

Malawi

Exchange rate: US\$1.00 = 151 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

In March 2011, a pension law established a mandatory old-age pension system based on individual accounts for private-sector workers earning above a minimum salary threshold. The law has yet to be implemented.

Special system for public-sector employees only.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Government health centers and hospitals provide some free medical services to the population.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1990 and 2000.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Casual workers, self-employed persons, family workers, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provides benefits directly or pays insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of the insured's earnings is paid, according to a schedule in law. The benefit is paid after a three-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 54 months of the insured's earnings is paid.

Partial disability: A percentage of the full benefit is paid depending on the assessed degree of disability, according to a schedule in law.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a variable lump sum is paid depending on individual circumstances.

Workers' Medical Benefits

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; mechanical aids; and transportation.

Survivor Benefits

Survivor benefit: The benefit is a lump sum of 42 months of the deceased's monthly earnings minus any disability benefit paid before the date of death.

Eligible dependents are members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: If there are no surviving dependents, the cost of the burial is paid by the employer.

Administrative Organization

Ministry of Labor enforces the law.

Employers may insure work injury liability with private insurance companies.