

## Morocco

Exchange rate: US\$1.00 equals 8.38 dirhams.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

**Type of program:** Social insurance system.

#### Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen, and certain categories of self-employed persons; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

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

#### Source of Funds

**Insured person:** 3.96% of gross monthly earnings.

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

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

**Self-employed person:** Not applicable.

**Employer:** 7.93% of gross monthly payroll.

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

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

**Government:** None.

#### Qualifying Conditions

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

Insured persons who do not meet the coverage qualifying condition at the normal age of retirement can continue to work or contribute on a voluntary basis.

**Early pension:** An early pension may be paid at age 55 with at least 3,240 days of coverage if the employer agrees to pay the National Social Security Fund an amount equivalent to the value of the pension.

**Disability pension:** The insured must be assessed with a total loss of earning capacity resulting from a nonoccupational injury and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

**Constant-attendance supplement:** Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** The deceased met the contribution conditions for the disability pension or was a pensioner at the time of death.

Eligible survivors are the widow(er) and orphans younger than age 15 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days, up to 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is 600 dirhams.

The maximum pension is equal to 70% of average monthly earnings.

Benefits are paid monthly or quarterly.

**Benefit adjustment:** Benefits are adjusted periodically. (The last adjustment was made in March 2008.)

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days, up to 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is 600 dirhams.

The maximum pension is equal to 70% of average monthly earnings.

Constant-attendance supplement: 10% of average monthly earnings is paid.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2008.)

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's pension is paid to the widow(er).

**Orphan's pension:** 25% of the deceased's pension is paid for each eligible orphan; 50% for each full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

**Funeral grant:** 12,000 dirhams are paid.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1959.

**Current laws:** 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

**Type of program:** Social insurance system.

#### **Coverage**

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen, and certain categories of self-employed persons; and certain categories of fishermen.

Exclusions: Self-employed persons.

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

#### **Source of Funds**

**Insured person:** 0.33% of gross monthly earnings for sickness insurance plus 2% for the basic health care system.

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

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

**Self-employed person:** Not applicable.

**Employer:** 0.67% of gross monthly payroll for sickness insurance plus 3% for the basic health care system.

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum monthly earnings for contribution calculation purposes for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness benefits:** For the first claim, the insured must have at least 54 days of contributions in the previous 6 calendar months of coverage; at least 6 days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits:** The insured must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 66.7% of the average daily covered wage received during the 6 months before the incapacity began for a first claim; during any of the last three months before the incapacity began for subsequent claims (whichever amount is greater). The benefit is paid from the fourth day of incapacity.

The minimum benefit is equal to 66.7% of the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

**Maternity benefit:** The benefit is equal to 100% of the average daily covered wage received in the 6 calendar months before the expected date of childbirth. The benefit is paid for up to 14 weeks.

The minimum benefit is 66.7% of the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

### **Workers' Medical Benefits**

Basic health care is provided.

### **Dependents' Medical Benefits**

Basic health care is provided.

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

National Sickness Insurance Agency (ANAM; <http://www.assurancemaladie.ma>) supervises the basic health care system. ANAM is administered by a board headed by the prime minister and comprises representatives of government, employers, trade unions, and sickness insurance funds. Care providers are not represented on the board but may provide advice if consulted.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 1963.

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

#### **Coverage**

Salaried workers.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 50% of the insured's covered earnings during the first 28 days; thereafter, 66.7% of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

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

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

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, the pension is equal to 100% of the insured's average insurable earnings.

**Partial disability:** The pension is calculated based on the insured's average insurable earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times for the portion greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

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

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital care; medicines; and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% if aged 60 or older.

**Orphan's pension:** 15% of the deceased's average insurable earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

**Other eligible survivors (in the absence of the above):** Parents, grandparents, and certain other dependents may receive cash benefits.

All survivor benefits combined must not exceed 85% of the deceased's average insurable earnings.

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

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

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

### **Family Allowances**

#### **Regulatory Framework**

**First laws:** 1942 and 1959.

**Current law:** 1972 (social security scheme).

**Type of program:** Employment-related system.

#### **Coverage**

Salaried workers and apprentices in industry, commerce, and agriculture; and persons employed by craftsmen or by certain categories of self-employed persons.

Exclusions: Self-employed persons.

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

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 6.4% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The insured must have at least 108 days of contributions in the previous 6 months of coverage, with earnings of at least 60% of the legal minimum wage.

The legal minimum monthly wage is 1,183.00 dirhams in the agricultural sector and 1,841.84 dirhams in the nonagricultural sector.

Eligible children must be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two infants in the insured's household, no limit if disabled). The child must reside in Morocco.

#### **Family Allowance Benefits**

**Family allowances:** 200 dirhams a month is paid for each of the first three children; 36 dirhams a month for each additional child up to the sixth.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in July 2008.)

#### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

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