliers provide medical services directly to patients. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Medicine is free if hospitalized.

Administrative Organization

Cash benefits: Ministry of Social Security and regional social security departments administer the program. Regional and local departments of social security administer maternity benefits for the unemployed and other nonworking citizens.

Enterprises and employers pay benefits to their own employees using funds from the Social Insurance Fund.

Medical benefits: Ministry of Health and Medical Industry and regional health departments are responsible for implementing state health care policy and developing health care programs. Ministry of Health and Medical Industry and regional health departments are responsible for providing

medical services through clinics, hospitals, maternity homes, and other medical facilities, including private health suppliers.

Work Injury

Regulatory Framework

First law: 1955.

Current law: 1998 (state allowances).

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Local authorities and employers can provide supplementary pension benefits out of their own budgets.

Coverage

All employed persons.

Exclusions: Self-employed persons (for medical benefits).

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 100% of earnings and is paid from the first day of disability until recovery or the award of a permanent disability pension.

Work injuries must be assessed by the relevant authority.

Permanent Disability Benefits

Permanent disability pension: 90% of the personal coefficient multiplied by the gross national average earnings is paid for a Group I disability (total disability, incapacity for any work, and requires constant care); 80% for a Group II disability (disability, reduced working capacity, and occasionally requires care); 50% for a Group III disability (disability and reduced working capacity).

The personal pension coefficient is the ratio of assessed earnings to gross national average earnings. Assessed earnings are the insured's gross average earnings during the best 5 consecutive years of covered employment. Gross national average earnings are based on the years of covered employment used to calculate assessed earnings.

The minimum pensions are 80% (Group I), 70% (Group II), or 60% (Group III) of a basic amount established by law.

The minimum pensions are 150% (Groups I and II) or 80% (Group III) of a basic amount established by law.

Persons eligible for more than one benefit (sickness, maternity, child care allowance, survivor, or social pension) must choose only one benefit.

Constant-attendance allowance (Groups I and II): 20% of a basic amount is paid a month to persons with Group I and II sight disabilities.

Dependent's supplement (Groups I and II): 20% of a basic amount is paid a month for each nonworking dependent.

The competent authority must assess the work injury.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Workers' Medical Benefits

Public health suppliers provide medical services directly to patients. Benefits include general and specialized care, hospitalization, laboratory services, transportation, and the full cost of appliances and medicine.

Survivor Benefits

Survivor pension: 100% of the minimum pension is paid for one eligible survivor; if more than one eligible survivor, each receives 30% of the deceased's personal coefficient (40% for military personnel) multiplied by the gross national average earnings.

The personal pension coefficient is the ratio of assessed earnings to gross national average earnings. Assessed earnings are the insured's gross average earnings during the best 5 consecutive years of covered employment. Gross national average earnings are based on the years of covered employment used to calculate assessed earnings.

The minimum pension is 40% of the national minimum wage.

The maximum pension is 100% of the national minimum wage.

The public sector monthly minimum wage is 330 new manat (March 2010).

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to their own employees using funds from the Social Insurance Fund.

Pensions: Ministry of Social Security provides general coordination and supervision.

Regional and local departments of social security administer pensions.

Medical benefits: Ministry of Health and Medical Industry and health departments of local governments provide general supervision and policy coordination. Ministry of Health and health departments of local governments administer the provision of medical services through clinics, hospitals, and other facilities.

Unemployment

Regulatory Framework

First and current law: 1991 (employment).

Type of program: Social insurance system.

Coverage

All persons of working age residing permanently in Turkmenistan.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 2% of payroll.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefits: Registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

The total benefit is 3 times the worker's gross average earnings.

Benefit adjustment: Benefits are adjusted periodically according to changes in the national average wage.

Administrative Organization

State Employment Service and local employment offices regulate and administer the program.

Employers pay cash benefits.

Family Allowances

Regulatory Framework

A child care allowance is provided under Sickness and Maternity.

Uzbekistan

Exchange rate: US\$1.00 = 1,608 soms.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 1993 (state pension).

Type of program: Social insurance and social assistance system.

Local authorities and employers may provide supplementary benefits out of their own budgets.

Note: An individual account scheme funded by income tax to supplement social insurance benefits was implemented in 2007.

Coverage

Social insurance: All employed persons residing in Uzbekistan.

Social pension: Needy elderly and disabled pensioners and certain other categories of residents, including victims of the Chernobyl catastrophe.

Special pensions are paid to certain categories of older persons, including war veterans and former military personnel.

Source of Funds

Insured person: 4% of wages.

The insured's contributions also finance cash sickness and maternity benefits, work injury benefits, and family allowances.

Self-employed person: A monthly contribution of at least the value of the monthly minimum wage; self-employed persons who are at least age 60 (men) and 55 (women) and self-employed persons with disabilities contribute at least 50% of this amount.

The monthly minimum wage is 49,735 soms (December 2010).

The self-employed person's contributions also finance family allowances.

Employer: 25% of total payroll.

The employer's contributions also finance cash sickness and maternity benefits, work injury benefits, and family allowances.

Government: Subsidies as needed and the total cost of social pensions.

Government subsidies also finance cash sickness and maternity benefits, work injury benefits, and family allowances.

Qualifying Conditions

Old-age pension: Age 60 (men) with 25 years of covered employment or age 55 (women) with 20 years of covered employment. Retirement from employment is necessary.

The qualifying conditions are reduced for those working in hazardous or arduous employment or in ecologically damaged areas, for unemployed older workers, for teachers with at least 25 years of service, and for certain other categories of workers.

Deferred pension: The pension may be deferred.

Pensions are not payable abroad; a lump sum of 6 months of benefits is paid to pensioners before they emigrate permanently.

Social pension (old-age): Paid to those who do not qualify for the old-age pension.

Disability pension: The insured must have at least 1 to 15 years of covered employment, depending on the age when the disability began.

The pension is paid according to three categories of disability: total disability, incapacity for any work, and requires constant attendance (Group I); total disability, incapacity for any work, and does not require constant attendance (Group II); and partial disability and incapacity for usual work (Group III).

Partial pension: Paid if the insured does not have the required number of years of covered employment.

An expert medical commission assesses the degree of disability.

Pensions are not payable abroad; a lump sum of 6 months of benefits is paid to pensioners before they leave the country permanently.

Social pension (disability): Paid to needy adults with a Group I disability (total disability, incapacity for any work, and requires constant attendance) that began in childhood and for children younger than age 16 with disabilities.

Survivor pension: The deceased must have had 1 to 15 years of covered employment, depending on age at the time of death. The pension is paid to surviving children regardless of whether they were dependent on the deceased and to nonworking dependents (including the spouse; either parent, if disabled and not of pensionable age; and grandparents, if no other support is available).

Pensions are not payable abroad; a lump sum of 6 months of benefits is paid to pensioners before they emigrate permanently.

Social pension (survivors): Paid to needy orphans younger than age 16 (no limit if disabled since childhood).

Funeral grant: Paid to the person who paid for the funeral of an insured person, a pensioner, or a dependent family member of an insured person or pensioner.

Old-Age Benefits

Old-age pension: The pension is paid according to income categories.

High- and middle-income insured persons receive 55% of average earnings. Low-income insured persons receive the minimum old-age pension.

Deferred pension: 1% of average earnings is paid for each additional year of covered employment above the normal retirement age for high- and middle-income insured persons; 1% of the minimum old-age pension for each additional year for low-income insured persons.

High-income earners had average monthly earnings of more than 8 times the monthly minimum wage. Middle-income earners had average monthly earnings of less than 8 times the monthly minimum wage up to the value of the minimum old-age pension. Low-income earners had average monthly earnings under the minimum pension.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The monthly minimum wage is 49,735 soms (December 2010).

The minimum old-age pension is 97,235 soms (December 2010).

The maximum earnings used to calculate benefits for high-income persons is 8 times the monthly minimum wage.

Social pension (old-age): 59,690 soms a month is paid (December 2010).

Benefit adjustment: Benefit are adjusted according to changes in the cost of living.

Permanent Disability Benefits

Disability pension: For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the high-income old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women), plus a constant-attendance supplement.

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the high-income old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average earnings is paid.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The minimum pension for a Group I or II disability is 100% of the minimum old-age pension; for a Group III disability, 50% of the minimum old-age pension.

The minimum old-age pension is 97,235 soms (December 2010).

Partial pension: A percentage of the full pension is paid according to the number of years below the required number of years of covered employment.

Social pension (disability): 100% of the minimum old-age pension is paid for Group I disabilities; 50% for adults with Group II disabilities; 30% for adults with Group III disabilities.

The minimum old-age pension is 97,235 soms (December 2010).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor Benefits

Survivor pension: The monthly pension for each dependent survivor is 30% of the deceased's average earnings but not less than 50% of the monthly minimum wage.

For the death of both parents or a single mother, the minimum pension is 30% of average earnings but not less than the monthly minimum wage.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The monthly minimum wage is 49,735 soms (December 2010).

Social pension (survivors): 50% of the monthly minimum wage is paid for a half orphan whose parent is receiving government support; 100% for orphans without a parent receiving government support.

The monthly minimum wage is 49,735 soms (December 2010).

Funeral grant: 2 times the monthly pension the pensioner was entitled to receive is paid for a pensioner; 3 times the monthly minimum wage if the deceased was not a pensioner or was a dependent member of the family.

The monthly minimum wage is 49,735 soms (December 2010).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Administrative Organization

Ministry of Finance (<http://www.mf.uz>) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance, administers the programme.

Sickness and Maternity

Regulatory Framework

First and current laws: 1955 (temporary disability) and 1996 (universal medical benefits).

Type of program: Social insurance (sickness and maternity benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Persons in covered employment; persons on leave from employment while pursuing secondary, technical, or advanced education; and registered unemployed persons.

Exclusions: Self-employed persons.

Medical benefits: All persons residing in Uzbekistan.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits: There is no minimum qualifying period.

Cash maternity benefits: There is no minimum qualifying period.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: With less than 5 years of uninterrupted employment, 60% of the last month's wage is paid; 80% with 5 to 8 years; 100% with more than 8 years (or if the insured has three or more children).

Maternity benefit: 100% of the insured's last month's wage is paid monthly for 70 days before and 56 days after childbirth (may be extended to 70 days after childbirth in the event of complications or multiple births). Mothers caring for children younger than age 2 may receive monthly paid leave of 20% of the monthly minimum wage. Working mothers are entitled to unpaid leave for a child between ages 2 and 3.

The monthly minimum wage is 49,735 soms (December 2010).

Workers' Medical Benefits

Government health providers provide direct medical services, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Government health providers provide direct medical services, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Administrative Organization

Cash sickness and maternity benefits: Ministry of Labor and Social Protection (<http://www.mintrud.uz>) provides general supervision and coordination.

Enterprises and local Departments of Social Protection pay cash benefits to directly insured persons.

Extrabudgetary Pension Fund, under the Ministry of Finance (<http://www.mf.uz>), administers maternity benefits.

Medical benefits: Ministry of Health (<http://www.minzdrav.uz>) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments administer the provision of medical services through government clinics, hospitals, maternity homes, and other facilities.

Work Injury

Regulatory Framework

First and current laws: 1955 (temporary disability) and 1993 (state pension).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Local authorities and employers may provide supplementary pension benefits out of their own budgets.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors; and the total cost of medical benefits.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of average earnings but not less than the monthly minimum wage is paid from the first day of incapacity until recovery or award of a permanent disability pension.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The monthly minimum wage is 49,735 soms (December 2010).

An expert medical commission assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension: The pension is paid according to three categories of disability: total disability, incapacity for any work, and requires constant attendance (Group I); total disability, incapacity for any work, and does not require constant attendance (Group II); and partial disability and incapacity for usual work (Group III).

For a Group I disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the minimum old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women), plus a constant-attendance supplement.

For a Group II disability with less than 25 years (men) or 20 years (women) of covered employment, 55% of average earnings is paid; 100% of the old-age pension with at least 25 years of covered employment (men) or 20 years of covered employment (women).

For a Group III disability, 30% of average earnings is paid.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The minimum pension for a Group I or II disability is 100% of the minimum old-age pension; for a Group III disability, 50% of the minimum old-age pension.

The minimum old-age pension is 97,235 soms (December 2010).

An expert medical commission assesses the degree of disability.

Pensions are payable abroad for a work injury or an occupational disease.

Workers' Medical Benefits

Government health providers provide direct medical services, including general and specialist care, hospitalization, laboratory services, transportation, and the full cost of appliances and medicine.

Survivor Benefits

Survivor pension: 30% of the deceased's monthly average earnings is paid for each dependent survivor.

Average earnings are based on the average wage over any consecutive 5-year period in the last 10 years.

The minimum pension is 100% of the monthly minimum wage; 200% for a full orphan or the death of a single mother.

The monthly minimum wage is 49,735 soms (December 2010).

Administrative Organization

Temporary disability benefits: Enterprises and employers pay benefits to their own employees.

Pensions: Ministry of Finance (<http://www.mf.uz>) provides general supervision and coordination.

Extrabudgetary Pension Fund, under the Ministry of Finance, administers the program.

Medical benefits: Ministry of Health (<http://www.gov.uz>) and its regional health departments provide general supervision and coordination. Ministry of Health and its local health departments administer the provision of medical services through clinics, hospitals, and other facilities.

Unemployment

Regulatory Framework

First law: 1992 (employment).

Current law: 1998 (employment).

Type of program: Social insurance system.

Coverage

Citizens aged 16 to the pensionable age.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Subsidies as needed from central and local governments.

Qualifying Conditions

Unemployment benefit: Must have worked for at least 12 weeks in the last 12 months; persons of working age who register as a job seeker for the first time.

Long-term unemployed: Reentrants to the workforce who have less than 12 weeks of employment in the last 12 months but have at least 1 year of total employment.

Must be registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for a job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

Unemployment benefit: 50% of average earnings in the last 26 weeks is paid monthly.

The minimum benefit is 100% of the monthly minimum wage.

The maximum benefit is based on average earnings that do not exceed the national average wage.

Long-term unemployed: Skilled reentrants to the workforce receive 100% of the monthly minimum wage for the first 13 weeks and 75% of the monthly minimum wage for the following 13 weeks; unskilled reentrants to the workforce receive 75% of the monthly minimum wage (50% if without dependents) for 13 weeks.

First-time job seeker: 75% of the monthly minimum wage (50% if no dependents) is paid for 13 weeks.

Dependent's supplement: 10% of the unemployment benefit is paid monthly for each dependent younger than age 16.

The monthly minimum wage is 49,735 soms (December 2010).

Early retirement pension: The old-age pension is paid to unemployed persons within 2 years of reaching pensionable age. (See old-age benefits under Old Age, Disability, and Survivors.)

Administrative Organization

Ministry of Labor and Social Protection (<http://www.mintrud.uz>) provides general supervision and coordination.

Employment Service and local counterparts, together with the National Federation of Trade Unions, administer the program.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1994 (family assistance), 1999, and 2002 (family allowances).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Insured employed and self-employed persons.

Social assistance: All persons residing in Uzbekistan.

Source of Funds

Insured person: For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. For social assistance benefits, none.

Self-employed person: For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. For social assistance benefits, none.

Employer: For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. For social assistance benefits, none.

Government: For social insurance benefits, see source of funds under Old Age, Disability, and Survivors. The total cost of social assistance benefits from national, regional, city, and district budgets, and from various supplemental budgetary sources.

Qualifying Conditions

Young child allowance (social insurance): Paid for children younger than age 2. The allowance is income-tested, except for single-parent families and families with at least one child with a disability.

Family assistance (social assistance): Paid to needy families or single persons on the recommendation of local neighborhood committees.

Family allowance (social assistance): Children must be younger than age 16 (age 18 if a student).

Family Allowance Benefits

Young child allowance (social insurance): A fixed monthly amount of 200% of the monthly minimum wage is paid, regardless of the number of children.

The monthly minimum wage is 49,735 soms (December 2010).

Family assistance (social assistance): From 1.5 to 3 months of the monthly minimum wage is paid for a

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period of 3 months; may be extended in certain cases. The benefit is paid according to the number of family members and the assessed need.

The monthly minimum wage is 49,735 soms (December 2010).

Family allowance (social assistance): For families with one child, the monthly allowance is 50% of the monthly minimum wage; for families with two children, 100%; for families with three children, 140%; for families with four or more children, 175%. Family allowances may be paid for up to 6 months; may be extended if family income has not changed.

The monthly minimum wage is 49,735 soms (December 2010).

Administrative Organization

Social insurance: Ministry of Labor and Social Protection (<http://www.mintrud.uz>) provides general supervision and coordination.

Social assistance: Citizens' Commissions, appointed by local neighborhood committees, administer the program locally.

Vanuatu

Exchange rate: US\$1.00 = 99.80 vatu.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1986 (provident fund), implemented in 1987.

Type of program: Provident fund system.

Coverage

All employees aged 14 to 55 in regular employment, including members of cooperatives.

Noncitizens may apply to the Provident Fund Board for exemption if covered by another country's social security scheme.

Exclusions: Persons covered under employer-provided retirement programs approved by the Provident Fund Board; home-based workers; and certain other categories including prisoners, patients in psychiatric hospitals, and temporary workers in agriculture and forestry with employment contracts of less than 2 months.

Voluntary coverage for persons without mandatory coverage aged 14 to 55, including self-employed persons.

Source of Funds

Insured person: At least 4% of monthly earnings (additional voluntary contributions are permitted without limit). Voluntary contributors pay 1,000 vatu to 10,000 vatu a month.

The minimum monthly earnings used to calculate contributions are 3,000 vatu.

Self-employed person: Voluntary contributions from 1,000 vatu to 10,000 vatu a month.

Employer: 4% of monthly payroll.

The minimum monthly earnings used to calculate contributions are 3,000 vatu.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; at any age if emigrating permanently. If the member has withdrawn any amount and makes additional contributions after age 55, no withdrawal is allowed until 2 years after the date of the last withdrawal, unless the member retires or dies.

Disability benefit: Must have a permanent incapacity for any employment due to a physical or mental disability.

The disability is assessed by two registered medical practitioners.

Survivor benefit: Paid on the death of the fund member before retirement.

Death benefit: Paid to named survivors.

Old-Age Benefits

Old-age benefit: A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The Provident Fund Board sets the rate annually depending on the financial performance of the fund.

Permanent Disability Benefits

Disability benefit: A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The Provident Fund Board sets the rate annually depending on the financial performance of the fund.

Survivor Benefits

Survivor benefit: A lump sum of total employee and employer contributions plus compound interest is paid.

Eligible survivors are the spouse, dependent parents of the deceased or of his or her spouse, and children. Survivors must be named by the deceased; the benefit is split among survivors as specified by the deceased.

Interest rate adjustment: The Provident Fund Board sets the rate annually depending on the financial performance of the fund.

Death benefit: A lump sum of 175,000 vatu is paid to named survivors.

Administrative Organization

Ministry of Finance provides general supervision.

Provident Fund Board (<http://www.vnpf.com.vu>), a six-member tripartite board with a general manager, administers the program.

Provident Fund Board appoints a commercial fund manager and sets the investment criteria.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided for sickness and maternity.

The 1983 Employment Act requires employers to:

- provide 100% of wages for sick leave for up to 21 days a year, if the employee has been in continuous employment with the employer at least 12 months.

Vanuatu

- provide 100% of wages for maternity leave for up to 3 months, if the employee has been in continuous employment with the employer for at least 6 months. Employers are required to allow a mother to interrupt work twice a day for 1 hour to feed a nursing child.
- provide medical care for workers and for their dependents when they are living on the employer's property.

Unemployment

Regulatory Framework

No statutory benefits are provided for unemployment.

The 1983 Employment Act requires employers to provide 8 weeks of severance pay for each year of employment. Employees are eligible after 1 year of work.

Vietnam

Exchange rate: US\$1.00 = 19,000 dong.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961 (public-sector employees).

Current law: 2006 (social insurance), implemented in 2007, and 2008 (voluntary social insurance).

Type of program: Social insurance system.

Coverage

Private- and public-sector employees with contracts of at least 3 months, including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police officers; and officers of the armed forces.

Voluntary coverage for self-employed persons and other persons without compulsory coverage.

Source of Funds

Insured person: 6% of gross monthly earnings (rising to 7% in 2012 and 8% in 2014).

Voluntary contributors pay 18% of assessed earnings (rising to 20% in 2012 and 22% in 2014).

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Self-employed person: 18% of declared earnings (rising to 20% in 2012 and 22% in 2014).

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Employer: 12% of monthly payroll (rising to 13% in 2012 and 14% in 2014).

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Government: Subsidies as necessary and the total cost of old-age pensions for workers who retired before 1995; contributions for those employed in the public sector before January 1995.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 20 years of contributions.

Age 55 to 60 (men) or 50 to 55 (women) with at least 20 years of contributions, including at least 15 years of employment in hazardous or arduous working conditions or in certain geographic regions. Age 50 (men) or age 45 (women) with at least 20 years of contributions and an assessed degree of disability of at least 61%. At any age with at least 20 years of contributions, including at least 15 years in extremely hazardous or arduous working conditions, and an assessed degree of disability of at least 61%.

Retirement from employment is necessary.

Old-age grant: Age 60 (men) or age 55 (women) with less than 20 years of contributions and not eligible for the old-age pension. At any age with less than 15 years of contributions and an assessed degree of disability of at least 61%.

Additionally, the old-age grant may be requested with less than 20 years of contributions after 12 months of leave with no paid contributions or if emigrating permanently.

Survivor pension: The deceased had at least 15 years of contributions; was an old-age pensioner; or was a pensioner with an assessed degree of disability of at least 61%. The benefit is paid to up to four dependent survivors.

Eligible survivors include a husband (aged 60 or older) or a wife (aged 55 or older) with an income less than the minimum wage (no age limit if disabled with a reduced working capacity of at least 81%), children younger than age 15 (age 18 if a student; no limit if disabled with a reduced working capacity of at least 81%), and a father (aged 60 or older) or a mother (aged 55 or older) with an income less than the minimum wage.

The monthly minimum wage is 730,000 dong.

Survivor grant: Paid if the deceased had less than 15 years of contributions or if there are no eligible dependent survivors.

Funeral grant: Paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension: 45% of the insured's average earnings for the first 15 years of contributions plus 2% (men) or 3% (women) of the insured's covered average monthly earnings for each year of contributions exceeding 15 years is paid.

Average earnings are based on 5 or 10 years of contributions or the whole contribution period, depending on length of contribution and wage.

The maximum pension is 75% of the insured's average earnings.

Insured persons with more than 30 years of contributions also receive a lump sum of 50% of their average monthly earnings in the last 5 years before the pension is first paid for each year of contributions exceeding 30 years.

Early pension: The pension is reduced by 1% of the insured's average earnings for each year the pension is taken before the insured's normal pensionable age.

The minimum benefit is the monthly minimum wage.

The monthly minimum wage is 730,000 dong.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index and economic growth.

Old-age grant: A lump sum based on the number of years of covered employment and average monthly earnings is paid.

Survivor Benefits

Survivor pension: 50% of the monthly minimum wage is paid for each eligible dependent survivor; 70% of the monthly minimum wage if the survivor has no other means of support.

The monthly minimum wage is 730,000 dong.

Survivor grant: A lump sum based on the number of years of contributions multiplied by 1.5 times the deceased's average monthly earnings is paid. The minimum benefit is 3 months of the deceased's average monthly earnings.

For the death of a pensioner, a lump sum is paid according to the amount of time the pension had been paid before death. The minimum lump sum is 3 times the deceased's monthly pension. The maximum lump sum is 48 times the deceased's monthly pension.

Funeral grant: A lump sum of 10 months of minimum wage is paid.

The monthly minimum wage is 730,000 dong.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision.

Vietnam Social Security implements policy and administers the old-age and survivors programs.

Sickness and Maternity

Regulatory Framework

First law: 1961 (public-sector employees).

Current laws: 2005 (medical benefits); 2006 (social insurance), implemented in 2007; and 2008 (health insurance), implemented in 2009.

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Private- and public-sector employees with contracts of at least 3 months, including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police officers; and officers of the armed forces.

Health insurance: Salaried employees, civil servants, pensioners, persons with disabilities, unemployed persons, war veterans, social welfare recipients, poor households, children under age 6, students, and other groups of persons as determined by government regulation.

Voluntary coverage for self-employed persons, agricultural workers, and members of cooperatives.

Source of Funds

Insured person

Cash sickness and maternity benefits: None.

Medical benefits (health insurance): 1.5% of gross monthly earnings.

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Self-employed person

Cash sickness and maternity benefits: Voluntary contributions only.

Medical benefit (health insurance): 4.5% of the minimum wage.

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Employer

Cash sickness and maternity benefits: 3% of monthly payroll.

The employer contributions also finance work injury benefits.

Medical benefits (health insurance): 3% of monthly payroll.

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Government

Cash sickness and maternity benefits: None.

Medical benefits (health insurance): Provides subsidies; pays contributions for certain groups of insured persons.

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Qualifying Conditions

Cash sickness benefits: There is no minimum qualifying period. The incapacity must not be work-related, self-inflicted, or related to drug or alcohol abuse.

The sickness benefit is also paid to an insured parent caring for a sick child under age 7.

Cash maternity benefits: The insured must have at least 6 months of contributions in the last 12 months before childbirth. Also paid for the adoption of a child less than 4 months old.

Medical benefits: Provided for a nonoccupational injury or illness. The voluntarily insured must have at least 30 days of contributions for normal medical services; 180 days for specialized medical services.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's earnings in the month preceding sick leave is paid for up to 30 days in a calendar year with less than 15 years of contributions; 40 days with 15 to 30 years of contributions; 60 days with more than 30 years of contributions. If the insured is engaged in hazardous or arduous work or working in certain regions, the benefit is paid for up to 40 days in a calendar year with less than 15 years of contributions; 50 days with 15 to 30 years of contributions; 70 days with more than 30 years of contributions. A lower level of benefit may be extended up to 180 days in a calendar year for prolonged hospitalization due to a specified illness.

For convalescence and rehabilitation after sickness, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage is paid for up to 5 to 10 days a year.

The monthly minimum wage is 730,000 dong.

Insured persons receive 75% of earnings for up to 20 days in a calendar year to provide care for a sick child.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index and economic growth.

Maternity benefit: 100% of the insured's last 6 monthly earnings is paid for prenatal care, childbirth, or an abortion. The benefit is paid for five 1-day leave periods (or 2-day leave periods in special cases) for prenatal care. The benefit is also paid during maternity leave for 4 to 6 months

(4 months for the adoption of a baby younger than 4 months old). In the case of multiple births, an extra month of leave is paid for the second and each subsequent child.

A female employee can return to work before the end of the maternity leave and receive wages and maternity benefits if she returns to work 60 or more days after giving birth, is cleared by a health professional to return to work, and has an advance agreement with her employer.

For convalescence and rehabilitation after maternity leave, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage is paid for up to 5 to 10 days a year.

The monthly minimum wage is 730,000 dong.

Benefit adjustment: Benefits are adjusted according to changes in the cost-of-living index and economic growth.

Birth grant: A lump sum of 2 months of minimum wage is paid for each child born or for each child younger than 4 months who is adopted.

Workers' Medical Benefits

Medical benefits include medical exams and care, preventative care, rehabilitation, maternity benefits, and transfers between certain hospitals for certain insured persons.

100%, 95%, or 80% of the cost of primary services are paid, depending on the type of insured person and service. 100%, 95%, or 80% of the cost of specialized services are paid, up to 40 times the monthly minimum salary per use. 70%, 50%, or 30% of the cost of other services is paid, depending on the grade of medical services, up to 40 times the monthly minimum salary per use.

Dependents' Medical Benefits

Medical benefits include medical exams and care, preventative care, rehabilitation, maternity benefits, and transfers between certain hospitals for certain insured persons.

100%, 95%, or 80% of the cost of primary services are paid, depending on the type of insured person and service. 100%, 95%, or 80% of the cost of specialized services are paid, up to 40 times the monthly minimum salary per use. 70%, 50%, or 30% of the cost of other services is paid, depending on the grade of medical services, up to 40 times the monthly minimum salary per use.

Free medical benefits are provided for dependents of insured persons in the army or security services, and partially provided for poor households and students. Dependents of other mandatorily insured persons pay a premium depending on the number of insured persons in the household.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision for sickness and maternity benefits.

Ministry of Health provides general supervision for health insurance.

Vietnam Social Security collects contributions, pays cash benefits, implements health insurance policy, and manages the health insurance fund.

Work Injury

Regulatory Framework

First laws: 1947 and 1950.

Current law: 2006 (social insurance), implemented in 2007.

Type of program: Social insurance system.

Coverage

Private- and public-sector employees with contracts of at least 3 months, including household workers; employees in agriculture, fishing, and salt production; civil servants; employees of cooperatives and unions; police officers; and officers of the armed forces.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for a work injury or an occupational disease. Must have a loss of earning capacity of at least 5% due to a work injury that took place at work, while on assignment for work, on the way to and from work, or as a result of an occupational disease according to in a schedule in law.

Temporary Disability Benefits

100% of the insured's earnings is paid for treatment until certification of permanent disability. The employer pays the benefit from the first day.

A Ministry of Health medical board assesses the degree of disability.

Permanent Disability Benefits

Permanent disability benefit: 100% of the monthly minimum wage is paid for an assessed loss of working capacity of at least 31%, in addition to the disability grant, below.

For convalescence and rehabilitation after disability leave, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage is paid for up to 5 to 10 days a year.

The monthly minimum wage is 730,000 dong.

Additionally, the Social Insurance Fund pays for health insurance coverage for employees receiving monthly work injury benefits.

Disability grant: A lump sum is paid for an assessed disability of at least 5% (a person with an assessed disability of at least 31% receives the grant in addition to the permanent disability benefit). The lump sum is 5 months of the minimum wage for an assessed loss of working capacity of 5%, plus 0.5% of the monthly minimum wage for each additional 1% loss in working capacity. An additional sum is paid based on years of contributions; 0.5 month of the insured's last monthly earnings is paid for the first year of contributions plus 0.3 month of the last monthly earnings for each subsequent year of contributions.

For convalescence and rehabilitation after leave, 25% (at home) or 40% (in a nursing home) of the monthly minimum wage is paid for up to 5 to 10 days a year.

The monthly minimum wage is 730,000 dong.

A Ministry of Health medical board assesses the degree of disability.

Workers' Medical Benefits

Medical benefits include inpatient and outpatient treatment, surgery, medicine, and rehabilitation, until recovery.

Survivor Benefits

Survivor pension: 50% of the monthly minimum wage is paid for each eligible dependent survivor; 70% of the monthly minimum wage if the survivor has no other means of support.

The deceased must have had at least 15 years of contributions and was an employee whose death was caused by a work injury or occupational disease. The benefit is paid to up to four dependent survivors.

Eligible survivors include a husband (aged 60 or older) or a wife (aged 55 or older) with no income or with an income less than the minimum wage (no age limit if disabled with a reduced working capacity of at least 81%), children younger than age 15 (age 18 if a student; no limit if disabled with a reduced working capacity of at least 81%), and a father (aged 60 or older) or a mother (aged 55 or older) with an income less than the minimum wage.

The monthly minimum wage is 730,000 dong.

Survivor grant: If the deceased had less than 15 years of contributions or if there are no eligible dependent survivors, a lump sum is paid based on the number of years of contributions multiplied by 1.5 times the deceased's average monthly earnings. The minimum benefit is 3 months of the deceased's average monthly earnings.

For the death of a pensioner, a lump sum is paid according to the amount of time the pension had been paid before death. The minimum lump sum is 3 times the deceased's

monthly pension. The maximum lump sum is 48 times the deceased's monthly pension.

Funeral grant: A lump sum of 10 months of minimum wage is paid to the person who pays for the funeral.

The monthly minimum wage is 730,000 dong.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision.

Vietnam Social Security implements policy and manages the work injury and occupational disease fund.

Unemployment

Regulatory Framework

First and current law: 2006 (social insurance), implemented in 2009.

Type of program: Social insurance system.

Coverage

Vietnamese citizens with employment contracts of 1 to 3 years or permanent contracts who are employed by private- and public-sector organizations with 10 or more workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 1% of gross monthly earnings.

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll.

The minimum earnings used to calculate contributions are the minimum wage.

The maximum earnings used to calculate contributions are 20 times the minimum wage.

The monthly minimum wage is 730,000 dong.

Government: 1% of insured's gross monthly earnings and administrative costs.

Qualifying Conditions

The insured must have at least 12 months of contributions during the last 24 months, must be registered as unemployed, and must not have found a job within 15 days of registration.

The benefit is suspended if two suitable job placements are refused for no plausible reason.

Unemployment Benefits

60% of the average monthly earnings in the 6 months before unemployment is paid for 3 months with 12 to 35 months of contributions, for 6 months with 36 to 71 months of contributions, for 9 months with 72 to 143 months of contributions, or for 12 months with 144 months of contributions or more.

The benefit is paid after a 15-day waiting period.

Benefits also include health insurance coverage, vocational training, and job placement support.

Administrative Organization

Ministry of Labor, Invalids, and Social Affairs (<http://www.molisa.gov.vn>) provides general supervision.

Vietnam Social Security collects contributions and pays benefits.

Yemen

Exchange rate: US\$1.00 = 225 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1980.

Current law: 1991 (pensions).

Type of program: Social insurance system.

Coverage

Public-sector system: Permanent employees of government agencies and all public-sector or quasi-public entities. Special system for military and police personnel.

Private-sector system: Private-sector employees (nationals and foreigners), including Yemeni workers abroad.

Exclusions: Casual workers, self-employed persons, agricultural workers, household workers, seamen, and fishermen.

Source of Funds

Public-sector system

Insured person: 6% of earnings.

The earnings used to calculate contributions include the basic salary plus all allowances paid to an employee, excluding bonuses and overtime wages.

Self-employed person: Not applicable.

Employer: 6% of payroll.

Government: None; contributes 6% of payroll as an employer.

Private-sector system

Insured person: 6% of earnings.

The earnings used to calculate contributions include the basic salary plus all allowances paid to an employee, excluding bonuses and overtime wages.

Self-employed person: Not applicable.

Employer: 9% of payroll for the old-age pension.

Government: None.

Qualifying Conditions

Public-sector system

Old-age pension: Age 60 with at least 15 years of contributions (men) or age 55 with at least 10 years of contributions (women); age 50 to 59 (men) with at least 26 years of

contributions; age 46 to 54 (women) with at least 20 years of contributions; at any age with at least 30 years of contributions (men) or 25 years of contributions (women).

Early retirement is possible regardless of age (men and women) with at least 25 years of contributions if the insured becomes involuntarily unemployed.

Disability pension: Paid for a permanent total or partial disability.

Survivor pension: Paid for the death of an insured person before retirement age.

Eligible survivors are the deceased's spouse(s), sons, daughters, parents, brothers, sisters, and dependent nephews and nieces.

Private-sector system

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions.

Early pension: Aged 50 to 59 (men) with more than 25 years of contributions or aged 46 to 54 (women) with at least 20 years of contributions; at any age with at least 30 years of contributions (men) or 25 years of contributions (women).

Reduced pension: Paid for retirement from normal employment from age 50 (men) or age 45 (women) with at least 20 years of contributions.

Disability pension: Paid for a permanent disability.

Disability grant: Paid to those ineligible for the nonwork-related or work-related disability pension with at least one year of contributions.

Survivor pension: Paid for the death of an insured person before retirement age.

Eligible survivors are the deceased's spouse(s), sons, daughters, parents, brothers, sisters, and dependent nephews and nieces.

Old-Age Benefits

Public-sector system

Old-age pension: The pension is the insured's last gross monthly salary multiplied by the number of months of contributions, divided by 420.

The minimum monthly pension is 20,000 rials.

The maximum monthly pension is 100% of the insured's last gross monthly salary with at least 35 years of contributions; 43% with at least 15 years.

Early pension: The pension is calculated in the same way as the old-age pension.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Private-sector system

Old-age pension: The pension is the insured's last gross monthly salary multiplied by the number of months of contributions, divided by 420.

The minimum pension is 50% of the insured's last gross monthly salary.

Early pension: The pension is calculated in the same way as the old-age pension.

Reduced pension: If the insured retires from normal employment at age 45, the pension is reduced by 10%; at age 50, by 5%.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Permanent Disability Benefits

Public-sector system

Work-related disability pension: The pension is 100% of the insured's last gross monthly salary plus a lump sum of 39,000 rials.

Permanent partial disability: A reduced pension and a reduced lump sum are paid according to the assessed degree of disability and a schedule in law.

Nonwork-related disability pension: For a total disability, the pension is 50% of the insured's last gross monthly salary or the value of the old-age pension (but no less than the minimum pension), whichever is greater.

End-of-service payment: A lump sum is paid of 9% of the insured's last gross monthly salary multiplied by the number of months of contributions.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Private-sector system

Work-related disability pension: For a total disability, the pension is 100% of the covered monthly salary in the last year.

Nonwork-related disability pension: For a total disability, the pension is 50% of the average monthly salary in the last year.

Disability grant: A lump sum is paid of 12% of the average monthly salary in the last year multiplied by the number of years of contribution.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Survivor Benefits

Survivor pension (public- and private-sector systems):

The pension is based on the deceased's entitlement to either the old-age or disability pension. The pension is split equally among named survivors.

Benefit adjustment: Benefits are adjusted by 50% of the value of any increase in the active civil servant salary.

Administrative Organization

Public-sector system: Supervised by a board of directors, the General Authority for Social Security and Pensions administers the program.

Private-sector system: Supervised by a tripartite board of directors, the General Corporation for Social Security administers the program.

Sickness and Maternity

Regulatory Framework

A health insurance program exists for public-sector employees only.

Work Injury

Regulatory Framework

First and current law: 1991 (work injury).

Type of program: Social insurance system.

Coverage

Cash benefits: Permanent employees of government agencies and all public-sector or quasi-public entities; private-sector employees.

Exclusions: Self-employed persons.

Medical benefits: Public-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of total payroll (private-sector entities).

Government: None; contributes 1% of payroll as an employer (government, public-sector and quasi-public entities).

Qualifying Conditions

Work injury benefits: Permanent disability as a result of a work injury.

Temporary Disability Benefits

Temporary disability benefits: No benefits are provided.

Permanent Disability Benefits

Permanent disability benefits: Work-related disability benefits are provided under Old Age, Disability, and Survivors.

Workers' Medical Benefits

Medical benefits are provided only for public-sector employees under the health insurance program.

Survivor Benefits

Survivor pension: Survivor benefits are provided under Old Age, Disability, and Survivors.

Administrative Organization

Public-sector system: General Authority for Social Security and Pensions, supervised by a board of directors, administers the program.

Private-sector system: General Corporation for Social Security, supervised by a tripartite board of directors, administers the program.