

## Mauritius

Exchange rate: US\$1.00 = 35.87 rupees.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1950.

**Current law:** 1976 (national pensions).

**Type of program:** Universal and social insurance system.

#### Coverage

**Universal:** Residents of Mauritius.

**Social insurance:** Private-sector employees, including noncitizens with a valid work permit who have resided in Mauritius for at least two years.

Voluntary coverage for those not compulsorily covered, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of state-owned companies.

#### Source of Funds

##### Insured person

*Universal:* None.

*Social insurance:* 3% of monthly covered earnings; at least 160 rupees a month for nonemployed persons.

The minimum monthly earnings used to calculate contributions are 2,550 rupees; 1,610 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 16,655 rupees.

##### Self-employed person

*Universal:* None.

*Social insurance:* At least 160 rupees a month.

##### Employer

*Universal:* None.

*Social insurance:* 6% of covered payroll; 10.5% for millers and large employers in the sugar industry.

The minimum monthly earnings used to calculate contributions are 2,550 rupees; 1,610 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 16,655 rupees.

The employer's contributions also finance work injury benefits.

#### Government

*Universal:* The total cost.

*Social insurance:* Any deficit.

#### Qualifying Conditions

**Basic old-age pension (universal):** Age 60. Mauritian nationals must have resided in Mauritius for at least 12 years after age 18. There is no residence requirement if aged 70 or older. Noncitizens must have resided in the country for at least 15 years since age 40, including the three years immediately before the claim is made.

Retirement is not necessary.

The basic old-age pension is payable abroad under a reciprocal agreement.

Constant-attendance allowance: Paid to beneficiaries of the basic old-age pension who are assessed with at least a 60% disability and require the constant attendance of others to perform daily functions.

**Inmate allowance (universal):** Paid to persons confined to government-subsidized institutions who were entitled to a basic old-age pension before their admission to the institution.

**Earnings-related old-age pension (social insurance):** Age 63 and 3 months (gradually rising to age 65 by 2018) and have contributions equivalent to at least 150 pension points.

The value of pension points is set by the government.

Early pension: Age 60.

Retirement is not necessary.

Deferred pension: The pension may be deferred up to five years after the normal retirement age.

The earnings-related pension is payable abroad.

**Basic disability pension (universal):** Aged 15 to 59 and assessed with at least a 60% disability that is expected to last for at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

A medical board assesses the disability.

The basic disability pension is payable abroad.

Constant-attendance allowance: Paid to beneficiaries of the basic disability pension who require the constant attendance of others to perform daily functions.

Child allowance: Paid for up to three children younger than age 15 (age 20 if a full-time student).

**Earnings-related disability pension (social insurance):** Must be assessed with at least a 60% disability that is expected to last for at least 12 months.

A medical board assesses the disability.

The earnings-related disability pension is payable abroad.

### **Basic survivor pension (universal)**

*Widow pension:* Paid to widows younger than age 60. If the widow and the deceased were noncitizens, either must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

The basic widow pension ceases upon remarriage.

*Child allowance:* Paid for up to three children younger than age 15 (age 20 if a full-time student).

Payment of the child allowance continues if the widow remarries.

*Orphan's pension:* Paid to a full orphan younger than age 15 (age 20 if a full-time student). If the orphan is a noncitizen, the orphan or either of the deceased parents must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

*Guardian allowance:* Paid to the orphan's guardian.

### **Earnings-related survivor pension (social insurance)**

*Widow pension:* The deceased had at least one month of contributions.

The earnings-related widow pension ceases upon remarriage.

Remarriage settlement: Paid to the widow upon remarriage.

*Orphan's pension:* Paid to a full orphan younger than age 15 (age 20 if a full-time student) if either of the deceased parents had paid contributions.

Earnings-related pensions are payable abroad.

### **Old-Age Benefits**

**Basic old-age pension (universal):** 5,450 rupees a month is paid if aged 60 to 89; 15,450 rupees if aged 90 to 99; and 20,450 rupees if aged 100 or older.

Constant-attendance allowance: 3,000 rupees a month is paid.

**Inmate allowance (universal):** 730 rupees a month is paid.

**Earnings-related old-age pension (social insurance):** The pension is calculated based on contributions that are converted to pension points.

The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

*Early pension:* The pension is reduced by 0.45% for each month the pension is claimed before the normal retirement age.

*Deferred pension:* The pension is increased by 0.67% for each month the pension is deferred after the normal retirement age.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### **Permanent Disability Benefits**

**Basic disability pension (universal):** 5,450 rupees a month is paid.

Constant-attendance allowance: 2,500 rupees a month is paid.

*Child allowance:* 1,400 rupees a month is paid for each eligible child younger than age 10; 1,500 rupees a month for each eligible child aged 10 or older.

### **Earnings-related disability pension (social insurance):**

The pension is calculated based on contributions that are converted to pension points.

The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

### **Survivor Benefits**

#### **Basic survivor pension (universal)**

*Widow pension:* 5,450 rupees a month is paid.

*Child allowance:* 1,400 rupees a month is paid for each eligible child younger than age 10; 1,500 rupees a month for each eligible child aged 10 or older.

*Orphan's pension:* 2,950 rupees a month is paid for each full orphan aged 15 or younger if not a full-time student; 4,450 rupees a month for each child aged 3 to 20 and a full-time student.

*Guardian allowance:* 1,000 rupees a month is paid to the person raising an orphan.

#### **Earnings-related survivor pension (social insurance)**

*Widow pension:* The pension is calculated based on contributions that are converted to pension points.

The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child. A lump sum of 12 months of the deceased's pension is paid to widows younger than retirement age.

There is no minimum pension.

Remarriage settlement: A lump sum of 12 months of the widow(er) pension is paid.

*Orphan's pension:* 15% of the old-age pension the deceased received or was entitled to receive is paid for each full orphan.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

## Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org/>), advised by a tripartite board, provides general supervision.

Ministry of Finance (<http://mof.govmu.org/>) oversees the investment of surplus assets of the National Pensions Fund.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1975 (labor).

**Current law:** 2008 (labor) and 2010 (household workers).

**Type of program:** Employer-liability system. Cash sickness and cash maternity benefits only.

### Coverage

Employed persons, including household workers.

Exclusions: Public-sector employees and self-employed persons.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost.

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** Must have at least 12 months of continuous employment with the same employer, or six months without any absence from work (except for household workers). Must provide a medical certificate on the fourth day of absence from work (within three days if admitted to a hospital).

**Cash maternity benefits:** Must have at least 12 months of continuous employment with the same employer, and provide a medical certificate.

Household workers may receive cash maternity benefits for up to three pregnancies.

**Cash paternity benefits:** Must have at least 12 months of continuous employment with the same employer, provide a medical certificate proving the spouse's child delivery, and provide a hand-signed statement testifying a shared household with the spouse who gave birth.

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's earnings is paid for up to 15 days for each 12-month period of continuous employment (six days after six months of continuous employment with the same employer without any absence

plus one day for each additional month). An employee can accumulate up to 90 days of sick leave.

Household workers receive 100% of their earnings for up to 21 days, without the option to accumulate sick leave; a reduced number of days is paid if the employee worked less than six days a week in the 12 months before sick leave.

**Maternity benefit:** 100% of the employee's earnings is paid for 12 weeks (at least six weeks after the expected date of childbirth), including for stillbirth. 100% of the employee's earnings is paid for two weeks for miscarriage. Nursing breaks are provided for up to one hour a day.

Household workers receive an additional lump sum payment of 2,000 rupees within seven days of childbirth.

**Paternity benefit:** 100% of the employee's earnings is paid for five days.

### Workers' Medical Benefits

No statutory benefits are provided. Government clinics and hospitals provide free medical services, and some mother and child health services and financial assistance to needy persons are provided. Cash gift programs are offered to children up to 2 years of age and overseas treatment is offered for patients inoperable in Mauritius.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the workers.

### Administrative Organization

Ministry of Labour, Industrial Relations, Employment and Training (<http://labour.govmu.org/English/Pages/default.aspx/>) provides general supervision.

## Work Injury

### Regulatory Framework

**First and current laws:** 1931 (workmen's compensation) and 1976 (national pensions).

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

### Coverage

Employed persons.

Exclusions: Self-employed persons and persons working exclusively on weekends or public holidays.

Special systems for public-sector employees and certain other occupations.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** None.

### Qualifying Conditions

There is no minimum qualifying period.

### Temporary Disability Benefits

100% of the insured's monthly earnings is paid for the first two weeks of incapacity if the insured has a total temporary disability; thereafter, 80% for up to 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance allowance: 647 rupees a month is paid if the insured has a total temporary disability and requires the constant attendance of others to perform daily functions.

A medical board assesses the degree of disability.

### Permanent Disability Benefits

If the insured has a total (100%) disability, 80% of the insured's monthly earnings is paid.

Workers aged 52 to 60 with a total disability may receive a lump-sum payment. The lump sum is the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Partial disability: If the insured has at least a 1% but less than 100% assessed degree of disability, 65% of the insured's monthly earnings multiplied by the assessed degree of disability is paid.

If the assessed degree of disability is less than 20%, a lump sum may be paid. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Constant-attendance allowance: 647 rupees a month is paid if the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and private clinical expenses up to 4,000 rupees.

### Survivor Benefits

#### Survivor pension

*Spouse's pension:* 50% of the deceased's average monthly covered earnings in the last 12 months is paid to a widow(er) who is assessed with at least a 60% permanent disability.

The spouse's pension ceases upon remarriage.

*Orphan's pension:* 7.5% of either deceased parent's average monthly covered earnings in the 12 months before death, whichever is greater, is paid for each full orphan younger than age 15 (age 20 if a full-time student).

*Dependent's pension:* If there is no widow(er), 647 rupees a month is paid to a dependent person living in the deceased's household.

**Funeral grant:** If there are no eligible survivors, the cost of the insured's burial is paid.

Benefit adjustment: All benefits except the total temporary disability are adjusted annually according to changes in the cost of living.

### Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org/>) administers the program.

### Unemployment

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#### Regulatory Framework

**First and current laws:** 1983 (unemployment); 1995 (national savings fund), implemented in 2001; and 2008 (employment).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Employed persons.

Exclusions: Public-sector employees and employees of state-owned companies; part-time workers; self-employed persons; and migrant workers.

**Social assistance:** Heads of households and their dependents.

#### Source of Funds

##### Insured person

*Social insurance:* 1% of basic earnings.

*Social assistance:* None.

##### Self-employed person

*Social insurance:* Not applicable.

*Social assistance:* None.

##### Employer

*Social insurance:* 2.5% of basic payroll.

*Social assistance:* None.

**Government**

*Social insurance:* Any deficit.

*Social assistance:* The total cost.

**Qualifying Conditions**

**Unemployment benefits:** The claimant must be willing and able to work, actively seeking employment, and registered as unemployed at the employment exchange for at least 30 days. The benefit is income tested.

*Spouse's allowance:* Paid to the spouse of a beneficiary of unemployment benefits.

*Child allowance:* Paid for children up to age 20.

*Rent allowance:* Paid to supplement rent.

**Transitional unemployment benefit (social insurance):** Must have been laid off due to economic, technological, or structural reasons affecting the enterprise; or illegal termination of the employment agreement; have at least six months of continuous employment with the employer at the time of dismissal; and register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Employment within seven days of the dismissal.

**Unemployment Benefits**

**Unemployment benefit (social assistance, income tested):** Up to 434 rupees a month is paid.

*Spouse allowance:* 434 rupees a month is paid.

*Child allowance:* 178 rupees a month is paid for each child younger than age 3; 168 rupees for each child aged 3 to 9; 204 rupees for each child aged 10 to 14; 283 rupees for each child aged 15 to 19 if a full-time student; or 298 rupees for a disabled child up to age 19.

*Rent allowance:* 50% of the claimant's rent is paid, up to 337 rupees a month.

The minimum monthly unemployment benefit is 250 rupees.

*Benefit adjustment:* Benefits are adjusted annually in January according to changes in the cost of living.

**Transitional unemployment benefit (social insurance):** 90% of the insured's basic earnings is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

The minimum monthly transitional unemployment benefit is 3,000 rupees.

**Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org/>) administers the social assistance program.

Ministry of Labour, Industrial Relations, and Employment (<http://labour.govmu.org/>) and Ministry of Social Security,

National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org/>) administer the social insurance program.

**Family Allowances****Regulatory Framework**

**First and current laws:** 1961 (family allowances); 1983 and 2003 (social aid).

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

**Coverage**

Needy individuals and families.

**Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

**Qualifying Conditions****Social aid benefits (income tested)**

*Claimant allowance:* Paid to the claimant.

*Spouse allowance:* Paid for a spouse.

*Child allowance:* Paid for children younger than age 15 (age 20 if disabled; age 24 if a full-time student).

*SRM child's allowance:* Paid if the family's average monthly income is no more than 6,200 rupees and each child satisfies the average rate of school attendance of 90% (75% for children with disabilities) over two consecutive months.

*Compassionate allowance:* Paid to persons with a serious illness certified by a medical doctor.

*Rent allowance:* Paid to supplement rent.

*Funeral grant:* Paid for the funeral of the claimant or a dependent.

*Allowance for purchase of rice and flour:* Paid for each member of the household.

**Family Allowance Benefits****Social aid benefits (income tested)**

*Claimant allowance:* Up to 1,375 rupees a month is paid.

*Spouse allowance:* Up to 1,375 rupees a month is paid.

*Child allowance:* Up to 534 rupees a month is paid for each child younger than age 3; 513 rupees for each child aged 3 to 9; 628 rupees for each child aged 10 to 14; 785 rupees for each child aged 15 to 19 who is a full-time student; 1,375 rupees for each child aged 15 to 19 who is disabled

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and not receiving a disability benefit; 785 rupees for each child aged 20 to 23 who is a full time university student.

*SRM child's allowance:* 862 rupees a month plus 285 rupees a month for each eligible child, up to three children, is paid.

*Compassionate allowance:* Up to 785 rupees a month is paid.

*Rent allowance:* 50% of the household's rent, up to 1,010 rupees a month, is paid.

*Funeral grant:* A lump sum of 10,000 rupees is paid.

*Allowance for purchase of rice and flour:* 285 rupees a month is paid for each member of the household.

The minimum monthly social aid benefit is 978 rupees.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### **Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org/>) administers the program.