

Mauritius

Exchange rate: US\$1.00 = 30.30 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1950.

Current law: 1976 (national pensions).

Type of program: Universal and social insurance system.

Coverage

Basic pension (universal): All persons residing in Mauritius.

Earnings-related pension (social insurance): All citizens of Mauritius older than age 18 and working in the private sector; noncitizens with valid work permits who have resided in Mauritius for at least two years.

Voluntary coverage under the earnings-related program for those not compulsorily covered, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of parastatals.

Source of Funds

Insured person

Basic pension (universal): None.

Earnings-related pension (social insurance): 3% of earnings. Voluntarily monthly contributions of 105 rupees to 640 rupees for nonemployed persons.

The minimum monthly earnings used to calculate contributions are 1,750 rupees; 1,100 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 11,470 rupees.

Self-employed person

Basic pension (universal): None.

Earnings-related pension (social insurance): Voluntary monthly contributions of 105 rupees to 640 rupees.

Employer

Basic pension (universal): None.

Earnings-related pension (social insurance): 6% of covered payroll; 10.5% for millers and large employers in the sugar industry.

The employer's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are 1,750 rupees; 1,100 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 11,470 rupees.

Government

Basic pension (universal): The total cost.

Earnings-related pension (social insurance): Any deficit.

Qualifying Conditions

Old-age pension

Basic old-age pension (universal): Age 60. Mauritian nationals must have resided in Mauritius for at least 12 years after age 18. There is no residence requirement if aged 70 or older. Noncitizens must have resided in the country for at least 15 years since age 40, including the three years immediately before the claim is made. Retirement is not necessary.

The basic old-age pension is payable abroad only under reciprocal agreement.

Caregiver's allowance (universal): Paid to beneficiaries of the basic old-age pension who are assessed with at least a 60% disability and require the constant attendance of others to perform daily functions.

Inmate allowance (universal): Paid to individuals confined to government-subsidized institutions, provided they would have been entitled to a basic old-age pension before their admission to the institution.

Earnings-related pension (social insurance): Age 60 (rising gradually to age 65 by 2018) and insured. There is no minimum qualifying period, but contributions must have been made in the last year. As the retirement age rises, a reduced pension may be paid at age 60. Retirement is not necessary.

Deferred pension: The pension may be deferred until five years after the normal age of retirement.

The earnings-related pension is payable abroad.

Disability pension

Basic disability pension (universal): Paid if the insured is aged 15 to 59 and assessed with at least a 60% disability that is expected to last for at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

A Ministry medical board assesses the disability.

Caregiver's allowance (universal): Paid to beneficiaries of the basic disability pension who require the constant attendance of others to perform daily functions. The allowance is paid for children younger than age 15 with disabilities whose parents' annual income does not exceed 150,000 rupees; 250,000 rupees for children with severe disabilities.

Child allowance (universal): Paid for the first three children of a basic disability pensioner. Children must be younger than age 15 (age 20 if a full-time student).

Earnings-related disability pension (social insurance): Paid if the insured is assessed with at least a 60% disability that is expected to last for at least 12 months.

A Ministry medical board assesses the disability.

The earnings-related pension is payable abroad.

Survivor pension

Basic widow pension (universal): Paid to widows younger than age 60. If the widow and the deceased were non-citizens, either must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

The pension ceases on remarriage.

Child allowance (universal): Paid for the first three children of a basic widow pensioner. Children must be younger than age 15 (age 20 if a full-time student).

The child allowance does not cease if the widow remarries.

Orphan's pension (universal): Paid to a full orphan younger than age 15 (age 20 if a full-time student). If the orphan is a noncitizen, the orphan or either of the deceased parents must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

Guardian allowance (universal): Paid to the orphan's guardian.

Earnings-related widow pension (social insurance): The deceased was insured or was a pensioner at the time of death.

The pension ceases on remarriage. A lump sum of 12 months of the deceased's pension is paid to widows who have not reached retirement age.

Earnings-related orphan's pension (social insurance): Paid to a full orphan younger than age 15 (age 18 if a full-time student) if either of the deceased parents had paid contributions.

The earnings-related pension is payable abroad.

Old-Age Benefits

Old-age pension

Basic old-age pension (universal): The monthly value of the pension increases with age. For ages 60 to 89, 3,146 rupees a month is paid; ages 90 to 99, 9,357 rupees; ages 100 or older, 10,621 rupees.

Caregiver's allowance: 1,982 rupees a month is paid in addition to the basic old-age pension.

Inmate allowance: 486 rupees a month is paid.

Earnings-related old-age pension (social insurance): The pension is calculated based on pension points awarded in exchange for contributions. At retirement, the pension points are converted to a pension. The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Permanent Disability Benefits

Disability pension

Basic disability pension (universal): 2,833 rupees a month is paid.

Caregiver's allowance: 1,715 rupees a month is paid.

Child allowance: 918 rupees a month is paid for a child younger than age 10; 983 rupees if aged 10 or older.

Earnings-related disability pension (social insurance): The pension is calculated based on the number of years of contributions and the insured's average basic wages.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Survivor Benefits

Survivor pension

Basic widow pension (universal): 2,833 rupees a month is paid.

Child allowance: 918 rupees a month is paid for a child younger than age 10; 983 rupees a month for a child aged 10 or older.

Orphan's pension (universal): 1,569 rupees (if not a full-time student) or 2,888 (if a full-time student) a month is paid for a full orphan younger than age 15 (age 20 if a full-time student).

Guardian allowance (universal): 691 rupees a month is paid to the person rearing an orphan.

Earnings-related widow pension (social insurance): The pension is calculated based on the number of years of contributions and the insured's average basic wages. The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child.

There is no minimum pension.

Remarriage settlement (social insurance): A lump sum of 12 months of the widow pension is paid.

Earnings-related orphan's pension: 15% of the deceased's pension is paid for each full orphan.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>), advised by a tripartite board, provides general supervision.

Ministry of Finance (<http://mof.gov.mu>) oversees the investment of surplus assets of the National Pensions Fund.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The 2008 Employment Rights Act requires employers to provide up to 15 days of paid sick leave to employees who have been in their continuous employment for at least 12 months.

The 2008 Employment Rights Act requires employers to provide 12 weeks of paid maternity leave (at least six weeks after the expected date of childbirth) or five days of paid paternity leave to employees who have been in their continuous employment for at least 12 months.

Government clinics and hospitals provide free medical services. (Some mother and child health services and financial assistance to needy persons are provided.)

Work Injury

Regulatory Framework

First law: 1931 (workmen's compensation).

Current laws: 1931 (workmen's compensation) and 1976 (national pensions).

Type of program: Social insurance system.

Coverage

All employees aged 15 or older in insured employment.

Exclusions: Self-employed persons and persons working exclusively on weekends or public holidays.

Special systems for public-sector employees and certain other occupations.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If the insured has a total temporary disability, the benefit is 100% of the insured's monthly earnings for the first two weeks of incapacity; thereafter, 80%, up to 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 529 rupees a month is paid.

A Ministry medical board assesses the degree of disability.

Permanent Disability Benefits

If the insured has a total permanent disability, the pension is 80% of monthly insurable earnings.

Workers aged 52 to 60 with a total disability may receive a lump-sum payment. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Partial disability: The insured must be assessed with a disability of at least 1%. The pension is 65% of the insured's monthly earnings multiplied by the assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum may be paid. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 529 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and the cost of private clinical expenses up to 4,000 rupees.

Survivor Benefits

Survivor pension: 50% of the deceased's earnings is paid to a widow or to a widower who is assessed with at least a 60% permanent disability.

The widow(er) pension ceases on remarriage.

Orphan's pension: 7.5% of either deceased parent's average monthly insured earnings (whichever is greater) is paid for each full orphan younger than age 15 (age 18 if a full-time student).

Dependent's pension: If there is no surviving spouse, 529 rupees a month is paid to a dependent person living in the insured's household.

Funeral grant: If there are no eligible survivors, the cost of the burial is paid.

Benefit adjustment: All benefits except the total temporary disability are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

Unemployment

Regulatory Framework

First and current laws: 1983 (unemployment); 1995 (national savings fund), implemented in 2001; and 2008 (employment).

Type of program: Social assistance and social insurance system.

Coverage

Social assistance: Heads of households younger than age 60 and their dependents.

Social insurance: Employed persons.

Exclusions: Public-sector employees and employees of parastatals; part-time workers; and migrant workers.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person:

Social assistance: None.

Social insurance: 1% of basic wages.

Self-employed person:

Social assistance: None.

Social insurance: 1% of earnings.

Employer:

Social assistance: None.

Social insurance: None.

Government:

Social assistance: The total cost.

Social insurance: Any deficit.

Qualifying Conditions

Unemployment benefits (social assistance): The claimant must be willing and able to work, actively seeking employment, and registered as unemployed for at

least 30 days at the employment exchange. The benefit is income-tested.

Transitional unemployment benefit (social insurance):

The claimant must be laid off due to economic, technological, or structural reasons affecting the enterprise; illegal termination of the employment agreement; misconduct; or poor performance. The claimant must have at least six months of continuous employment with the employer at the time of dismissal and register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Employment within seven days of the dismissal.

Unemployment Benefits

Unemployment benefit (social assistance): Up to 346 rupees a month is paid.

Spouse allowance (social assistance): Up to 346 rupees a month is paid for a spouse.

Child allowance (social assistance): 139 rupees a month is paid for each child younger than age 10; 166 rupees for each child aged 10 to 14; and 233 rupees for each child aged 15 to 19 who is a full-time student or disabled and dependent.

Rent allowance (social assistance): 50% of the claimant's rent is paid, up to 272 rupees.

The minimum unemployment benefit is 200 rupees.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Transitional unemployment benefit (social insurance): 90% of the insured's basic wage is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

The minimum transitional unemployment benefit is 3,000 rupees a month.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administers the social assistance program.

Ministry of Labour, Industrial Relations, and Employment (<http://labour.gov.mu>) and Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administer the social insurance program.

Family Allowances

Regulatory Framework

First and current laws: 1961 (family allowances) and 2003 (social aid).

Type of program: Social assistance system.

Coverage

Social aid benefits: Needy individuals and families.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social aid benefits (income-tested): Individuals and families who satisfy an income test.

Family Allowance Benefits

Social aid benefits (income-tested)

Claimant allowance: Up to 1,076 rupees a month is paid.

Spouse allowance: Up to 1,076 rupees a month is paid.

Child allowance: Up to 419 rupees a month is paid for each child younger than age 10; 512 rupees for each child

aged 10 to 14; 639 rupees for each child aged 15 to 19 who is a full-time student; 1,076 rupees for each child aged 15 to 19 with a disability and who is not receiving a benefit under the National Pension Act.

Compassionate allowance: Up to 639 rupees a month is paid to persons with a serious illness certified by a medical doctor.

Rent allowance: 50% of the rent is paid, up to 812 rupees.

Funeral grant: A lump sum of 4,051 rupees is paid for the cost of the funeral for the claimant or his or her dependents.

The minimum social aid benefit is 765 rupees a month.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.