Burma (Myanmar)

Exchange rate: US\$1.00 = 815 kyats.

Old Age, Disability, and Survivors

Regulatory Framework

No statutory old-age, disability, and survivor benefits are provided. (A funeral grant is provided under Sickness and Maternity.)

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

Sickness and Maternity

Regulatory Framework

First and current law: 1954 (social security), implemented in 1956.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Certain groups of state enterprise employees, certain types of civil servants, and temporary and permanent employees of public or private firms with five or more employees in commerce or in specified industries (railways, ports, mines, and oilfields).

Coverage is provided in 110 townships in 13 states, including Yangon, Mandalay, Mawlamyaing, Pathein, and Bago, and is being extended gradually to other regions.

Exclusions: Self-employed persons, construction workers, agricultural workers, and fishermen.

Source of Funds

Insured person: 1.5% of monthly earnings, according to 15 wage classes.

The minimum and maximum monthly earnings used to calculate contributions are based on 15 wage classes.

The minimum monthly contribution is 45 kyats (lowest wage class).

The maximum monthly contribution is 465 kyats (highest wage class).

The insured's contributions also finance the work injury funeral grant.

Self-employed person: Not applicable.

Employer: 2.5% of monthly payroll, according to 15 wage classes.

The minimum and maximum monthly earnings used to calculate contributions are based on 15 wage classes.

The minimum monthly contribution is 75 kyats (lowest wage class).

The maximum monthly contribution is 775 kyats (highest wage class).

The employer's contributions also finance the work injury funeral grant.

Government: Subsidies as required.

Qualifying Conditions

Cash sickness benefits: Must have at least 17 weeks of contributions in the last 26 weeks. A medical officer of the Social Security Board must certify the insured as incapable of work.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

Cash maternity benefit: Must have at least 26 weeks of contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must be in insured employment. There is no minimum qualifying period.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

Funeral grant: Paid to the person who paid for the funeral.

Sickness and Maternity Benefits

Sickness benefit: 50% of the insured's average covered earnings in the 17 weeks before the incapacity began is paid, according to 15 wage classes. The benefit is paid from the first day of incapacity for up to 26 weeks for one illness.

The minimum and maximum monthly earnings used to calculate benefits are based on 15 wage classes.

The minimum daily benefit is 57.70 kyats (lowest wage class).

The maximum daily benefit is 596.15 kyats (highest wage class)

Maternity benefit: 66% of the insured's average covered earnings in the 26 weeks before maternity leave is paid, according to 15 wage classes. The benefit is paid for up to six weeks before and six weeks after the expected date of childbirth.

The minimum and maximum monthly earnings used to calculate benefits are based on 15 wage classes.

The minimum daily benefit is 76.90 kyats (lowest wage class).

The maximum daily benefit is 794.85 kyats (highest wage class).

Funeral grant: 1,000 kyats is paid to the deceased's surviving spouse or child; otherwise, the actual cost is paid to the person who paid for the funeral, up to 1,000 kyats.

Workers' Medical Benefits

Medical services are provided directly to patients by the Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except in the cases of emergency or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

Benefits are paid for up to 26 weeks for one illness (may be extended for medical reasons or in the interest of public health).

Dependents' Medical Benefits

Pediatric care is provided for an insured woman's child up to the age of 6 months.

Administrative Organization

Ministry of Labor (http://www.mol.gov.mm) provides general supervision.

Social Security Board administers contributions and benefits.

Work Injury

Regulatory Framework

First law: 1923 (workmen's compensation).

Current law: 1954 (social security), implemented in 1956.

Type of program: Social insurance system.

Note: The 1923 law is still in force for agricultural workers and nonagricultural workers not covered by the current law.

Coverage

Certain groups of state enterprise employees, certain types of civil servants, and temporary and permanent employees of public or private firms with five or more employees in commerce or in specified industries (railways, ports, mines, and oilfields).

Coverage is provided in 110 townships in 13 states, including Yangon, Mandalay, Mawlamyaing, Pathein, and Bago, and is being extended gradually to other regions.

Exclusions: Self-employed persons, construction workers, agricultural workers, and fishermen.

Employer liability under the Workmen's Compensation Act applies to all employees not covered by the Social Security Act.

Source of Funds

Insured person: None; see source of funds under Sickness and Maternity for the funeral grant.

Self-employed person: Not applicable.

Employer: 1% of monthly payroll, according to 15 wage classes; see source of funds under Sickness and Maternity for the funeral grant.

The minimum and maximum monthly earnings used to calculate contributions are based on 15 wage classes.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

67% of the insured's average covered earnings in the 17 weeks before the disability began is paid, according to 15 wage classes. The benefit is paid from the first day of incapacity for up to 52 weeks.

The minimum daily benefit is 76.90 kyats (lowest wage class).

The maximum daily benefit is 794.85 kyats (highest wage class).

Permanent Disability Benefits

Permanent disability pension: If assessed with a total disability, 67% of the insured's average covered earnings in the 17 weeks before the disability began is paid, according to 15 wage classes.

The minimum monthly benefit is 2,000 kyats (lowest wage class).

The maximum monthly benefit is 20,666.65 kyats (highest wage class).

Constant-attendance supplement: 25% of the insured's pension is paid if assessed with a total disability and requiring the constant attendance of others to perform daily functions, as certified by a medical officer of the Social Security Board.

Partial disability: A percentage of the full pension is paid according to the assessed loss of capacity; if the loss of capacity is less than 20%, a lump sum of five years of pension is paid.

The percentage loss of capacity is assessed by medical officers of the Social Security Board and may be reassessed at any time at the request of the board. The board can temporarily or permanently suspend benefits if the insured fails to attend requested medical examinations.

Workers' Medical Benefits

Medical services are provided directly to patients by the Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals. Insured persons are registered with a dispensary and are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

There is no limit to duration.

Survivor Benefits

Survivor pension: The average benefit is 40% of the deceased's covered earnings, according to 15 wage classes. The pension is paid to the widow and ceases upon remarriage.

The minimum monthly benefit is 800 kyats (lowest wage class).

The maximum monthly benefit is 8,266.70 kyats (highest wage class).

Orphan's pension: The average pension is 13% (20% for a full orphan) of the deceased's covered earnings, according to 15 wage classes, for each orphan younger than age 16, up to three orphans per family.

The minimum monthly benefit is 400 kyats; 600 kyats for a full orphan (lowest wage class).

The maximum monthly benefit is 4,133.30 kyats; 6,200 kyats for a full orphan (highest wage class).

Other eligible survivors: A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension for other survivors is determined by the Social Security Board, depending on the nature of the survivor's relationship with the deceased, personal income, working capacity, and other related conditions.

The maximum total survivor pension is 67% of the deceased's average covered earnings in the 17 weeks before death, according to 15 wage classes. If the total of all survivor pensions exceeds the maximum, the pensions are reduced proportionately.

Funeral grant: 40,000 kyats is paid to the deceased's surviving spouse or child; otherwise, the actual cost is paid to the person who paid for the funeral, up to 40,000 kyats.

Administrative Organization

Ministry of Labor (http://www.mol.gov.mm) provides general supervision.

Social Security Board administers contributions and benefits.