

Western Samoa

Exchange rate: U.S.\$1.00 equals 3.26 tala.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1972, with 1990 amendment.

Type of program: Dual provident fund and universal social assistance old-age pension system.

Coverage

Provident fund: Employed persons.

Senior citizen benefit scheme: Resident Western Samoan citizens aged 65 and older.

Source of Funds

Provident fund

Insured person: 5% of earnings.

Employer: 5% of payroll.

Government: None.

Senior citizen benefit scheme

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Provident fund

Old-age pension: Aged 55 and retired from covered employment.

Disability pension: Incapacity of fund member for work in covered employment.

Survivor pension: The death of the fund member.

Senior citizen benefit scheme: Aged 65 and a resident Western Samoan citizen.

Old-Age Benefits

Old-age pension: A fund member can choose from three benefit options: a monthly pension based on total employee and employer contributions, plus interest; a monthly pension based on 75% of total contributions, plus interest, with the remaining 25% paid as a lump sum; or at age 55 fund members can opt to take a lump sum of the full amount instead of a pension.

Senior citizen benefit scheme: 100 tala a month.

Senior citizens also receive subsidized health care in public hospitals and free interisland travel on public seagoing vessels.

Permanent Disability Benefits

Disability pension: A fund member can choose from three benefit options: a monthly pension based on total employee and employer contributions, plus interest; a monthly pension based on 75% of total contributions, plus interest, with the remaining 25% paid as a lump sum; or at age 55 fund members can opt to take a lump sum of the full amount instead of a pension.

Survivor Benefits

Survivor pension: 50% of the pension of the deceased fund member.

Death benefit: A lump sum of 2,500 tala.

Administrative Organization

Provident fund, managed by a tripartite board, provides general supervision.

The government administers the senior citizen benefit scheme.

Sickness and Maternity

Regulatory Framework

Some medical services are provided free of charge to the population through government health centers.

Other hospital and medical services are provided under the work injury program.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 and 1989.

Type of program: Compulsory insurance with a private carrier.

Coverage

Employed persons in the event of a work-related accident and the entire population in the event of an injury resulting from an accident involving a motor vehicle or a boat traveling within Western Samoa.

Source of Funds

Insured person: None.

Employer: 1% of payroll for work-related accidents.

Government: None.

Note: An earmarked tax of 0.05 tala per gallon on motor fuel finances the cost of benefits for victims of motor vehicle and boat accidents.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

60% of earnings. Benefit is payable for up to 4 years after a 5-day waiting period. The benefit covers temporary disability resulting from injuries sustained at work or in motor vehicle or boat accidents.

The minimum benefit is 35 tala a week.

The maximum benefit is 100 tala a week.

Permanent Disability Benefits

A lump sum of up to 4,000 tala, according to the assessed degree of incapacity.

Workers' Medical Benefits

Reasonable medical expenses, including the costs of artificial aids and rehabilitation.

Survivor Benefits

Survivor grant: A lump sum of 20,000 tala is payable to dependents of earners, plus a weekly payment of up to 200 tala payable for a period of up to 4 years; a lump sum of 20,000 tala is payable to dependents of non-earners.

Funeral grant: Up to 1,000 tala. The grant covers deaths caused by work accidents and motor vehicle accidents.

Administrative Organization

Accident Compensation Board administers the law.

Labor Department provides general supervision.