

## Swaziland

Exchange rate: U.S.\$1.00 equals 8.55 lilangeni.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1974.

**Type of program:** Provident fund system.

#### Coverage

Employed persons.

Exclusions: Casual employees, domestic servants, and noncitizens.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

A ceiling is placed on the maximum monthly earnings for contribution and benefit purposes.

#### Qualifying Conditions

**Old-age benefit:** Age 50, age 45 and retired from regular salaried employment, or any age if emigrating permanently.

**Disability benefit:** Permanent total incapacity for any work, or permanent partial incapacity and an inability to earn a reasonable livelihood.

**Survivor benefit:** The death of the fund member prior to retirement.

There is provision for reciprocal agreements with other countries operating a provident fund.

#### Old-Age Benefits

Total employer and employee contributions, plus at least 3% interest per year. The benefit may be paid as a lump sum or converted to an annuity providing periodic payments.

#### Permanent Disability Benefits

Total employer and employee contributions, plus at least 3% interest per year. The benefit may be paid as a lump sum or converted to an annuity providing periodic payments.

#### Survivor Benefits

Total employer and employee contributions, plus at least 3% interest per year. The benefit may be paid as a lump sum or converted to an annuity providing periodic payments. The benefit is payable to a widow, other dependents, or other persons designated by the fund member.

#### Administrative Organization

Ministry of Finance provides general supervision.

Managed by a tripartite board and director, the National Provident Fund administers the program.

#### Work Injury

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1983.

**Type of program:** Compulsory insurance with a private carrier.

#### Coverage

Employed persons.

Exclusions: Domestic servants, shepherds, family labor, and casual workers.

#### Source of Funds

**Insured person:** None.

**Employer:** Total cost, met through the cost of insurance premiums.

**Government:** None, except as an employer.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

#### Temporary Disability Benefits

75% of earnings, payable after a 3-day waiting period until full recovery or certification of permanent disability, up to a maximum of 24 months. (The benefit is sometimes paid as a lump sum calculated according to the expected duration of the disability.)

#### Permanent Disability Benefits

A lump sum of 54 months' earnings, if totally disabled.

Partial disability: A percentage of the full benefit proportionate to the loss of working capacity.

Constant-attendance allowance: 25% of the permanent disability benefit.

### ***Workers' Medical Benefits***

Benefits include the limited cost of medical treatment expenses, the limited cost of appliances, and limited transportation costs.

### ***Survivor Benefits***

**Survivor benefit:** A lump sum of 48 months' earnings, minus any permanent disability benefits paid to the insured.

The full benefit is payable to dependent survivors; a reduced benefit is paid to survivors who were partially dependent on the insured.

**Funeral grant:** A lump sum covering the cost of the funeral, up to a maximum.

### ***Administrative Organization***

Department of Labor enforces the law.

Employers must insure the assessed liability with a private insurance company.