

## 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.