

Mauritius

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1950.

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

Type of program: Universal and social insurance system.

Coverage

Basic pension (universal): All persons residing in Mauritius.

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

Voluntary coverage under the earnings-related program for those not covered compulsorily, including 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 Rs70, up to a maximum of Rs470.

The minimum monthly earnings for contribution purposes are Rs1,315; Rs790 for domestic employees.

The maximum monthly earnings for contribution purposes are Rs8,640.

Self-employed person

Basic pension (universal): None.

Earnings-related pension (social insurance): The minimum monthly contribution is Rs70; the maximum monthly contribution is Rs470.

Employer

Basic pension (universal): None.

Earnings-related pension (social insurance): 6% of payroll; 10.5% of payroll for millers and large employers in the sugar industry; 8.5% of payroll on behalf of employees contributing at the higher rate (excludes millers and large employers in the sugar industry).

The employer's contributions also finance work injury benefits.

The minimum monthly earnings for contribution purposes are Rs1,315; Rs790 for domestic employees.

The maximum monthly earnings for contribution purposes are Rs8,640.

Government

Basic pension (universal): The total cost.

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

Qualifying Conditions

Old-age pension

Basic old-age pension (universal): Age 60. Mauritian nationals must have resided in Mauritius for at least 12 years after age 18. There is no residence requirement if aged 70 or older. Noncitizens must have resided 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 basic old-age pension is payable abroad only if there is a reciprocal agreement.

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

Carer's allowance (universal): Paid 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): Paid 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.

Deferred pension: The pension may 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 disability is assessed by a medical board set up by the Ministry.

Carer's allowance (universal): Paid to beneficiaries of the basic disability pension who need the constant care and attention of another person. The allowance is paid for disabled children younger than age 15 if their parents' annual income does not exceed Rs150,000.

Child allowance (universal): Paid 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): Paid if the insured is assessed with at least a 60% disability that is expected to last for at least 12 months.

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

Additional disability pension (social insurance): Paid 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): Paid to widows younger than age 60 (widowers are not eligible). Noncitizen widows must have resided in Mauritius for at least 5 of the last 10 years before the date of the claim.

The pension ceases on remarriage.

Child allowance (universal): Paid 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's pension (universal): Paid to a full orphan younger than age 15; age 20 if a full-time student.

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

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's 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 89, Rs2,365 a

month is paid; for ages 90 to 99, Rs7,035; for ages 100 or older, Rs7,985.

Enhanced basic old-age pension: Rs1,490 a month is paid in addition to the basic old-age pension.

Carer's allowance: Rs1,290 a month is paid in addition to the basic old-age pension.

Inmate allowance: Rs365 a month is paid.

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

Permanent Disability Benefits

Disability pension

Basic disability pension (universal): Rs2,130 a month is paid.

Carer's allowance: Rs1,290 a month is paid in addition to the basic disability pension.

Child allowance: Rs690 a month is paid in addition to the basic disability pension for a child younger than age 10; Rs740 if aged 10 or older.

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): Rs1,290 a month is paid in addition to the earnings-related disability pension.

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

Survivor Benefits

Survivor pension

Basic widow pension (universal): Rs2,130 a month is paid.

Child allowance: Rs690 a month is paid in addition to the basic widow pension for a child younger than age 10; Rs740 a month for a child aged 10 or older.

Orphan's pension (universal): Rs1,180 a month is paid for a full orphan younger than age 15; age 20 if a full-time student.

Guardian allowance (universal): Rs520 a month is paid to the person rearing an orphan.

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

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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 is paid equal to 12 months' widow pension.

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

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://www.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://www.gov.mu>) is responsible for the investment of surplus assets of the National Pensions Fund.

Sickness and Maternity

Regulatory Framework

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 paid 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: Rs400 a month is paid 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 the insured is totally disabled (100%), the pension is equal to 80% of monthly insurable earnings.

Optionally, totally disabled workers aged 52 to 60 may choose to receive a lump-sum payment. The lump sum is calculated on the basis of 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: The insured 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 on the basis of 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: Rs400 a month is paid for a 100% permanent disability requiring the constant attendance of another person.

The 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 paid to a widow; 60% to a permanently disabled widower.

The widow(er) pension ceases on remarriage.

Orphan's pension: 7.5% of either deceased parent's average monthly insured earnings (whichever is higher) are paid 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 Rs400 a month.

Funeral grant: A lump sum is paid to cover the cost of the 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://www.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: The total cost.

Qualifying Conditions

Unemployment benefits (income-tested): The claimant must be 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): Rs260 a month is paid to the claimant.

Spouse allowance (income-tested): Rs260 a month is paid.

Child allowance (income-tested): Rs105 a month is paid for each child younger than age 10; Rs125 for each child aged 10 to 14; and Rs175 for each child aged 15 to 19 who is a full-time student or disabled and dependent.

Rent allowance (income-tested): Equal to 50% of the rent paid by the claimant, up to a maximum of Rs205.

The minimum unemployment hardship relief benefit is Rs150.

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://www.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: The 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 is paid 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: Up to a maximum of Rs810 a month is paid.

Spouse allowance: Up to a maximum of Rs810 a month is paid.

Child allowance: Up to a maximum of Rs315 a month is paid for each child younger than age 10; Rs385 if younger than age 15; Rs480 if younger than age 20 and a full-time student; Rs810 if younger than age 20, disabled, and not receiving a benefit under the National Pension Act.

Compassionate allowance: Up to a maximum of Rs480 a month is paid 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 Rs610.

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 Rs3,045 is paid for the cost of the funeral for the claimant or his or her dependents.

The minimum social aid benefit is Rs575 a month.

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://www.gov.mu>) administers the program.