

Tunisia

Exchange rate: US\$1.00 = 2.3 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current laws: 1960 (nonagricultural workers), implemented in 1974; and 1995 (self-employed persons).

Type of program: Social insurance system.

Coverage

Private-sector employees and self-employed persons.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Special systems for civil servants, members of parliament, military personnel, agricultural workers, farmers, household workers, artists, and certain categories of fishermen and low-income earners.

Source of Funds

Insured person: 4.74% of gross earnings.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death grant and death allowance.

Self-employed person: 7% of gross income.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death grant and death allowance.

Employer: 7.76% of gross payroll.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death grant and death allowance.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 120 months of contributions; age 50 with at least 180 months of contributions if prematurely aged due to arduous work, involuntarily unemployed for at least six months, or the mother of three or more children; age 65 with at least 40 quarters of contributions for self-employed persons.

Employment must cease.

Early pension: Age 55 with at least 360 months of contributions; age 60 with at least 40 quarters of contributions for self-employed persons.

Partial pension: Must have 60 to 119 months of contributions.

Disability pension: Must be younger than the retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least 60 months of contributions. The contribution period is waived if the disability is the result of a nonoccupational accident.

Employment must cease.

A medical commission assesses the degree of disability annually until the insured reaches age 55.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension ceases at the retirement age and is replaced by an old-age pension.

Survivor pension: The insured was a pensioner at the time of death or had at least 60 months of contributions (120 months for self-employed persons older than the retirement age). The contribution period is waived if the deceased was younger than the retirement age and died as a result of a nonoccupational accident.

Eligible survivors include a widow(er) and children younger than age 16 (age 21 if a student, age 25 if a student without a scholarship, no limit if disabled or an unmarried daughter without income).

The widow(er)'s pension ceases if the widow(er) remarries before age 55.

Death grant: Must have at least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. The employment requirement is waived if the death was the result of an accident. Self-employed persons must have at least two quarters of contributions in the last four quarters before death.

Dependent child's supplement: Paid for each dependent child.

Death allowance: Paid to the insured for the death of a spouse or dependent child. The insured must have had at least 50 days of employment in the last two quarters or 80 days of employment in the last four quarters at the time of death. Self-employed persons must have at least two quarters of contributions in the last four quarters before death.

Old-Age Benefits

Old-age pension: 40% (30% for self-employed persons) of the insured's average monthly earnings in the 10 years before retirement plus 0.5% of average monthly earnings for each three-month period of contributions exceeding 120 months is paid monthly.

The minimum monthly pension is 66.7% of the legal monthly minimum wage.

The maximum monthly pension is 80% of the insured's average monthly earnings, up to six times the legal monthly minimum wage.

The legal monthly minimum wage is 338.000 dinars.

Early pension: The pension is reduced by 0.5% for each quarter that the pension is claimed before age 60 (age 65 for self-employed persons).

Partial pension: A reduced pension is paid according to the number of quarters of contributions; a lump sum of the value of the insured's contributions is paid with less than 60 months of contributions at retirement.

The minimum monthly partial pension is 50% of the legal monthly minimum wage.

Benefit adjustment: Benefits are indexed according to changes in the legal minimum wage.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly earnings in the last 10 years before the disability began plus 0.5% of average monthly earnings for each three-month period of contributions exceeding 180 months is paid monthly.

For self-employed persons, 30% of the insured's average monthly earnings in the last 5 years before the disability began plus 0.5% of average monthly earnings for each three-month period of contributions exceeding 60 months is paid.

The minimum monthly pension is 66.7% of the legal monthly minimum wage.

The maximum monthly pension is 80% of the insured's average monthly earnings, up to six times the legal monthly minimum wage.

The legal monthly minimum wage is 338.000 dinars.

Constant-attendance supplement: 20% of the disability pension is paid.

Benefit adjustment: Benefits are indexed according to changes in the legal minimum wage.

Survivor Benefits

Survivor pension

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without a dependent child; 70% with one dependent child; or 50% with two or more dependent children.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for one orphan; 50% for two or more orphans; 30% for one full orphan, 60% for two, 90% for three, or 100% for four or more full orphans.

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

Benefit adjustment: Benefits are indexed according to changes in the legal minimum wage.

Death grant: A lump sum of 12 times the deceased's average monthly earnings in the last three or five years, whichever is greater, before death plus one month of average monthly earnings for each year of contributions, up to 18 months of earnings, is paid. The death grant is reduced if the deceased was a pensioner: to 50% if the death occurs before age 70; and to 40%, 30%, 20%, or 10% if the death occurs from age 70 to 74, age 75 to 79, age 80 to 84, or age 85 or older, respectively. The average monthly earnings must not be more than six times the legal monthly minimum wage.

The legal monthly minimum wage is 338.000 dinars.

The minimum death grant is the legal annual minimum wage.

The legal annual minimum wage is 4,056.000 dinars.

Dependent child's supplement: A lump sum of 10% of the death grant is paid for each dependent child.

Death allowance: A lump sum of 10 to 90 days of the daily sickness benefit is paid when a dependent spouse or child dies.

The daily sickness benefit is 66.7% of the insured's average daily earnings, up to twice the legal daily minimum wage.

The legal daily minimum wage is 13.000 dinars.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) administers the program through regional offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1960 and 2004.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Private- and public-sector employees, self-employed persons, artists, and fishermen.

Special systems for civil servants, members of parliament, and military personnel.

Medical benefits only: Pensioners, interns, students, household workers, and construction workers.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Source of Funds

Insured person: 3.17% of gross earnings; 4% of the pension for pensioners.

Contributions are paid quarterly.

The insured person's contributions also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

Self-employed person: 7.71% of gross income.

Contributions are paid quarterly.

The insured person's contributions also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

Employer: 5.08% of gross payroll.

Contributions are paid quarterly.

The employer's contributions also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

Government: None.

Qualifying Conditions

Cash sickness and medical benefits: Must have at least 50 days of insured employment in the last two quarters or 80 days in the last four quarters before the incapacity began. Long-term sickness (for a period greater than 180 days) must be certified by the medical commission.

Medical benefits are provided to the insured and the insured's spouse and dependent minor children (no limit if disabled), dependent parents, and unmarried daughters without income.

Cash maternity benefits: Must have at least 80 days of insured employment in the last four quarters before childbirth.

Parental leave: Paid within the first seven days after childbirth.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of the insured's average daily wage is paid after a five-day waiting period for up to 180 days a year for the first three years; 50% for up to

180 days a year for each subsequent year. Benefits are paid every two weeks.

The average daily wage used to calculate benefits is to the highest quarter of earnings in the last four quarters before the incapacity began.

The legal quarterly minimum wage is 1,014.000 dinars.

There is no waiting period or limit to duration for hospitalization, government recognized long-term illnesses, or for an incapacity that is the result of a non-work-related accident.

Maternity benefit: 66.7% of the insured's average daily wage is paid for 30 days; may be extended 15 days for complications arising from pregnancy or childbirth. Benefits are paid monthly.

The average daily wage used to calculate benefits is the highest quarter of earnings in the last four quarters before the incapacity began.

The legal quarterly minimum wage is 1,014.000 dinars.

Parental leave: A lump sum of the insured's average daily wage, calculated using the insured's last quarterly earnings, is paid.

Workers' Medical Benefits

Insured persons can choose from three options: medical services provided by hospitals and clinics operated by the government, the social security system, or under contract with the National Health Insurance Fund; medical services coordinated by a private physician chosen by the insured person and under contract with the National Health Insurance Fund; or reimbursement by the National Health Insurance Fund for medical services provided by public or private health care providers according to a schedule in law.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, and medicine.

Cost sharing is based on a schedule in law. The insured person's portion of the cost of medical services cannot exceed 1.5 times the insured's average monthly salary or pension in the last calendar year.

Dependents' Medical Benefits

Insured persons can choose from three options: medical services provided by hospitals and clinics operated by the government, the social security system, or under contract with the National Health Insurance Fund; medical services coordinated by a private physician who is chosen by the insured person and under contract with the National Health Insurance Fund; or reimbursement by the National Health Insurance Fund for medical services provided by public or private health care providers according to a schedule in law.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, and medicine.

Cost sharing is based on a schedule in law. The insured person's portion of the cost of medical services cannot exceed 1.5 times the insured's average monthly salary or pension in the last calendar year.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Health Insurance Fund (<https://www.cnam.nat.tn/>) administers the programs through regional offices.

Work Injury

Regulatory Framework

First law: 1921.

Current law: 1994 (work injury).

Type of program: Social insurance system.

Coverage

Salaried employees, including casual, temporary, and household workers; members of cooperatives; fisherman; apprentices; and students.

Voluntary coverage for self-employed persons and artists.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions.

Employer: 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk and the employer's reported accident rate.

Contributions are paid quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

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

Temporary Disability Benefits

66.7% of the insured's highest average daily wage in the highest quarter of the last four quarters before the disability began is paid. The benefit is paid after a three-day waiting period (after one day if hospitalized) until full recovery or certification of permanent disability.

The minimum quarterly earnings used to calculate the benefit are the legal quarterly minimum wage.

The legal quarterly minimum wage is 1,014.000 dinars.

Permanent Disability Benefits

The benefit is the insured's annual earnings multiplied by 0.5 times the assessed degree of disability from 15% to 50% and by 1.5 times the portion greater than 50%.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the disability began.

The minimum annual earnings used to calculate benefits are the legal annual minimum wage.

The maximum annual earnings used to calculate benefits are six times the legal annual minimum wage.

The legal annual minimum wage is 4,056.000 dinars.

The permanent disability pension can be paid as a lump sum after receiving a benefit for a five-year period for an assessed degree of disability of 35% or less. The lump sum is calculated according to a schedule in law.

For an assessed degree of disability of 5% to 15%, a lump sum of 150% of the annual earnings used to calculate benefits multiplied by the assessed degree of disability is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the insured's annual earnings used to calculate benefits is paid.

A combination of an old-age pension and a work injury permanent disability pension may be paid. The two benefits combined must not exceed the value of the insured's annual earnings used to calculate the higher of the pensions.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages.

Workers' Medical Benefits

Benefits include all necessary medical and surgical care, hospitalization, medicine, and appliances, according to a schedule in law.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) without children; 40% with one or more children. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension: 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for one orphan, 30% for two, or 40% for three or more orphans; and 50% for one full orphan, 60% for two, 70% for three, or 80% for four or more full orphans.

Orphans must be younger than age 16 (age 21 if a secondary or professional school student, age 25 if a university student, no limit if disabled or an unmarried daughter without income).

Other eligible survivors: If there is no surviving widow(er) or child, 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for each dependent parent, grandparent, and grandchild, up to 50% of the annual earnings.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the death occurs. The maximum annual earnings used to calculate benefits is six times the legal annual minimum wage.

The legal annual minimum wage is 4,056.000 dinars.

The maximum combined survivor benefit is 80% of the deceased's annual earnings.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages.

Funeral grant: One month of the deceased's earnings is paid to eligible survivors.

The maximum grant is the legal monthly minimum wage.

The legal monthly minimum wage is 338.000 dinars.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Health Insurance Fund (<https://www.cnam.nat.tn/>) administers the program through regional offices.

Unemployment

Regulatory Framework

First law: 1982.

Current law: 1996 (workers' social protection), implemented in 1997.

Type of program: Social assistance system.

Coverage

Salaried employees.

Exclusions: Self-employed persons, agricultural workers, and household workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: None.

National Social Security Fund finances the cost of all unemployment benefits according to available resources.

Qualifying Conditions

Unemployment benefits: Must have at least 12 quarters of contributions, be involuntarily unemployed, be ineligible for an old-age pension or a disability pension, and be registered at an employment office.

Unemployment Benefits

One month of the insured's salary, up to the legal monthly minimum wage is paid for up to 12 months.

The legal monthly minimum wage is 338.000 dinars.

Unemployed persons can also receive family allowances and supplements and have access to medical benefits for up to a year beginning the first day after the end of the quarter in which employment ceased.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) administers the program through regional offices.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1960, 1980 (family supplement), and 1994 (nursery school fees).

Type of program: Social insurance system.

Coverage

Private-sector employees, including casual and temporary workers; fishermen; members of agricultural cooperatives; employees of farms with 30 or more workers; students younger than age 28; and trainees of working age.

Exclusions: Self-employed persons, household workers, and employees of farms with less than 30 workers.

Special system for civil servants and military personnel.

Source of Funds

Insured person: 0.89% of gross earnings.

Contributions are paid quarterly.

The insured person's contributions also finance parental leave (see Sickness and Maternity).

Self-employed person: Not applicable.

Employer: 2.21% of gross payroll.

Contributions are paid quarterly.

The employer's contributions also finance parental leave (see Sickness and Maternity).

Government: None.

Qualifying Conditions

Family allowance: Paid for children younger than age 16 (age 18 if an apprentice, age 21 if a student or the insured's daughter providing care for her brothers and sisters, no limit if disabled). Allowances are paid for up to three children.

Family supplement: Paid to families with a nonworking spouse and children eligible for the family allowance.

Nursery school fees (means tested): Paid to working mothers with monthly earnings of less than 2.5 times the legal monthly minimum wage based on a work week of 48 hours. The child must be aged 2 months to 36 months. Fees are paid for up to three children.

The legal monthly minimum wage is 338.000 dinars.

Family Allowance Benefits

Family allowance: 18% of the insured's quarterly earnings is paid for the first child, 16% for the second, and 14% for the third. The allowance is paid quarterly.

The maximum quarterly earnings used to calculate benefits are 122 dinars.

Family supplement: 9.37 dinars a quarter is paid for the one child, 18.75 dinars a quarter for two children, and 23.47 dinars a quarter for three children.

Nursery school fees (means tested): 15 dinars a month is paid for up to 11 months for each eligible child.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) administers the program through regional offices.