

## Lesotho

Exchange rate: US\$1.00 = 8.49 Maloti

### *Old Age, Disability, and Survivors*

#### **Regulatory Framework**

**First Law:** 1983.

**Current Law:** 2007 (pension).

**Type of Program:** Universal system.

#### **Coverage**

All residents of Lesotho.

Special systems for judges, members of parliament, and certain public servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Old-age pension:** Age 70.

**Survivor pension:** Paid if the deceased received or was entitled to receive an old-age pension.

Eligible survivors include a widow or a dependent widower and children younger than age 18.

#### **Old-Age Benefits**

**Old-age pension:** 450 maloti is paid.

#### **Survivor Benefits**

**Survivor pension:** 100% of the old-age pension the deceased received or was entitled to receive is paid. The pension is split equally among eligible survivors.

#### **Administrative Organization**

Ministry of Labour and Employment, (<http://www.labour.gov.ls/home>) administers the program.

### *Sickness and Maternity*

#### **Regulatory Framework**

No statutory benefits are provided.

**Paid sick leave:** The Labor Code of 1992 requires employers to provide up to 12 days of sick leave with full pay in the first 12 months of employment if the insured had at least six months of continuous employment with the same employer; up to 12 days with full pay and 12 days with half pay for each subsequent 12 months of employment.

Exclusions: Citizens aged 70 and older.

**Maternity benefit:** The Labor Code of 1992 requires private-sector employers to provide 12 weeks of paid maternity leave, for up to two children for each employee. The employee must have more than one year of continuous employment with the same employer.

Public-sector employers provide two months of paid maternity leave.

#### **Administrative Organization**

Ministry of Labour and Employment, (<http://www.labour.gov.ls/home>) administers the program.

### *Work Injury*

#### **Regulatory Framework**

**First law:** 1977.

**Current law:** 1995 (worker's compensation).

Type of program: Social insurance system.

#### **Coverage**

All employed persons.

Exclusions: Self-employed persons, household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices.

Special system for judges, members of parliament, and certain public servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** A percentage of gross monthly earnings according to the terms of an agreement, contract, industrywide mandate, or Ministerial directive.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

**Temporary disability benefit:** No statutory benefits are provided.

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### **Workers' Medical Benefits**

Benefits include medical, surgical and hospital treatment, skilled nursing, and medicine, up to 10,000 maloti; the maintenance, repair, and renewal of prosthetic devices or any other artificial appliances, up to 10,000 maloti; and transportation costs, up to 1,500 maloti.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, up to 8,000 maloti a month is paid.

### **Survivor Benefits**

**Survivor pension:** Up to 72,000 maloti a month is paid.

Eligible survivors include a widow or dependent widower; children younger than age 18 or disabled; and dependent siblings, and parents.

**Death grant:** A lump sum of 5,000.00 maloti is paid.

### **Administrative Organization**

Ministry of Labour and Employment, (<http://www.labour.gov.ls/home>) administers the program.