

Madagascar

Exchange rate: US\$1.00 equals 9,516 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1969 (social insurance), 1994 (social protection), and 1999 (financing).

Type of program: Social insurance system.

Coverage

Employed persons including agricultural salaried workers, domestic workers, the clergy, presidents and directors of private companies, managers of limited companies, employed taxi drivers, and certain categories of employed seamen.

Exclusions: Self-employed persons, farmers, and casual agricultural workers working less than 3 months a year.

Special system for civil servants.

Source of Funds

Insured person: 1% of gross earnings. Full-time domestic workers contribute a flat-rate 2.92 francs a month.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Self-employed person: Not applicable.

Employer: 9.5% of gross payroll; a flat-rate 2,923 francs a month for full-time domestic workers.

The minimum earnings for contribution and benefit purposes are the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with 15 years of insurance coverage (unless working before 1969) including 28 quarters of contributions in the last 10 calendar years (some periods of prior service are credited). The pensionable age is reduced by 5 years for seamen.

Retirement from employment is necessary.

Partial pension: A proportionally reduced pension is payable if the insured has less than 28 quarters of contributions in the last 10 calendar years but has at least 100 quarters (men) or 80 quarters (women) of coverage during the full working career.

If the insured has insufficient quarters of contributions, he or she can continue working up to 5 years after the legal retirement age in order to meet the contribution conditions.

The pension is payable abroad.

Solidarity allowance: For insured persons who do not meet the qualifying conditions for the full or partial old-age pension. The insured must be age 60 (men) or age 55 (women) with 15 quarters of employment between January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969. Retirement from employment is necessary.

The allowance is payable abroad.

Disability pension: Age 55 (men) or age 50 (women and seamen) with at least a 60% loss of working capacity and with 10 years of insurance coverage including 28 quarters of contributions in the last 10 calendar years (some periods of prior service are credited).

The pension is payable abroad.

Survivor pension: The deceased was a pensioner or was no younger than age 55 (men) or age 50 (women) and met the contribution qualifying conditions for the old-age pension at the time of death.

Eligible survivors are the spouse and children younger than age 15 (age 22 if a student or disabled).

The pension is payable abroad.

Old-Age Benefits

Old-age pension: The pension is 30% of the monthly legal minimum wage, plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years, plus an increment of 1% of the insured's earnings for each year of contributions beyond 10 years.

Pensions are paid quarterly.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage (253,060 francs a month, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for benefit calculation purposes are eight times the legal minimum wage.

Partial pension: A reduced pension is paid.

Dependent's supplement: 10% of the insured's pension is payable for a spouse older than age 59 (men) or age 54 (women).

Special supplement: Equal to 5% of the pension for workers awarded the bronze medal; 10% for silver medal holders.

The minimum pension is 60% of the legal minimum wage including supplements.

The maximum pension is 40% of maximum earnings for contribution and benefit purposes, regardless of supplements, or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years including supplements.

The combined receipt of the old-age pension with the work injury disability pension is allowed.

Refund of contributions: Total contributions, plus 2% annual interest, are payable to an insured person with at least 4 contribution quarters who does not meet the requirements for the pension. The amount of the refund cannot be less than 100,000 francs.

Solidarity allowance: The annual allowance is equal to 30% of the annual legal minimum wage, plus 10% of the insured's average annual earnings in the last 5 calendar years, plus 1% of the insured's earnings for each 4-quarter period of contributions.

The allowance is paid quarterly.

The monthly legal minimum wage is 253,060 francs (nonagricultural sector); 256,800 francs (agricultural sector).

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment to the legal minimum wage was made in 2004.)

Permanent Disability Benefits

Disability pension: The pension is equal to 80% of the old-age pension that would have been payable if the insured had worked until the pensionable age.

Dependent's supplement: 10% of the insured's pension is payable for a spouse older than age 59 (men) or age 54 (women).

Special supplement: Equal to 5% of the pension for workers awarded the bronze medal; 10% for silver medal holders.

The minimum pension is 60% of the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector) including supplements.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

The combined receipt of a permanent disability pension with the work injury disability pension is allowed.

Refund of contributions: Total contributions, plus 2% annual interest, are payable to an insured person with at least 4 contribution quarters who does not meet the requirements for the pension. The amount of the refund cannot be less than 100,000 francs.

Survivor Benefits

Survivor pension: 30% of the pension the insured received or would have been entitled to receive is payable to an unemployed widow(er); 15% if employed or receiving a pension. The pension ceases on remarriage.

Pensions are paid quarterly.

Orphan's pension: 15% of the pension the insured received or would have been entitled to receive is payable for each of the first two orphans and 10% for each other orphan; 20% for each full orphan.

The total survivor pension must not exceed 85% of the pension the insured received or would have been entitled to receive; otherwise, the pensions are reduced proportionately.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits), with 1967 amendment; 1969 (social insurance); 1994 (social protection); and 1999 (financing).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons and casual agricultural workers working less than 3 months a year.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees.)

Cash maternity benefits: Six consecutive months of insured employment with 20 days or 134 hours of work a month.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees.)

Maternity benefit: The benefit is equal to 50% of the insured's last wage. The benefit is payable for 6 weeks before and 8 weeks (up to 11 weeks in case of complications) after the expected date of childbirth. The benefit is paid in two installments (three in case of complications).

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for benefit calculation purposes are eight times the legal minimum wage.

If the insured is ineligible for maternity benefit, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

Workers' Medical Benefits

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to a maximum of 25,000 francs. (The labor code requires employers to provide certain medical services to employees.)

Dependents' Medical Benefits

Some maternity and child health and welfare services are provided under Family Allowances, below. (The labor code requires employers to provide certain medical services to employees' dependents.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1925.

Current laws: 1963 (work injury), 1969 (social insurance), 1994 (social protection), and 1999 (financing).

Type of program: Social insurance system.

Coverage

Employed persons including agricultural salaried workers, domestic workers, merchant seamen, the clergy, students, apprentices, presidents and directors of private companies, managers of limited companies, employed taxi drivers, tobacco

growers, members of cooperatives, and convicted persons working in prison workshops.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None; cooperative members contribute 1% of annual gross earnings; full-time domestic workers make a flat-rate monthly contribution of 39 francs; apprentices and private technical school students make a flat-rate annual contribution of 200 francs; tobacco growers contribute 1.5% on annual base earnings of 20,000 francs per cultivated hectare.

The minimum earnings for contribution and benefit purposes are equal to the legal minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Contributions are paid quarterly.

Self-employed person: Not applicable.

Employer: 1.25% of gross payroll; 1% of gross payroll for salaried casual agricultural workers; a lump-sum monthly contribution of 385 francs for full-time domestic workers.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is equal to 2/3 of the insured's daily average earnings in the last 30 days before the onset of disability, up to a maximum of 6,000 francs a day. The benefit is payable monthly from the day after the onset of disability until full recovery or the award of permanent disability.

Benefit adjustment: If the disability lasts more than 3 months, benefits may be adjusted according to the growth in wages.

Permanent Disability Benefits

Permanent disability pension: For total disability, the monthly pension is equal to 100% of the insured's monthly average earnings in the 12 months before the onset of disability.

The minimum earnings for benefit calculation purposes are equal to 1.4 times the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

Only 1/3 of earnings over four times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 16 times the legal minimum wage.

Constant-attendance supplement: Equal to 40% of the insured's pension. The supplement must not be less than the legal minimum wage.

Partial disability: The pension is equal to the insured's average earnings in the 12 months before the onset of disability multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the percentage of the assessed degree of disability for the portion of disability above 50%.

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly). If the assessed degree of disability is less than 10%, the pension is paid as a lump sum.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for 3 years.

The combined receipt of a permanent disability pension with the old-age pension or disability pension payable under Old Age, Disability, and Survivors is allowed.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of the deceased's monthly average earnings in the 12 months before the onset of disability is payable to a widow(er).

Orphan's pension: The monthly pension is equal to 15% of the deceased's monthly average earnings in the 12 months before the onset of disability for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each other orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: The monthly pension is equal to 10% of the deceased's average earnings each, up to a maximum of 30%.

The minimum earnings for benefit calculation purposes are 1.4 times the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

Only 1/3 of earnings over 4 times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 16 times the legal minimum wage.

The total survivor pension must not exceed 85% of the deceased's earnings for benefit calculation purposes; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

Funeral grant: A lump sum of 100,000 francs.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits), with 1967 amendment; 1969 (social insurance); 1994 (social protection); and 1999 (financing).

Type of program: Employment-related system.

Coverage

Employed persons including agricultural salaried workers, domestic workers, the clergy, students, apprentices, presidents and directors of private companies, managers of limited companies, employed taxi drivers, and certain categories of seamen.

Residents of Madagascar or France.

Unemployed workers are eligible for a maximum of 6 months under certain conditions.

Exclusions: Self-employed persons, farmers, and casual agricultural workers working less than 3 months a year.

Special system for civil servants.

Source of Funds

Insured person: None; full-time domestic workers contribute a flat-rate 69 francs a month.

The above contributions also finance maternity benefits under Sickness and Maternity, above.

Self-employed person: Not applicable.

Employer: 2.25% of gross payroll. For full-time domestic workers, a flat-rate contribution of 692 francs a month.

The minimum earnings for contribution and benefit purposes are the legal minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

The above contributions also finance maternity benefits under Sickness and Maternity, above.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 19 if an apprentice; age 22 if a student, disabled, or an unmarried daughter caring for children). The parent must have 6 consecutive months of insured employment with 20 days or 134 hours of work a month or be a widow(er) of a beneficiary.

Prenatal allowance: Must undergo prescribed medical examinations before childbirth.

Birth grant: Must undergo prescribed medical examinations after childbirth.

Family Allowance Benefits

Family allowances: The monthly allowance is 10,000 francs for each child.

Prenatal allowance: A lump sum of 90,000 francs.

Birth grant: The allowance is 120,000 francs for each birth, payable in two installments. The allowance is reduced by 50% if the childbirth was not medically assisted or if the mother did not undergo the prescribed medical examinations.

Some maternity and child health and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 2003.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.