

Morocco

Exchange rate: US\$1.00 = 9.02 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

Source of Funds

Insured person: 3.96% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The insured's contributions finance all old-age, disability, and survivors benefits except the death grant (see Sickness and Maternity).

Self-employed person: Not applicable.

Employer: 7.93% of gross monthly payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The employer's contributions finance all old-age, disability, and survivors benefits except the death grant (see Sickness and Maternity).

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage.

Employment must cease.

Insured persons who do not meet the coverage qualifying condition at the normal retirement age can continue to work and contribute on a voluntary basis.

Early pension: Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the full retirement age.

Disability pension: Must be assessed with a total loss of earning capacity resulting from a nonoccupational injury and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

Death grant: The deceased received a sickness benefit or had at least 54 days of contributions in the last six calendar months before death. No requirements if the death was the result of an accident.

Old-Age Benefits

Old-age pension: 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of coverage exceeding 3,240 days, is paid

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum pension is 1,000 dirhams.

The maximum pension is 70% of average monthly earnings.

Early pension: The employer pays the NSSF a lump sum of the value of the insured's pension for each year of retirement until the insured reaches the full retirement age.

If the insured does not meet the minimum contribution period requirement at retirement, a lump sum of the present value of the insured's contributions is paid. The present value of the contributions is determined according to the net rate of return of the pension reserve funds.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of coverage exceeding 3,240 days, is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance supplement: 10% of average monthly earnings is paid.

The maximum pension is 70% of average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan. All orphans' pensions combined must not exceed 50% of the old-age or disability pension the deceased received or was entitled to receive.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2007.)

Death grant: A lump sum of two times the insured's average monthly earnings received during the six months before death is paid.

The minimum benefit is 10,000 dirhams.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

Type of program: Social insurance system.

Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

Source of Funds

Insured person: 0.33% of gross monthly earnings (sickness insurance) plus 2% (basic health care).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

The insured person's contributions also finance the death grant (see Old Age, Disability, and Survivors).

Self-employed person: Not applicable.

Employer: 0.67% of gross monthly payroll (sickness insurance) plus 3.5% (basic health care).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

The employer's contributions also finance the death grant (see Old Age, Disability, and Survivors).

Government: None.

Qualifying Conditions

Cash sickness benefits: For the first claim, the insured must have at least 54 days of contributions in the previous six calendar months of coverage; at least six days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefits: Must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

Parental leave: Paid within 15 days of childbirth.

Medical benefits: Must have at least 54 days of contributions in the previous six calendar months of coverage.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of the insured's average daily covered wage received during the six months before the incapacity began is paid for the first claim; during any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid from the fourth day of incapacity for a maximum period of 52 weeks during the 24 consecutive months following the incapacity onset.

The minimum average earnings used to calculate the benefit is the legal minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Maternity benefit: 100% of the insured's average daily covered wage in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

The minimum average earnings used to calculate the benefit is the legal minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Parental leave: Three days of salary is paid.

The minimum salary used to calculate the benefit is the legal minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly salary used to calculate benefits is 6,000 dirhams.

Workers' Medical Benefits

Benefits include outpatient medical care, dental care, surgery, specialist care, laboratory services, some appliances, and medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

National Sickness Insurance Agency (ANAM; <http://www.assurancemaladie.ma>), managed by a board, supervises the basic health care system.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1963 (work injury compensation).

Type of program: Employer-liability system through a private carrier.

Coverage

Salaried workers.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays benefits or insurance premiums).

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of the insured's covered earnings is paid during the first 28 days; thereafter, 66.7% of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum annual earnings used to calculate benefits are 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of 100% (total disability), 100% of the insured's average insurable earnings is paid.

Partial disability: The benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 10% of the disability pension is paid.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and transportation.

Survivor Benefits

Spouse's pension: 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% to a widow aged 60 or older.

Orphan's pension: 15% of the deceased's average insurable earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

Other eligible survivors: If there is no surviving widow or child, the benefit may be paid to parents, grandparents, and certain other dependents.

All survivor benefits combined must not exceed 85% of the deceased's average insurable earnings.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Funeral grant: The employer pays the full cost of the burial.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

Unemployment

Regulatory Framework

First and current law: 2014 (job loss).

Type of program: Social insurance system.

Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.19% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 0.38% of gross monthly payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Government: None.

Qualifying Conditions

Job loss allowance: Must have at least 780 days of contributions during the last 36 months before unemployment including 260 days during the last 12 months, or be involuntarily unemployed and ineligible for an old-age or a disability pension.

Unemployment Benefits

Job loss allowance: 70% of the average insured's monthly salary during the last 36 months is paid for up to six months.

The maximum job loss allowance is the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

Unemployed persons who receive the job loss allowance can also receive family allowances and have access to medical benefits.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

Family Allowances

Regulatory Framework

First laws: 1942 and 1959.

Current law: 1972 (social security scheme).

Type of program: Employment-related system.

Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain categories of employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6.4% of gross payroll.

Government: None.

Qualifying Conditions

Family allowances: The insured person's employer must have paid 108 days of contributions in the previous six months of coverage. The insured must earn at least 60% of the legal minimum wage.

The legal minimum monthly wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

Eligible children must reside in Morocco and be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two children in the insured's household, no limit if disabled).

Family Allowance Benefits

Family allowances: 200 dirhams a month is paid for each of the first three children; 36 dirhams a month for each additional child up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.