

Mauritius

Exchange rate: US\$1.00 = 34.15 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (old-age ordinance) and 1950 (noncontributory pensions).

Current laws: 1976 (national pensions) and 1995 (savings fund).

Type of program: Universal and social insurance system.

Coverage

Universal: Residents of Mauritius.

Social insurance (National Pension Scheme): Private-sector employees, including certain foreign workers.

Voluntary coverage for persons without mandatory coverage, including self-employed and nonemployed persons.

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

Social insurance (National Savings Fund): Public- and private-sector employees, including employees of quasi-governmental organizations and foreign workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

Social insurance (National Pension Scheme): 3% of monthly covered earnings; at least 160 rupees a month for nonemployed persons; none for certain low-income agricultural and household workers.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

Social Insurance (National Savings Scheme): None.

Self-employed person

Universal: None.

Social insurance (National Pension Scheme): At least 170 rupees a month.

The maximum monthly contribution is 990 rupees.

Social Insurance (National Savings Fund): Not applicable.

Employer

Universal: None.

Social insurance (National Pension Scheme): 6% of monthly covered payroll; 10.5% for millers and large employers in the sugar industry.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

The employer's contributions also finance work injury benefits.

Social Insurance (National Savings Fund): See source of funds under Unemployment.

Government

Universal: The total cost.

Social insurance (National Pension Scheme): Finances any deficit; pays contributions for certain low-income agricultural and household workers.

Social Insurance (National Savings Fund): None; contributes as an employer.

Qualifying Conditions

Old-age pension (Basic Retirement Pension, universal):

Age 60. Mauritian nationals must have at least 12 years of residency after age 18. There is no residence requirement for Mauritian nationals aged 70 or older. Noncitizens must have at least 15 years of residency since age 40, including the three years immediately before the claim is made.

Employment may continue.

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

Constant-attendance allowance: Paid to persons with at least a 60% assessed degree of disability who require the constant attendance of others to perform daily functions.

Inmate's allowance (universal): Paid to persons confined to government-subsidized institutions who were entitled to the universal old-age pension before being admitted to the institutions.

Old-age pension (Contributory Retirement Pension, National Pension Scheme, social insurance): Age 65 with contributions equivalent to at least 150 pension points; no contribution requirement for persons insured before January 1, 2012.

The government sets the value of pension points based on actuarial projections.

Early pension: Age 60.

Employment may continue.

Deferred pension: The pension may be deferred until age 70.

The social insurance old-age pension is payable abroad.

Old-age benefit (National Savings Fund, social insurance): Age 65.

Disability pension (Basic Invalid's Pension, universal): Must be younger than age 60 and have at least a 60% assessed degree of disability that is expected to last for at least 12 months. There is no residency requirement for Mauritian nationals; noncitizens must have at least five years of residency in the last 10 years, including one year immediately before the claim is made.

A medical board assesses the degree of disability.

Constant-attendance allowance: Paid to persons 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).

The disability pension is not payable abroad.

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

Disability pension (Contributory Invalid's Pension, National Pension Scheme, social insurance): Must have at least a 60% assessed degree of disability that is expected to last for at least 12 months and meet a minimum contribution requirement.

A medical board assesses the degree of disability.

The social insurance disability pension is payable abroad.

Survivor pension (universal)

Widow's pension (Basic Widow's Pension): Paid to widows younger than age 60. If the widow and the deceased were noncitizens, either must have at least five years of residency in the last 10 years, including one year immediately before the claim is made.

The widow's pension ceases upon remarriage.

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

The child allowance payment continues if the widow remarries.

Orphan's pension (Basic 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 at least five years of residency in the last 10 years, including one year immediately before the claim is made.

Guardian's allowance (Guardian's Allowance): Paid to the guardian of an orphan receiving the orphan's pension.

Survivor pension (National Pension Scheme, social insurance)

Spouse's pension (Contributory Widow's Pension): The deceased had at least one month of contributions.

The spouse's pension ceases upon remarriage.

Remarriage settlement: Paid to the widow upon remarriage.

Orphan's pension (Contributory 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.

Social insurance survivor pensions are payable abroad.

Survivor benefit (National Savings Fund, social insurance): Paid to eligible survivors if the insured dies before retirement.

Eligible survivors (in order of priority) include a widow(er), dependent children, or a legal representative of the deceased.

Old-Age Benefits

Old-age pension (Basic Retirement Pension, universal): 6,210 rupees a month is paid if aged 60 to 89; 16,210 rupees a month if aged 90 to 99; or 21,210 rupees a month if aged 100 or older.

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

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Inmate's allowance (universal): 790 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Old-age pension (Contributory Retirement Pension, National Pension Scheme, social insurance): The pension is calculated based on contributions that are converted to pension points.

The government sets the value of pension points based on actuarial projections.

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

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

Old-age benefit (National Savings Fund, social insurance): A lump sum of the employer contributions plus accrued interest minus previous transitional unemployment benefit payments (see Unemployment) is paid.

Permanent Disability Benefits

Disability pension (Basic Invalid's Pension, universal): 6,210 rupees a month is paid.

Constant-attendance allowance: 3,000 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.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Disability pension (Contributory Invalid's Pension, National Pension Scheme, social insurance): The pension is calculated based on contributions that are converted to pension points.

The government sets the value of pension points based on actuarial projections.

Survivor Benefits

Survivor pension (universal)

Widow's pension (Basic Widow's Pension): 6,210 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 (Basic Orphan's Pension): 5,210 rupees a month is paid for each orphan aged 3 to 20 and a full-time student; 3,710 rupees a month is paid for each full orphan aged 15 or younger if not a full-time student.

Guardian's allowance (Guardian's Allowance): 1,000 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Survivor pension (National Pension Scheme, social insurance)

Spouse's pension (Contributory Widow's Pension): The pension is calculated based on contributions that are converted to pension points. The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child.

The government sets the value of pension points based on actuarial projections.

There is no minimum spouse's pension.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Orphan's pension (Contributory Orphan's Pension): 15% of the social insurance old-age pension the deceased received or was entitled to receive is paid for each eligible full orphan.

Survivor benefit (National Savings Fund, social insurance): A lump sum of the employer contributions plus

accrued interest minus previous transitional unemployment benefit payments to the deceased (see Unemployment) is paid.

Administrative Organization

Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>), advised by a tripartite board, provides general supervision and administers the programs.

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

Mauritius Revenue Authority (<http://www.mra.mu/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1975 (labor).

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

Type of program: Employer-liability system. Cash benefits only.

Note: Public hospitals and clinics provide free primary, secondary, and tertiary medical services.

Coverage

Private-sector employees, including household workers.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: 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 benefit: Must be currently employed and provide a medical certificate.

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

Cash paternity benefit: 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 every 12 months 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 14 weeks, including at least seven weeks after the expected date of childbirth. (The benefit is also paid for 14 weeks for a stillbirth.) 100% of the employee's earnings is paid for two weeks for miscarriage.

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

Nursing breaks are provided for up to one hour a day.

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 available for patients inoperable in Mauritius.

Dependents' Medical Benefits

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.

Employers pay cash benefits directly to employees.

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

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefit (Industrial Injury Allowance): 80% of the insured's monthly earnings is paid after a 14-day waiting period for up to 36 months from the date the disability began (may be extended if surgery is required). (The employer pays 100% of the insured's earnings for the first 14 days.)

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

Permanent disability pension (Disablement Pension):

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

If the insured is aged 52 to 60 with a total disability, he or she may opt for a lump-sum payment instead of monthly payments. The lump sum is 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 total disability and requires the constant attendance of others to perform daily functions.

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

If the assessed degree of disability is less than 20%, the insured may opt for a lump-sum payment instead of the partial disability pension. The lump sum is the insured's

average annual earnings multiplied by the assessed degree of disability and the number of years of contributions, up to eight years.

Benefit adjustment: Benefits are adjusted annually in January based on 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 or to a widower with an assessed degree of disability of least 60%.

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.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Administrative Organization

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

Unemployment

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: Private-sector employees.

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

Social assistance: Heads of households and their dependents.

Source of Funds

Insured person

Social insurance: 1% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 2.5% of monthly covered payroll; none for persons age 65 or older.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

The employer's contributions also finance old-age and survivor benefits under Old Age, Disability, and Survivors.

Social assistance: None.

Government

Social insurance: Finances any deficit.

Social assistance: The total cost.

Qualifying Conditions

Transitional unemployment benefit (National Savings Fund, 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 same employer at the time of dismissal; and register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Environment and Sustainable Development within 14 days of the dismissal.

Unemployment benefit (Unemployment Hardship Relief, social assistance, income tested): Must be registered as unemployed at the employment exchange for at least 30 days, be capable of and available for work, and actively seeking employment.

Income test: Family income must not exceed a certain limit.

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

Child allowance: Paid for unmarried children younger than age 20.

Rent allowance: Paid to help with the cost of rental payments.

Unemployment Benefits

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

Average monthly basic earnings are based on the insured's covered earnings in the 12 consecutive months before unemployment began (or in the total period of covered employment if less than 12 months).

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

Unemployment benefit (Unemployment Hardship Relief, social assistance, income tested): Up to 468 rupees a month is paid.

Spouse's allowance: 468 rupees a month is paid.

Child allowance: 192 rupees a month is paid for each eligible child younger than age 3; 181 rupees for each child aged 3 to 9; 220 rupees for each child aged 10 to 14; 305 rupees for each child aged 15 to 19 if a full-time student; or 322 rupees for a disabled child up to age 19.

Rent allowance: 50% of the claimant's rent is paid, up to 363 rupees a month.

The minimum monthly unemployment benefit is 270 rupees.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment (<http://labour.govmu.org/>) and Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>) administer the social insurance program.

Mauritius Revenue Authority (<http://www.mra.mu/>) collects contributions.

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

Family Allowances

Regulatory Framework

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

Type of program: Social assistance system.

Coverage

Needy persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social aid benefit (income tested): Paid to persons with disabilities, widows, abandoned women, and certain other vulnerable persons.

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 23 if a full-time student).

Social Register of Mauritius (SRM) child's allowance: Paid for children who satisfy 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 help with the cost of rental payments.

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.

Income test: Family income must not exceed certain limits.

Family Allowance Benefits

Social aid benefit (income tested)

Claimant allowance: Up to 1,482 rupees a month is paid.

Spouse allowance: Up to 1,482 rupees a month is paid.

Child allowance: Up to 576 rupees a month is paid for each eligible child younger than age 3; 553 rupees a month for each child aged 3 to 9; 678 rupees a month for each child aged 10 to 14; 846 rupees a month for each child aged 15 to 19 who is a full-time student; 1,482 rupees a month for each child aged 15 to 19 who is disabled and not receiving a disability benefit; 846 rupees a month for each child aged 20 to 23 who is a full time university student.

Social Register of Mauritius (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 879 rupees a month is paid.

Rent allowance: 50% of the household's rent, up to 1,088 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 1,054 rupees.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Administrative Organization

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