

Mauritius

Exchange rate: US\$1.00 equals
28.24 rupees (Rs).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current law: 1976 (national pensions), with amendments.

Type of program: Universal and social insurance system.

Note: Benefits under the universal program are subject to an income test for residents aged 60 to 90.

Coverage

Basic pension (universal): All residents.

Earnings-related pension (social insurance): All private- and public-sector employees older than age 18 and citizens of Mauritius; noncitizens with valid work permits and at least 2 years of residence in Mauritius.

Voluntary coverage under the earnings-related program for those not covered compulsorily, including the self-employed and nonemployed persons.

Special systems for public-sector employees and certain occupations with equivalent private programs.

Source of Funds

Insured person

Basic pension (universal): None.

Earnings-related pension (social insurance): 3% or 5% of earnings (the higher rate of contributions is dependent on employer agreement, wages being paid monthly, and employment in a specified sector). Nonemployed persons may contribute voluntarily with minimum monthly contributions of Rs55, up to a maximum of Rs390.

The minimum monthly earnings for contribution purposes are Rs1,095; Rs655 for domestic employees.

The maximum monthly earnings for contribution purposes are Rs7,205.

Self-employed person

Basic pension (universal): None.

Earnings-related pension (social insurance): The minimum monthly contribution is Rs55; the maximum monthly contribution is Rs390.

Employer

Basic pension (universal): None.

Earnings-related pension (social insurance): 6% of payroll; 10.5% for millers and large employers in the sugar industry;

8.5% on behalf of employees contributing at the higher rate (excludes millers and large employers in the sugar industry).

All of the above employer contributions also finance work injury benefits.

The minimum monthly earnings for contribution purposes are Rs1,095; Rs655 for domestic employees.

The maximum monthly earnings for contribution purposes are Rs7,205.

Government

Universal pension (universal): Total cost.

Earnings-related pension (social insurance): Any deficit.

Qualifying Conditions

Old-age pension

Basic old-age pension (universal): Age 60 with at least 12 years of residence after age 18 for Mauritian nationals. There is no residence requirement if aged 70 or older. Noncitizens must have lived in the country for at least 15 years since age 40, including the 3 years immediately before the date of claim. Retirement is not necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Enhanced basic old-age pension (universal): Payable to beneficiaries of the basic old-age pension who are totally blind, totally disabled, or need constant care and attention.

Carer's allowance (universal): Payable to beneficiaries of the basic old-age pension assessed as at least 60% disabled and in need of the constant care and attention of another person.

Inmate allowance (universal): Payable to inmates of government subsidized institutions, provided that they would have been entitled to a basic old-age pension before their admission to such an institution.

Earnings-related pension (social insurance): Age 60 and insured. Retirement is not necessary. There is no minimum qualifying period, but contributions are required in the year before making the claim.

Early pension: There is no early pension for insured persons except those working in the sugar industry (payable from age 55 for men or age 50 for women).

Deferred pension: The pension can be deferred until age 65.

Disability pension

Basic disability pension (universal): Aged 15 to 59, insured, and assessed with at least a 60% disability that is expected to last at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must satisfy a residence requirement.

The degree of disability is assessed by a medical board set up by the Ministry.

Carer's allowance (universal): Payable to beneficiaries of the basic disability pension who need the constant care and

attention of another person. The allowance is payable for disabled children younger than age 15 if their parents' annual income does not exceed Rs100,000.

Child allowance (universal): Payable for the first three children of a basic disability pensioner. Children must be younger than age 15; age 20 if a full-time student.

Earnings-related disability pension (social insurance): Payable if the insured is assessed with at least a 60% disability that is expected to last for at least 12 months.

The degree of disability is assessed by a medical board set up by the Ministry.

Additional disability pension (social insurance): Payable to elderly disability pensioners who have a permanent disability of 100% and to persons who have a permanent disability of at least 60% and require constant care.

Survivor pension

Basic widow pension (universal): Payable to a widow younger than age 60 (widowers are not eligible). Noncitizen widows must have at least 5 years of residence in the 10 years before the date of the claim.

The pension ceases on remarriage.

Child allowance (universal): Payable for the first three children of a basic widow pensioner. Children must be younger than age 15; age 20 if a full-time student.

The child allowance does not cease if the widow remarries.

Orphan pension (universal): Payable to a full orphan younger than age 15; age 20 if a full-time student.

Guardian allowance (universal): Payable to the person rearing an orphan. If the guardian is a noncitizen, he or she must have at least 5 years of residence in the 10 years before the claim, including the year before the claim. The allowance is payable for a maximum of one orphan only.

Earnings-related widow pension (social insurance): The deceased met the requirements for a pension or was a pensioner at the time of death.

The pension ceases on remarriage.

Earnings-related orphan pension (social insurance): Paid to a full orphan younger than age 15 (age 18 if a full-time student) if either of the deceased parents had paid contributions.

Earnings-related survivor pensions are payable abroad, subject to conditions.

Old-Age Benefits

Old-age pension

Basic old-age pension (universal): The monthly value of the pension increases with age. For ages 60 to 69, Rs1,900 a month; for ages 70 to 89, Rs2,000; for ages 90 to 99, Rs6,850; for ages 100 or older, Rs7,795.

Enhanced basic old-age pension: Rs1,270 a month is payable in addition to the basic old-age pension.

Carer's allowance: Rs1,330 a month is payable in addition to the basic old-age pension.

For beneficiaries aged 60 to 90 with individual income over Rs208,000, all of the above benefits are reduced by 50% of one-twelfth of the amount exceeding this threshold.

Inmate's allowance: Rs325 a month.

Earnings-related old-age pension (social insurance): The pension is calculated on the basis of pension points that are awarded in exchange for contributions. At retirement, the pension points are converted to a pension. The value of pension points is set by the government.

Benefit adjustment: Pensions are adjusted annually in July according to changes in the cost of living.

Permanent Disability Benefits

Disability pension

Basic disability pension (universal): Rs1,900 a month.

Carer's allowance: Rs1,150 a month is payable in addition to the basic disability pension.

Child allowance: Rs615 a month is payable in addition to the basic disability pension for a child younger than age 10; Rs660 if aged 10 or older.

For beneficiaries with individual income over Rs208,000, all of the above benefits are reduced by 50% of one-twelfth of the amount exceeding this threshold.

Earnings-related disability pension (social insurance): The maximum monthly pension is 20 times the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government.

Additional disability pension (social insurance): Rs1,790 a month is payable in addition to the earnings-related disability pension.

Benefit adjustment: Pensions are adjusted annually in July according to changes in the cost of living.

Survivor Benefits

Survivor pension

Basic widow pension (universal): Rs1,900 a month.

Child allowance: Rs615 a month is payable in addition to the basic widow pension for a child younger than age 10; Rs660 a month for a child aged 10 or older.

Orphan pension (universal): Rs1,050 a month for a full orphan younger than age 15; age 20 if a full-time student.

Guardian allowance (universal): Rs465 a month is payable to the person rearing an orphan.

For beneficiaries with individual income over Rs208,000, all of the above benefits are reduced by 50% of one-twelfth of the amount exceeding this threshold.

Earnings-related widow pension (social insurance): For a widow younger than age 60, the maximum pension is 20 times

the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government. The pension is reduced by one-third after 12 months if there are no dependent children. A widow aged 60 or older receives 100% of the deceased's pension.

There is no minimum pension.

Remarriage settlement (social insurance): A lump sum equal to 12 months' widow pension is paid.

Earnings-related orphan pension: 15% of the deceased's pension is payable for a full orphan.

Benefit adjustment: Pensions are adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) provides general supervision.

National Pensions Board, composed of government, employer, and employee representatives, advises the Minister of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions.

Ministry of Finance (<http://mof.gov.mu>) is responsible for the investment of surplus assets of the National Pensions Fund.

Sickness and Maternity

Regulatory Framework

Note: This information is from 1999.

No statutory benefits are provided.

The 1975 Labor Act requires employers to provide up to 21 days of paid sick leave to employees who have been in their continuous employment for at least 12 months.

The 1975 Labor Act requires employers to provide 12 weeks of paid maternity leave (6 weeks before and 6 weeks after the expected date of childbirth) to employees who have been in their continuous employment for at least 12 months.

Medical services are available free to the population at government dispensaries and hospitals. (Some mother and child health services and financial assistance to needy persons are provided under family allowances.)

Work Injury

Regulatory Framework

First law: 1931.

Current law: 1976 (national pensions), with amendments.

Type of program: Social insurance system.

Coverage

All employees aged 15 or older in insured employment.

Exclusions: 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, above.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 80% of the insured's monthly earnings. The benefit is payable from the third week of incapacity. (The employer pays 100% of the insured's earnings for the first 2 weeks.) The maximum period of payment is 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance allowance: Rs342 a month for a 100% temporary disability requiring the constant attendance of another person.

The degree of disability is assessed by a medical board set up by the Ministry.

Permanent Disability Benefits

If totally disabled (100%), the pension is equal to 80% of monthly insurable earnings.

Optionally, a lump sum is payable to totally disabled workers aged 52 to 60. The lump sum is calculated as the assessed degree of disability times the insured's average annual earnings times the number of years (up to a maximum of 8) for which the pension is awarded.

Partial disability: Must be assessed as at least 1% disabled. The pension is equal to 65% of the insured's monthly insurable earnings times the assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum is paid. The lump sum is calculated as the assessed degree of disability times the insured's average annual earnings times the number of years (up to a maximum of 8) for which the pension is awarded.

Constant-attendance allowance: Rs342 a month for a 100% permanent disability requiring the constant attendance of another person.

The degree of disability is assessed by a medical board set up by the Ministry.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and the cost of private clinical expenses not exceeding Rs4,000.

Survivor Benefits

Survivor pension: 50% of the deceased's earnings are payable to a widow; 60% for a permanently disabled widower.

The widow pension ceases on remarriage.

Orphan's pension: 7.5% of either deceased parent's average monthly insured earnings (whichever is higher) are payable for each full orphan younger than age 15; age 18 if a full-time student.

Dependent's pension: In the absence of a surviving spouse, a dependent person living in the insured's household receives Rs342 a month.

Funeral grant: A lump sum covering the cost of burial, if there are no dependents.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

Unemployment

Regulatory Framework

First and current law: 1983 (unemployment).

Type of program: Social assistance system.

Coverage

Household heads younger than age 60 and their dependents.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Unemployment benefits (income-tested): Registered as unemployed for 30 days at the employment exchange, willing and able to work, and actively seeking employment.

Unemployment Benefits

Unemployment hardship relief benefit (income-tested): Rs220 a month is payable to the claimant.

Spouse allowance (income-tested): Rs220 a month.

Child allowance (income-tested): Rs85 a month for each child younger than age 10; Rs100 for each child aged 10 to 14; and Rs145 for each child aged 15 to 19 in full-time education or disabled and dependent.

Rent allowance (income-tested): 50% of the rent paid by the claimant, up to a maximum of Rs170.

The minimum unemployment hardship relief benefit is Rs120.

Benefit adjustment: Benefits are normally adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

Family Allowances

Regulatory Framework

First and current laws: 1961 (family allowances) and 2003 (social aid).

Type of program: Social assistance system.

Coverage

Family allowances: Needy families with three or more children.

Social aid benefits: Needy individuals and families.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances (income-tested): Children must be younger than age 15. Annual family income is income-tested.

Social aid benefits (income-tested): Individuals and families who satisfy an income test.

Family Allowance Benefits

Family allowances (income-tested): A monthly benefit of Rs50 for families with three or more children younger than age 15 and with annual family income less than Rs10,000.

Social aid benefits (income-tested)

Claimant allowance: A maximum of Rs690 a month.

Spouse allowance: A maximum of Rs690 a month.

Child allowance: A maximum of Rs265 for each child younger than age 10; Rs325 if younger than age 15; Rs405 if younger than age 20 and a full-time student; Rs690 if younger than age 20, disabled, and not receiving a benefit under the National Pension Act.

Compassionate allowance: A maximum of Rs405 a month is payable to persons suffering from a serious illness certified by a medical doctor.

Rent allowance: Equal to 50% of the rent paid, up to a maximum of Rs520.

Medical benefits: Social aid beneficiaries are eligible for free medical services, a carer's allowance, and a refund of costs for traveling to attend medical treatment.

Funeral grant: A lump sum of Rs2,610 for the cost of the funeral for the claimant or his or her dependents.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.