

Liberia

Exchange rate: US\$1.00 =
82 Liberian dollars (L\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1975.

Current law: 1980 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance

Public- and private-sector employees with five or more workers.

Voluntary coverage for self-employed persons not compulsorily covered.

Exclusions: Casual workers, family labor, household workers, military personnel, foreign diplomats, senior members of the government and courts, and persons employed on any type of boat.

Social assistance

Needy elderly, disabled, or unemployed persons.

Source of Funds

Insured person

Social insurance: 3% of earnings.

Social assistance: None.

Self-employed person

Social insurance: May contribute 5% of earnings.

Social assistance: None.

Employer

Social insurance: 3% of payroll.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 (up to 65) with at least 100 months of contributions.

Employment must cease.

Old-age settlement (social insurance): Paid at the pensionable age with less than 100 months but at least 12 months of contributions.

Old-age assistance (social assistance): Paid to needy elderly persons who do not qualify for any social insurance old-age benefit; may also be paid to certain unemployed workers.

Disability pension (social insurance): Assessed with a permanent incapacity for work with at least 50 months of contributions in the 60 months before the disability began.

Disability settlement (social insurance): Paid if the insured does not qualify for the disability pension but has at least 12 months of contributions.

Disability assistance (social assistance): Paid to needy workers with disabilities who do not qualify for any social insurance disability benefit.

Survivor pension (social insurance): The deceased was a pensioner or had at least 50 months of contributions in the 60 months before death.

Old-Age Benefits

Old-age pension (social insurance): 25% of the insured's average monthly earnings plus 1% of average monthly earnings for each 10-month period of contributions exceeding 100 months is paid.

Old-age settlement (social insurance): A lump sum of employee contributions plus interest is paid.

Old-age assistance (social assistance): A benefit is paid.

Permanent Disability Benefits

Disability pension (social insurance): 25% of the insured's average monthly earnings in the last 12 months plus 1% of average monthly earnings for each 10-month period of contributions exceeding 50 months is paid.

Disability settlement (social insurance): A lump sum of employee contributions plus interest is paid.

Disability assistance (social assistance): A benefit is paid.

Survivor Benefits

Spouse's pension (social insurance): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent widow(er).

The maximum survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive, whichever is greater.

Orphan's pension (social insurance): 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18

(age 21 if a student, no limit if disabled); 20% to each full orphan.

All orphans' pensions combined must not exceed 50% of the old-age or disability pension the deceased received or was entitled to receive; 100% for full orphans.

Administrative Organization

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), supervised by a tripartite board of directors, and a management team, administers the program.

Work Injury

Regulatory Framework

First law: 1943 (workmen's compensation), implemented in 1949.

Current law: 1980 (employment injury).

Type of program: Social insurance system.

Coverage

Employees in firms with at least five employees.

Self-employed person in certain cases.

Exclusions: Casual workers, family labor, household workers, military personnel, foreign diplomats, senior members of the government and courts, and persons employed on any type of boat.

Source of Funds

Insured person: None.

Self-employed person: 1.75% of declared earnings.

Employer: 1.75% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefits: 65% of the insured's average monthly earnings over the last 12 months is paid after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability. The benefit is paid for up to one year.

The minimum benefit is L\$50 or 100% of the insured's average monthly earnings, whichever is lower.

Permanent Disability Benefits

Permanent disability pension: 65% of the insured's average monthly earnings is paid for a total disability.

Constant-attendance supplement: 25% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability, according to a schedule in law.

A medical board assesses the degree of disability.

The minimum benefit is L\$50 or 100% of the insured's average monthly earnings, whichever is lower.

Workers' Medical Benefits

Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

Survivor Benefits

Spouse's pension: 20% of the insured's average earnings in the last 12 months is paid to a dependent widow or a dependent, disabled widower.

The widow(er)'s pension ceases on remarriage.

Orphan's pension: 10% of the insured's average earnings in the last 12 months is paid for each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% for each full orphan.

All orphans' pensions combined must not exceed 30% of the deceased's earnings; 60% for full orphans.

Dependent parent's and grandparent's pension: If there are no other eligible survivors, 20% of the insured's average earnings in the last 12 months is paid. The pension is split equally if there is more than one eligible survivor.

Funeral grant: The cost of the burial is paid, up to L\$500.

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