

Morocco

Exchange rate: US\$1.00 = 9.53 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959 (social security).

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), 1996 (minimum pension), and 2014 (contribution reimbursement).

Type of program: Social insurance system.

Note: A law passed in 2017 will extend coverage to self-employed persons and nonsalaried persons in liberal professions.

Coverage

Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; and certain categories of fishermen.

Voluntary coverage for persons who previously had mandatory coverage.

Exclusions: Self-employed persons.

Special systems for public-sector employees and other categories of employees.

Source of Funds

Insured person: 3.96% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The insured person's contributions finance all old-age, disability, and survivor benefits except the death grant (see source of funds under Sickness and Maternity).

Self-employed person: Not applicable.

Employer: 7.93% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The employer's contributions finance all old-age, disability, and survivor benefits except the death grant (see source of funds under Sickness and Maternity).

Government: None.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage.

Employment must cease.

If the insured does not meet the coverage requirement at the normal retirement age, he or she can continue to work and contribute on a voluntary basis.

Early pension (Pension anticipée): Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the normal retirement age.

Old-age settlement (Remboursement des cotisations): Must have reached age 60 after December 1999 and have less than 3,240 days of coverage.

Disability pension (Pension d'invalidité): Must be assessed with a total loss of earning capacity and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

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

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

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled).

Survivor settlement (Remboursement des cotisations): The deceased reached the normal retirement age in January 2000 or later and had less than 3,240 days of coverage at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled).

Death grant (Allocation au décès): The deceased had at least 54 days of contributions in the six calendar months before death, received a sickness benefit, or was an old-age or disability pensioner. There are no requirements if the death was the result of an accident.

Eligible survivors include a widow(er), orphan, parent, sibling, or person paying the funeral expenses of the deceased's funeral.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 50% of the insured's average monthly covered earnings in the last 96 months plus 1% of average monthly covered earnings for every 216 days of coverage exceeding 3,240 days is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum monthly old-age pension is 1,000 dirhams.

The maximum monthly old-age pension is 70% of the insured's average monthly covered earnings.

Early pension (Pension anticipée): Calculated in the same way as the old-age pension.

Schedule of payments: The old-age pension is paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Old-age settlement (Remboursement des cotisations): A lump sum of the present value of the employee's contributions is paid.

The present value of the contributions is calculated based on the net rate of return of the pension reserve funds.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 50% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, plus 1% of average monthly covered earnings for every 216 days of coverage exceeding 3,240 days is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 10% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, is paid.

The maximum monthly disability pension is 70% of the insured's average monthly covered earnings.

Schedule of payments: The disability pension is paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Survivor Benefits

Survivor pension (Pension de survivant)

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

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

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

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2007.)

Survivor settlement (Remboursement des cotisations): A lump sum of the eligible survivor's share of the deceased's old age settlement is paid.

Death grant (Allocation au décès): A lump sum, which typically ranges from 10,000 to 12,000 dirhams, is paid.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1959 (social security).

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); 2002 (basic health coverage), implemented in 2005; 2003 (labor code); and 2008 (social assistance for medical benefits).

Type of program: Social insurance (cash and medical benefits), employer-liability (parental leave), and social assistance (medical benefits) system.

Note: A law passed in 2017 will extend health insurance coverage to self-employed persons and nonsalaried persons in liberal professions.

Coverage

Social insurance: Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; certain categories of fishermen; students (medical benefits only); and pensioners (medical benefits only).

Voluntary coverage for cash sickness and maternity benefits for persons who previously had mandatory coverage.

Exclusions: Certain self-employed persons.

Special systems for public-sector employees and other categories of employees.

Employer liability: Employed persons with labor contracts, including household workers.

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

Social assistance: Needy citizens of Morocco not covered for medical benefits under the social insurance program.

Source of Funds

Insured person

Social insurance: 0.33% of gross monthly covered earnings (cash benefits) plus 2.26% (AMO, medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash benefits are 6,000 dirhams. There is no maximum for medical benefits.

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

Employer liability: None.

Social assistance: 120 dirhams per person for urban households with annual incomes from 3,767 to 5,650 dirhams per person, and for rural households with patrimonial scores from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Social assistance: 120 dirhams per person for urban households with annual income from 3,767 to 5,650 dirhams per person, and for rural households with a patrimonial score from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

Employer

Social insurance: 0.67% of gross monthly covered payroll (cash benefits) plus 4.11% (AMO, medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash benefits are 6,000 dirhams. There is no maximum for medical benefits.

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

Employer liability: The total cost (up to 692.30 dirhams may be refunded to the employer by the National Social Security Fund).

Social assistance: None.

Government

Social insurance: None.

Employer liability: None.

Social assistance: Pays the remaining cost.

Qualifying Conditions

Cash sickness benefit (Indemnité journalière de maladie, social insurance): For the first claim, the insured must have at least 54 days of contributions in the last six calendar months of coverage; at least six days of contributions after the return to work for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefit (Indemnité journalière de maternité, social insurance): Must have at least 54 days of contributions in the 10 calendar months before stopping work.

Parental leave (Congé de naissance, employer liability and social insurance): There is no minimum qualifying period.

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Must have at least 54 days of contributions in the last six calendar months of coverage. Pensioners must receive at least 500 dirhams a month.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

Medical benefits (Régime d'Assistance Médicale aux Economiquement Démunis [RAMED], social assistance, means tested): There is no minimum qualifying period.

Means test: For urban households, annual income, including transfers, must be less than 5,650 dirhams per person and their score on the socio-economic index must not exceed 11. For rural households, their patrimonial score must not exceed 70 and their score on the socio-economic index must not exceed 6.

The socio-economic index is calculated based on the family's access to amenities and number of individuals per room.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

Sickness and Maternity Benefits

Sickness benefit (Indemnité journalière de maladie, social insurance): 66.7% of the insured's average daily covered earnings in the six months before the incapacity began is paid for the first claim; in any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid after a three-day waiting period for up to 52 weeks in the 24 consecutive months after the incapacity begins.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Maternity benefit (Indemnité journalière de maternité, social insurance): 100% of the insured's average daily covered earnings in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Parental leave (Congé de naissance, employer liability and social insurance): A lump sum of three days of the employee's earnings is paid within 15 days of the childbirth. For insured workers, the National Social Security Fund refunds the employer up to 692.30 dirhams.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate benefits are 6,000 dirhams.

Workers' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits include general and specialist care, emergency care, surgery, hospitalization, vaccinations, maternity and infant care, family planning, physical therapy, prostheses, radiology and imaging, dental care, and medical devices.

Medical benefits (Régime d'Assistance Médicale aux Economiquement Démunis [RAMED], social assistance, means tested): Benefits, which are provided in public hospitals and health centers, are the same as for the AMO program.

Dependents' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Régime d'Assistance Médicale aux Economiquement Démunis [RAMED], social assistance, means tested): Benefits for dependents are the same as those for the worker.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides supervision for the social insurance program.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers and collects contributions for the social insurance program.

National Sickness Insurance Agency (ANAM) (<http://www.anam.ma/>), under the supervision of the Ministry of Health and managed by a tripartite board, supervises the medical benefits.

Work Injury

Regulatory Framework

First law: 1927 (work injury).

Current law: 2014 (work injury compensation).

Type of program: Employer-liability system through private carriers.

Coverage

Salaried employees, self-employed persons, household workers, students, and public-sector employees (excluding civil servants).

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: The total cost (pays insurance premiums to a private carrier).

Employer: The total cost (pays benefits directly to employees or pays insurance premiums; educational institutions must pay insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or an occupational disease, and provide a medical certificate. Accidents that occur while commuting to and from work are covered. There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the employee's daily covered earnings is paid from the day after the accident until medical care ceases, recovery, certification of permanent disability, or death.

Schedule of payments: The temporary disability benefit is paid daily.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For an assessed degree of disability of at least 50%, 45% of the employee's annual earnings plus 1% of annual earnings for each assessed degree of disability exceeding 50% is paid.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 10% of the permanent disability pension is paid if the employee requires the constant attendance of other to perform daily functions.

Partial disability: For an assessed degree of disability greater than 30% but less than 50%, the benefit is 15% of the employee's annual earnings plus 1.5% of annual earnings for each assessed degree of disability exceeding 30%. For an assessed degree of disability greater than 10% and up to 30%, the benefit is 15% of the employee's annual earnings. For an assessed degree of disability up to 10%, a lump sum is paid.

Schedule of payments: The permanent disability pension is paid quarterly.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and transportation.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension: 50% of the deceased's monthly earnings is paid to the widow(er).

If the widow(er) does not have an eligible dependent child, the spouse's pension ceases upon remarriage and a lump sum of three years of the pension is paid.

Orphan's pension: 20% of the deceased's annual salary is paid for one orphan younger than age 16 (age 21 if in vocational training, age 26 if a student, no limit for disabled children); 30% for two orphans; 40% for three orphans; and 10% for each additional orphan; 30% for a full orphan.

Other eligible survivors: 20% of the deceased's annual salary is paid to other dependent survivors.

The maximum combined survivor pension is 85% of the deceased's annual salary.

Funeral grant (Frais funéraires): The employer pays the total cost of the burial.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision and enforces the law through its Work Accident Service.

Employers contract with private insurance and reinsurance companies, which administer the program and collect contributions.

Unemployment

Regulatory Framework

First and current laws: 1972 (social security) and 2014 (unemployment).

Type of program: Social insurance system.

Coverage

Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: 0.19% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 0.38% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Government: None.

Qualifying Conditions

Unemployment benefit (Indemnité pour perte d'emploi): Must have at least 780 days of contributions in the 36 months before unemployment, including at least 260 days in the 12 months before unemployment; be involuntarily unemployed; not qualify for an old-age or a disability pension; and be actively seeking employment.

Unemployment Benefits

Unemployment benefit (Indemnité pour perte d'emploi): 70% of the insured's average monthly salary in the 36 months before unemployment is paid for up to six months.

The maximum unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

Unemployment beneficiaries can also receive family allowances and have access to medical benefits.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First laws: 1942 (social aid) and 1959 (social security).

Current laws: 1972 (social security scheme) and 2010 (mutual family support fund).

Type of program: Social insurance system.

Coverage

Social insurance: Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; certain categories of fishermen; and pensioners whose children were born up to 300 days after the pension start date.

Exclusions: Self-employed persons.

Special systems for public-sector employees and for certain categories of employees.

Social assistance: Needy residents of Morocco.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 6.4% of gross monthly payroll.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for children who reside in Morocco and are younger than age 13 (age 19 if an apprentice; age 22 if a student or a female relative caring for at least two children in the insured's household; no limit if disabled). The insured's employer must have paid at least 108 days of contributions in the previous six months of coverage. The insured must earn at least 60% of the legal minimum wage and reside in Morocco.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

Family support allowance (Fond d'Entraide Familiale, social assistance, income tested): Must be entitled to but not receiving financial support from a male family member or divorced man, and provide proof of the judicial act establishing the right to financial support and its amount.

Eligible beneficiaries include an indigent, divorced mother caring for a child younger than 18; a guardian caring for a motherless child younger than age 18; a child aged 18 or older; and an indigent wife.

Means test: Mothers or wives must provide proof of a RAMED medical assistance card (see medical benefits under Sickness and Maternity) or an equivalent certificate issued by a local authority.

Family Allowance Benefits

Family allowance (Allocation familiale, social insurance): 200 dirhams a month is paid for each of the first three eligible children; 36 dirhams a month for each additional child, up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

Family support allowance (Fond d'Entraide Familiale, social assistance, income tested): Up to 350 dirhams are paid a month for each eligible beneficiary, for up to three beneficiaries in one household at the same time.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision for the social insurance program.

Ministry of Justice and Liberty provides general supervision for the social assistance program.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers the social insurance program and collects contributions.

Deposit and Management Fund (<http://www.cdg.ma/>) administers the social assistance program.