

Haiti

Exchange rate: US\$1.00 = 53.11 gourdes.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965 (old-age insurance).

Current law: 1967 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees.

Voluntary coverage is available.

Exclusions: Unpaid family labor, self-employed persons, members of religious communities, and foreign diplomats.

Special system for public-sector employees.

Source of Funds

Insured person: 6% of earnings.

Self-employed person: Not applicable.

Employer: 6% of earnings.

Government: Subsidies as needed.

Qualifying Conditions

Old-age pension: Age 55 with at least 20 years of contributions.

Partial pension: Age 55 with 10 to 19 years of contributions.

Old-age settlement: Age 55 with less than 10 years of contributions.

Disability pension: Assessed with a total incapacity for work with at least 10 years of contributions. The disability must not be caused by a work injury.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 18 (age 24 if a student).

Survivor settlement: The deceased did not qualify for an old-age or disability pension at the time of death.

Old-Age Benefits

Old-age pension: 33.3% of the insured's average monthly earnings in the last 10 years is paid.

Partial pension: 25% of the insured's average monthly earnings in the last 10 years is paid with 15 years to 19 years of contributions; 20% with 10 to 14 years of contributions.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Old-age settlement: The insured's contributions are refunded without accrued interest.

Permanent Disability Benefits

Disability pension: 20% of the insured's average monthly earnings in the last 10 years before the disability began is paid.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor Benefits

Survivor pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid. The pension is split among eligible survivors.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor settlement: The deceased's contributions are refunded without accrued interest.

Administrative Organization

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its National Office of Old-Age Insurance (<http://www.ona.ht/>).

Sickness and Maternity

Regulatory Framework

The labor code (1984) requires employers to provide 15 days of paid sick leave a year to all employees and six weeks of paid, job-protected maternity leave to women.

Work Injury

Regulatory Framework

First law: 1951.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Public-sector employees and employees of industrial, commercial, or agricultural firms in specified districts.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of payroll (commerce), 3% of payroll (industry, construction, and agriculture), or 6% of payroll (mining).

Government: None; contributes 2% of payroll as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's monthly earnings is paid after a three-day waiting period for the duration of the incapacity. (The employer pays benefits during the waiting period.) The insured must be younger than age 55.

Permanent Disability Benefits

Permanent disability pension: For a total disability, 66.7% of the insured's monthly earnings is paid. The insured must be younger than age 55.

Partial disability: For at least a 10% assessed degree of disability, a percentage of the total pension is paid according to the assessed degree of disability. For an assessed degree of disability of less than 10%, a lump sum is paid.

All disability pensions may be paid as a lump sum.

Benefit adjustment: Benefits are not regularly adjusted.

Workers' Medical Benefits

Benefits include medical and dental care, surgery, hospitalization, medicine, and appliances. Benefits are provided until the disability stabilizes or the insured makes a full recovery.

Survivor Benefits

Spouse's pension: 50% of the total disability pension the deceased received or was entitled to receive is paid to a widow or to a dependent widower with a disability.

Orphan's pension: 30% of the total disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 21.

Dependent parent's or grandparent's pension: If there are no other eligible survivors, 40% of the total disability pension the deceased received or was entitled to receive is paid to dependent parents or grandparents.

All survivor benefits combined must not exceed 80% of the total disability pension the deceased received or was entitled to receive.

Funeral grant: The grant is equal to the deceased's monthly earnings.

Benefit adjustment: Benefits are not regularly adjusted.

Administrative Organization

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its Office of Work Accidents and Sickness and Maternity Insurance (<http://www.ofatma.gouv.ht>).

The Social Insurance Institute operates its own clinics and hospital in Port-au-Prince.