

## Fiji

Exchange rate: US\$1.00 = 2.07 Fiji dollars (F\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1966 (provident fund).

**Current laws:** 2001 (social assistance); 2011 (provident fund); and 2011 (provident fund regulations), implemented in 2012.

**Type of program:** Provident fund and social assistance system.

Note: Fiji National Provident Fund (FNPF) provides two types of individual accounts for each member: a Preserved Account primarily for retirement (first-time homebuyers may withdraw a portion of the balance before retirement); and a General Account that may be accessed before retirement for education, medical, unemployment, housing, and other approved expenses.

#### Coverage

**Provident fund:** Employed citizens of Fiji, including civil servants hired on or after November 1, 1971.

Voluntary coverage for self-employed persons, household workers, students, foreign workers employed in Fiji, and informal-sector workers.

Exclusions: Employees whose employer's principal place of business is outside Fiji.

Special systems for civil servants who began employment before November 1971 and opted to continue under the Civil Service Pension Scheme, and certain military and police personnel.

**Social assistance:** Needy citizens of Fiji.

#### Source of Funds

##### Insured person

**Provident fund:** 8% of wages; F\$35 is deducted annually from the member's provident fund account (Special Death Benefit). Additional voluntary contributions of up to 12% of wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Contributions are paid daily, weekly, biweekly, or monthly, depending on the type of employment.

**Social assistance:** None.

##### Self-employed person

**Provident fund:** An annual contribution of at least F\$84; F\$35 is deducted annually from the member's provident fund account (Special Death Benefit).

There are no maximum earnings used to calculate contributions.

**Social assistance:** None.

##### Employer

**Provident fund:** 10% of payroll; none for persons aged 66 or older. Additional voluntary contributions of up to 12% of wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Contributions are paid daily, weekly, biweekly, or monthly, depending on the type of employment.

**Social assistance:** None.

##### Government

**Provident fund:** None; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

##### Old-age benefit (provident fund)

**Preserved Account:** Age 55; age 50 if unemployed for the last three years with an account balance of up to F\$5,000; at any age if emigrating permanently.

Partial withdrawal: Fund members younger than age 55 may withdraw funds from their Preserved Account to finance the purchase of a first home.

**General Account:** Funds may be accessed before retirement for education, medical, unemployment, housing, and other approved expenses.

**Old-age social pension (Social Pension Scheme [SPS], social assistance):** Age 65, does not currently receive provident fund benefits, poverty benefits, or a government pension, and has not previously received a lump-sum provident fund benefit.

**Disability benefit (provident fund):** Must be assessed with a total incapacity for work certified by a registered medical practitioner.

A medical board appointed by the Fiji National Provident Fund Board may request that the fund member undergo a medical examination.

**Survivor benefit (provident fund):** Paid to a widow(er) or other named survivors when the fund member dies.

**Death grant (Special Death Benefit):** Paid to named survivors or the person who pays for the funeral when a fund member dies.

### Old-Age Benefits

#### Old-age benefit (provident fund)

**Preserved Account:** The balance of total employee and employer contributions plus accrued interest minus previous withdrawals (from both the Preserved and General Accounts) is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Life annuity rates depend on the insured's age at retirement. Life annuities are guaranteed for up to five years; may purchase both a single and joint life annuity at the same time.

A lump sum is paid with an account balance of up to F\$5,000 or if emigrating permanently.

**Partial withdrawal:** Up to 21% of the account balance may be withdrawn to finance housing costs. Only one withdrawal is permitted.

**General Account:** The balance of total employee and employer contributions plus accrued interest may be withdrawn. Withdrawals are subject to certain limits based on the type of withdrawal. The maximum withdrawal to finance housing costs is 30% of the account balance.

**Old-age social pension (Social Pension Scheme [SPS], social assistance):** F\$100 a month is paid.

### Permanent Disability Benefits

**Disability benefit (provident fund):** The balance of total employee and employer contributions plus accrued interest minus previous withdrawals (from both the Preserved and General Accounts) is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Unlike the life annuity, the term annuity rates are not adjusted for age, but for term.

### Survivor Benefits

**Survivor benefit (provident fund):** The balance of total employee and employer contributions plus accrued interest (from both the Preserved and General Accounts) minus previous withdrawals is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Only a widow(er) can choose an annuity option.

**Death grant (Special Death Benefit):** F\$8,500 is credited to the deceased's account balance, including F\$2,000 that can be withdrawn for the deceased's funeral expenses.

**Benefit adjustment:** The Special Death Benefit is reviewed annually.

### Administrative Organization

Fiji National Provident Fund Board, appointed by the Minister of Finance, provides general supervision and enforcement for the provident fund program.

Fiji National Provident Fund (<https://www.myfnpf.com.fj/>) administers the provident fund program and collects contributions.

Ministry of Women, Children, and Poverty Alleviation (<http://www.mwcpa.gov.fj>) administers the social assistance program.

### Sickness and Maternity

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#### Regulatory Framework

**First and current laws:** 2002 (public health), 2002 (public hospitals), and 2007 (labor code).

**Type of program:** Universal (medical benefits) and employer-liability (cash benefits) system.

Note: The 2018–2019 National Budget introduces a five-day paternity benefit.

#### Coverage

**Universal (medical benefits):** Citizens of Fiji.

**Employer liability (cash benefits):** Employed persons. Special systems for military and police personnel.

#### Source of Funds

##### Insured person

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* None.

##### Self-employed person

*Universal (medical benefits):* None.

*Cash benefits (employer liability):* None.

##### Employer

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* The total cost (pays benefits directly to employees).

##### Government

*Universal (medical benefits):* The total cost.

*Employer liability (cash benefits):* None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefit (employer liability):** Must have at least three months of continuous service with the same employer before the incapacity began. The employer may request a medical certificate.

**Cash maternity benefit (employer liability):** Must have been employed for at least 150 days in the nine months before the date of childbirth.

**Medical benefits (universal):** There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the insured's normal earnings is paid for up to 10 days a year.

**Maternity benefit (employer liability):** 100% of the employee's normal earnings is paid for up to 98 days for up to three births; 50% for the 4th and subsequent births. If the employee had multiple employers during the entitlement period, the responsibility for payment is divided proportionally among them.

## Workers' Medical Benefits

Public hospitals and clinics provide free health care. Benefits include preventive care, generalist and specialist services, and hospitalization.

Private hospitals and clinics provide services on a fee-for-service basis.

## Dependents' Medical Benefits

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

## Administrative Organization

Ministry of Employment, Productivity, and Industrial Relations (<http://www.employment.gov.fj/>) provides general supervision of cash benefits.

Employment Relations Tribunal and Employment Relations Court adjudicate employment claims for cash sickness and maternity benefits.

Division of Public Health and Hospital Services of the Ministry of Health (<https://www.health.gov.fj>) oversees the provision of government health services.

Deputy Secretary of Public Health coordinates primary and preventive care services through a network of local health facilities and hospitals.

Deputy Secretary of Hospital Services coordinates secondary and tertiary care through a network of national hospitals.

## Work Injury

### Regulatory Framework

**First law:** 1965 (workmen's compensation).

**Current laws:** 2017 (accident compensation) and 2018 (workmen's compensation).

**Type of program:** Employer-liability system.

### Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, casual labor, family labor, and military personnel.

Special system for public-sector employees.

### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost (provides temporary disability benefits directly to employees and pays insurance premiums for permanent disability and survivor benefits).

**Government:** None.

### Qualifying Conditions

Must have an incapacity for work lasting at least three days.

### Temporary Disability Benefits

66% of the employee's weekly earnings is paid after a two-day waiting period for up to 260 weeks.

The maximum total temporary disability benefit is F\$50,000 (partial disability) or F\$67,000 (total disability). The benefit may be converted to a lump-sum payment in certain cases.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

### Permanent Disability Benefits

For a total (100%) disability, a lump sum of 260 weeks of the employee's earnings is paid.

The minimum permanent disability benefit is F\$6,000.

The maximum permanent disability benefit is F\$67,000.

Constant-attendance supplement: 50% of the permanent disability benefit is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid depending on the assessed degree of disability.

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The minimum partial disability benefit is F\$3,000.

The maximum partial disability benefit is F\$50,000.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

### **Workers' Medical Benefits**

Benefits include medical and hospital care, surgery, medicine, appliances, and transportation.

### **Survivor Benefits**

A lump sum of 208 weeks of the deceased's earnings is split among all eligible survivors.

Eligible survivors include individuals who were fully or partially dependent on the deceased.

The minimum combined survivor benefit is F\$9,000.

The maximum combined survivor benefit is F\$50,000.

### **Administrative Organization**

Ministry of Employment, Productivity, and Industrial Relations (<http://www.employment.gov.fj/>) enforces work injury law.

Employers pay temporary disability benefits directly to employees.

Local courts administer lump-sum payments and survivor benefits.

Courts settle disputes regarding the provision of medical benefits.

## **Unemployment**

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### **Regulatory Framework**

Provident fund members may withdraw a portion of their account balance during periods of unemployment. See Old Age, Disability, and Survivors.

The Employment Relations Promulgation Act requires employers to provide severance pay in cases of dismissal due to financial, technological or structural reasons. The amount is at least one week of the employee's total wages for every complete year of service.

### **Family Allowances**

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#### **Regulatory Framework**

**First and current law:** 2001 (social justice).

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

Note: The 2018–2019 National Budget introduces a social assistance benefit for pregnant women in low-income

households. The Parenthood Assistance Payment provides F\$1,000 to eligible women (the first F\$500 are paid immediately after childbirth and the remaining F\$500 once the child reaches age 1).

### **Coverage**

Needy citizens of Fiji.

### **Source of Funds**

**Insured person:** None.

**Self-Employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Poverty benefit (means tested):** Paid to needy households for up to three years; able-bodied members of the household must undergo vocational training and actively seek work or income-generating projects.

**Child allowance (Child Care and Protection Allowance, means tested):** Paid for children younger than age 18 who are cared for by needy single mothers, deserted spouses, widows, prisoners' dependents, and foster parents or guardians without any source of income.

**Food voucher program (means tested):** Provided to needy households with children in remote rural areas if the children are enrolled in school; to needy pregnant women in the last seven months of pregnancy; and to certain needy citizens aged 65 or older who qualify for an old-age or disability allowance.

### **Family Allowance Benefits**

**Poverty benefit (means tested):** The amount varies depending on household composition: F\$35 a month is paid for a one-member household; F\$50 a month for two members; F\$104 a month for three members; or F\$140 a month for four or more members. An additional food voucher of F\$50 a month is provided.

**Child allowance (Care and Protection Allowance, means tested):** F\$25 to F\$110 a month is paid depending on the age of the child.

**Food voucher program (means tested):** Food vouchers of F\$50 are provided.

### **Administrative Organization**

Ministry of Women, Children and Poverty Alleviation (<http://www.mwcpa.gov.fj>) administers the programs.