

Mauritius

Exchange rate: US\$1.00 = 31.70 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): Residents of Mauritius.

Earnings-related pension (social insurance): Residents of Mauritius working in the private sector; noncitizens with valid work permits who have resided in Mauritius for at least two years.

Voluntary coverage for those not compulsorily covered, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of state-owned companies.

Source of Funds

Insured person

Basic pension (universal): None.

Earnings-related pension (social insurance): 3% of earnings; nonemployed persons may contribute 150 rupees to 885 rupees a month.

The minimum monthly earnings used to calculate contributions are 2,405 rupees; 1,515 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 15,710 rupees.

Self-employed person

Basic pension (universal): None.

Earnings-related pension (social insurance): May contribute 150 rupees to 885 rupees a month.

Employer

Basic pension (universal): None.

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

The employer's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are 2,405 rupees; 1,515 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 15,710 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 a 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 who were entitled to a basic old-age pension before their admission to the institution.

Earnings-related pension (social insurance): Age 63 and 3 months (gradually rising to age 65 by 2018) and insured. There is no minimum qualifying period, but contributions must have been made in the last year.

Early pension: Age 60.

Retirement is not necessary.

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

The earnings-related pension is payable abroad.

Disability pension

Basic disability pension (universal): 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 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 with a disability younger than age 15 whose parents' annual income does not exceed 250,000 rupees; 350,000 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 at the secondary level and age 23 at the tertiary level).

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

A 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 noncitizens, 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 to beneficiaries of the basic widow pension for the first three children younger than age 15 (age 20 if a full-time student).

Payment of the allowance continues if the widow remarries.

Orphan's pension (universal): Paid to a full orphan younger than age 15 (age 20 if a full-time student at the secondary level and age 23 at the tertiary level). 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.

Earnings-related orphan's pension (social insurance): Paid to a full orphan younger than age 15 (age 20 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): 5,000 rupees a month is paid if aged 60 to 89; 15,000 rupees if aged 90 to 99; and 20,000 rupees if aged 100 or older.

Caregiver's allowance: 3,000 rupees a month is paid.

Inmate allowance: 700 rupees a month is paid.

Earnings-related old-age pension (social insurance): The pension is calculated based on contributions that are converted to pension points. 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.

Early pension: The pension is reduced by the number of months the pension is taken earlier than normal retirement age multiplied by 0.45%.

Deferred pension: The pension is increased by the number of months the pension is deferred after normal retirement age multiplied by 0.67%.

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): 5,000 rupees a month is paid.

Caregiver's allowance: 2,500 rupees a month is paid.

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): 5,000 rupees a month is paid.

Child allowance: 1,400 rupees a month is paid for a child younger than age 10; 1,500 rupees a month for a child aged 10 or older.

Orphan's pension (universal): 2,500 rupees a month is paid for a full orphan up to age 15 if not a full-time student; 4,000 rupees a month if aged 3 up to age 20 and a full-time student.

Guardian allowance (universal): 1,000 rupees a month is paid to the person raising 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. A lump sum of 12 months of the deceased's pension is paid to widows younger than retirement age.

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.govmu.org>), advised by a tripartite board, provides general supervision.

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

Sickness and Maternity

Regulatory Framework

The 2008 Employment Rights Act requires employers to provide up to 15 days of paid sick leave each year 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) and 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). Cash gift programs are offered to children up to 2 years of age and overseas treatment is offered for patients inoperable in Mauritius.

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

Employees 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

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

Constant-attendance allowance: 647 rupees a month is paid if the insured has a total temporary disability and requires the constant attendance of others to perform daily functions.

A medical board assesses the degree of disability.

Permanent Disability Benefits

Permanent disability benefit: 80% of the insured's monthly earnings is paid for a total permanent disability.

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: 65% of the insured's monthly earnings multiplied by the assessed degree of disability is paid for at least a 1% 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 allowance: 647 rupees a month is paid if the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions.

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 private clinical expenses up to 4,000 rupees.

Survivor Benefits

Survivor pension: 50% of the deceased's earnings is paid to a widow(er) 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 20 if a full-time student).

Dependent's pension: If there is no surviving spouse, 647 rupees a month is paid to a dependent person living in the deceased'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.govmu.org>) 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 and their dependents.

Social insurance: Employed persons.

Exclusions: Public-sector employees and employees of state-owned companies; part-time workers; and migrant workers.

Source of Funds

Insured person

Social assistance: None.

Social insurance: 1% of basic wages.

Self-employed person

Social assistance: None.

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

Spouse allowance (social assistance): Paid to the spouse of a beneficiary of unemployment benefits.

Child allowance (social assistance): Paid for children up to age 20.

Rent allowance (social assistance): Paid to supplement rent.

Transitional unemployment benefit (social insurance): The claimant must be laid off due to economic, technological, or structural reasons affecting the enterprise; or illegal termination of the employment agreement. The claimant must have at least six months of continuous employment with the employer at the time of dismissal; must 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 425 rupees a month is paid.

Spouse allowance (social assistance): 425 rupees a month is paid.

Child allowance (social assistance): 170 rupees a month is paid for each child younger than age 3; 160 rupees for each child aged 3 up to age 10; 195 rupees for each child aged 10 up to age 15; 270 rupees for each child aged 15 up to age 20 if a full-time student or 285 rupees if disabled and dependent.

Rent allowance (social assistance): 50% of the claimant's rent is paid, up to 330 rupees a month.

The minimum monthly unemployment benefit is 245 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.govmu.org>) administers the social assistance program.

Ministry of Labour, Industrial Relations, and Employment (<http://labour.govmu.org>) and Ministry of Social Security,

National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org>) 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 1,315 rupees a month is paid.

Spouse allowance: Up to 1,315 rupees a month is paid.

Child allowance: Up to 510 rupees a month is paid for each child younger than age 3; 490 rupees for each child aged 3

to 10; 600 rupees for each child aged 10 to 15; 750 rupees for each child aged 15 to 19 who is a full-time student; 1,315 rupees for each child aged 15 to 19 who is disabled and not receiving a disability benefit; 750 rupees for each child aged 20 to 23 who is a full time university student.

SRM child's allowance: A monthly allowance of 825 rupees and additional monthly income support of 285 rupees for each child, are paid to a maximum of three children in each family, if the family 's average monthly income is no more than 6,200 rupees and each child satisfies the average rate of school attendance of 90% (75% for children with disabilities) over two consecutive months.

Compassionate allowance: Up to 780 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 990 rupees a month.

Funeral grant: A lump sum of 4,950 rupees is paid for the cost of the funeral for the claimant or his or her dependents.

Allowance for purchase of rice and flour: 285 rupees a month is paid for each member of the household.

The minimum social aid benefit is 935 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.govmu.org>) administers the program.