

## Fiji

Exchange rate: US\$1.00 = 1.82 Fiji dollars (F\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1966 (provident fund) and 2000 (social assistance).

**Type of program:** Provident fund and social assistance system.

#### Coverage

**Provident Fund:** Employed workers who reside in Fiji.

Voluntary coverage for self-employed persons, household workers, students, some foreign workers employed in Fiji, and informal-sector workers.

Exclusions: Employees whose employer's principal place of business is outside Fiji.

Special systems for civil servants and military and police personnel who began employment before November 1971 and opted to continue under the Civil Service Pension Scheme.

**Social assistance:** Citizens of Fiji.

#### Source of Funds

**Insured person:** 8% of earnings; F\$35 is deducted annually from the member's provident fund account (death benefit).

**Self-employed person:** An annual contribution of 30% of earnings; F\$35 is deducted annually from the member's provident fund account (death benefit).

The minimum annual contribution is F\$84.

**Employer:** 8% to 30% of payroll up to age 65.

**Government:** None for the provident fund; the total cost of the old-age and disability allowance schemes.

#### Qualifying Conditions

**Old-age benefit (provident fund):** Age 55.

**Disability benefit (provident fund):** Must have a permanent incapacity for work in covered employment. 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 (provident fund):** Paid to a widow(er) and other eligible survivors named by the fund member

when the fund member dies prior to reaching retirement age.

**Death benefit (provident fund):** A lump sum is paid to survivors named by the deceased.

**Old-age and disability allowance (means tested):** Age 65, chronically ill, or with a permanent, severe disability; and needy.

#### Old-Age Benefits

**Old-age benefit:** The balance of total employee and employer contributions plus interest is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Life annuity rates depend on age at retirement.

Drawdown payment: 70% of the balance of total employee and employer contributions plus interest is reserved for the old-age benefit. One-third of 70% of the balance of total employee and employer contributions plus interest may be drawn down one time only before retirement for housing costs; up to 30% of the balance of total employee and employer contributions plus all voluntary contributions may be drawn down for education purposes and medical care.

**Old-age and disability allowance (means tested):** F\$60 to F\$110 a month is paid per household. (Most households receive F\$60 a month).

#### Permanent Disability Benefits

**Disability benefit:** The balance of total employee and employer contributions plus interest is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Age-related annuity rates are not adjusted for disability withdrawal.

#### Survivor Benefits

**Survivor benefit:** The balance of total employee and employer contributions plus interest is paid to named survivors. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Only a widow(er) can choose an annuity option.

**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.

Department of Social Welfare of the Ministry of Women, Social Welfare, and Housing (<http://www.women.fiji.gov.fj/>) administers the old-age and disability assistance scheme.

## 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 three days.

### Temporary Disability Benefits

66% of the insured's weekly earnings is paid after a two-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 of 260 weeks of earnings is paid.

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

Benefits include medical and hospital care, surgery, medicine, appliances, and transportation.

### Survivor Benefits

**Survivor benefit:** A lump sum of 208 weeks of the deceased's earnings is paid.

Eligible survivors include 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.

## Family Allowances

### Regulatory Framework

**First and current law:** 2000 (social justice).

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

### Coverage

Citizens of Fiji.

### Source of Funds

**Insured person:** None.

**Self-Employed person:** None.

**Employer:** Not applicable.

**Government:** The total cost.

### Qualifying Conditions

**Family allowance (means tested):** Paid to needy households with children and a single parent, a deserted spouse, or a deceased or incarcerated breadwinner.

**Food voucher program (means tested):** Food vouchers are provided to needy households with children in remote rural areas if children are enrolled in school; to needy pregnant women during the last seven months of pregnancy; and to certain needy citizens aged 70 and older who meet the qualifying conditions for an old-age or disability allowance.

### ***Family Allowance Benefits***

**Family allowance (means tested):** F\$25 to \$110 a month is paid per household. The benefit amount varies according to the child's age, school enrollment, and other criteria such as disability status.

**Food voucher program (means tested):** Food vouchers are provided.

### ***Administrative Organization***

Department of Social Welfare of the Ministry of Women, Social Welfare, and Housing (<http://www.women.fiji.gov.fj/>) administers the schemes.