

Seychelles

Exchange rate: US\$1.00 = 13.55 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1971 (provident fund), 1987 (social security), and 1990 (social insurance).

Current laws: 2005 (social insurance) and 2010 (universal social security).

Type of program: Universal and social insurance system.

Coverage

Universal: Resident citizens of Seychelles.

Social insurance: Employed citizens of Seychelles, including casual workers.

Source of Funds

Insured person

Universal: None.

Social insurance: 3% of gross monthly earnings; none for persons who have reached the normal retirement age.

Additional voluntary contributions of at least 50 rupees a month are possible.

There are no maximum earnings used to calculate contributions.

Self-employed person

Universal: None.

Social insurance: 6% of gross monthly earnings.

There are no maximum earnings used to calculate contributions.

Employer

Universal: None.

Social insurance: 3% of monthly payroll; none for persons who have reached the normal retirement age.

The employer's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Government

Universal: The total cost.

Social insurance: None; contributes as an employer.

Qualifying Conditions

Old-age pension (universal): Age 63 and a resident of the Seychelles for at least five years immediately before the date of retirement. (The residency requirement may be waived under certain conditions.)

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

The universal old-age pension is not payable abroad.

Old-age pension (social insurance): Age 60 with at least 10 years of continuous contributions to the social insurance program (Seychelles Pension Fund) immediately before reaching the normal retirement age, at least 20 years of contributions to the universal program (Social Security Fund) before June 30, 2010, or at least 20 years of contributions to either program before reaching the normal retirement age.

Employment may continue under certain conditions.

The social insurance old-age pension is payable abroad.

Old-age settlement (social insurance): Age 60 and does not qualify for the social insurance old-age pension.

Migration allowance (social insurance): Paid if the insured is younger than the normal retirement age and permanently leaves the country.

Disability pension (universal): Must have an assessed loss of work capacity of at least 75%, not be entitled to any other benefit, and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions.) The pension is paid after receiving sickness benefits for at least six months (see Sickness and Maternity).

Partial disability (income tested): Must be assessed with a loss of work capacity of at least 50% but less than 75% and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions).

Income test: Family income must be below the official family subsistence level.

A medical board assesses the loss of work capacity and determines the duration of the benefit.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

The universal disability pension ceases at the normal retirement age and is replaced by a universal old-age pension of the same value.

The universal disability pension is not payable abroad.

Disability pension (Incapacity Pension, social insurance): Must be younger than age 60 and have an assessed loss of work incapacity of at least 80%. If the insured is diagnosed with a terminal illness, he or she may opt for a social insurance disability settlement instead of the social insurance disability pension.

A medical board appointed by the Seychelles Pension Fund assesses the loss of work capacity and determines the duration of the benefit.

The social insurance disability pension is payable abroad.

Disability settlement (social insurance): Paid if the insured does not qualify for the social insurance disability pension or if he or she is diagnosed with a terminal illness and opts for a social insurance disability settlement instead of the social insurance disability pension.

Survivor pension (universal): The deceased resided in the Seychelles for at least five years.

Eligible survivors include a widow aged 45 or older or with a dependent child younger than age 16 (age 25 if a student), a dependent widower, and orphans.

The widow(er)'s pension ceases upon remarriage or cohabitation.

A widow who does not qualify for a pension receives a limited benefit for up to 20 working days.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

The universal survivor pension is not payable abroad.

Abandoned child's benefit (universal): Paid to a child aged 15 or older who is abandoned by his or her parents and is in full-time education or training.

Survivor pension (social insurance): The deceased had at least 10 years of continuous contributions to the social insurance program (Seychelles Pension Fund) immediately before death, or at least 20 years of contributions to either the universal program (Social Security Fund) or the social insurance program (Seychelles Pension Fund)..

Eligible survivors include a dependent widow(er) or partner who lived with the deceased for at least seven years and orphans younger than age 18 (age 26 if a full-time student). The benefit is not paid if the surviving spouse or partner is cohabiting with another person at the time of the insured's death. The widow(er) must have resided in the Seychelles

for at least five years (may be waived under certain conditions).

Survivor settlement (Pre-retirement Death Gratuity, social insurance): The deceased was younger than the normal retirement age at the time of death, or had not claimed a social insurance old-age benefit.

Eligible survivors include a spouse, children up to age 18 (age 25 if a full-time student), or, in the absence of an eligible spouse or child, a named survivor.

Survivor benefit (Post-retirement Death Benefit, social insurance): The deceased was a pensioner at the time of death.

Eligible survivors include a spouse, dependent children, and certain other persons assessed with a severe disability who were fully dependent on the deceased at the time of death.

A medical board appointed by the Seychelles Pension Fund assesses the degree of disability.

The social insurance survivor benefit is payable abroad.

Funeral grant (universal): Paid to the person who pays for the funeral. The claim must be made within six months after the death.

Old-Age Benefits

Old-age pension (universal): 5,250 rupees a month is paid.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are reviewed and adjusted annually based on changes in the cost of living.

Old-age pension (social insurance): The monthly pension is the insured's average monthly earnings multiplied by the number of years of contributions, the average wage growth, and the accrual rate.

Average monthly earnings are based on the insured's earnings in the last nine years before retirement.

The accrual rate is 1.59% (2017).

Any voluntary contributions to the fund may be used to calculate benefits or be refunded as a lump sum with interest.

The maximum monthly old-age pension is 75,750 rupees.

Old-age settlement (social insurance): A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is 4.81% a year (2018).

Migration allowance (social insurance): A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is 4.81% a year (2018).

Permanent Disability Benefits

Disability pension (universal): 5,250 rupees a month is paid.

Partial disability (income tested): A reduced pension is paid.

Dependent's supplement (income tested): Up to 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

The maximum combined disability pension and dependent supplements is 80% of the insured's earnings before the disability began.

Benefit adjustment: Benefits are reviewed and adjusted annually based on changes in the cost of living.

Disability pension (Incapacity Pension, social insurance): The monthly pension is the insured's average monthly earnings multiplied by the number of years of contributions, the average wage growth, and the accrual rate.

Average monthly earnings are based on the insured's earnings in the last nine years before the assessment of the disability.

The accrual rate is 1.59% (2017).

The maximum monthly disability pension is 75,750 rupees.

Disability settlement (social insurance): A lump sum of the total employee and employer contributions plus accrued interest is paid.

The interest rate is 4.81% a year (2018).

Survivor Benefits

Survivor pension (universal)

Spouse's pension: 2,480 rupees a month is paid to an eligible widow or dependent widower for up to one year; may be extended under certain conditions.

A benefit is paid for up to 20 business days to a widow(er) who does not qualify for a pension.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Orphan's pension: 1,300 rupees a month is paid for each orphan; 1,540 rupees a month for a full orphan.

Abandoned child's benefit (universal): 1,540 rupees a month is paid for each full orphan.

Survivor pension (social insurance)

Spouse's pension: If there are no eligible orphans, 80% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) for life (70% if the widow(er) was at least 10 years younger than the deceased). If there are eligible orphans, up to 50% of the deceased's pension is paid; if the deceased elected to pay a

higher pension to surviving children, the spouse's pension is reduced but must not be less than 25% of the deceased's pension.

Orphan's pension: At least 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible orphan; if the deceased elected to pay a higher pension to surviving children, up to 75% of the deceased's pension is paid; 80% for a full orphan. The benefit is divided equally among all eligible orphans and paid to the child(ren)'s guardian.

Survivor settlement (Pre-retirement Death Gratuity, social insurance): A lump sum of the total employee and employer contributions for the deceased plus accrued interest is paid; if the deceased has no surviving spouse or children, the benefit is paid to a named survivor or dependent.

The interest rate is 4.81% a year (2018).

Survivor benefit (Post-retirement Death Benefit, social insurance): A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or eligible orphans.

If the eligible survivor is assessed with a severe disability, a monthly benefit of 40% of the old-age or disability pension the deceased received is paid. Depending on the assessed degree of incapacity, the benefit is paid for life or for the duration of the disability.

Funeral grant (universal): A lump sum of 2,000 rupees is paid.

Benefit adjustment: Universal benefits are reviewed and adjusted annually based on changes in the cost of living.

Administrative Organization

Ministry of Family Affairs (<https://www.family.gov.sc/>) supervises the universal program.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program (Social Security Fund).

Seychelles Pension Fund (<https://www.pensionfund.sc/>), directed by a chief executive officer and a tripartite board of trustees, administers the social insurance program and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1979 (constitution) and 1985 (employment).

Current laws: 1993 (constitution, universal health coverage), 1995 (labor code), and 2010 (social security).

Type of program: Universal and employer-liability system.

Coverage

Universal: Employed and self-employed resident citizens of Seychelles.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

Employer liability: None.

Self-employed person

Universal: None.

Employer liability: Not applicable.

Employer

Universal: None.

Employer liability: The total cost; up to 2,480 rupees per employee is refunded by the government for sickness and maternity benefits, and up to 620 rupees for paternity benefits.

Government

Universal: The total cost.

Employer liability: Refunds employers up to 2,480 rupees per employee for sickness and maternity benefits, and up to 620 rupees for paternity benefits.

Qualifying Conditions

Cash sickness and maternity benefits (universal and employer liability): There is no minimum qualifying period. Must provide a medical certificate from a registered medical practitioner.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

Paternity benefit (universal and employer liability): Must have at least 12 months of continuous employment with the same employer and be the father of the child.

Birth grant (universal): Paid for the birth of a child.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (universal and employer liability): 80% of the employee's full monthly salary or 2,480 rupees a month, whichever is lower, is paid for the first two months

of incapacity. (For employed persons, the employer pays the difference between this amount and the full salary.) An additional amount equal to the level of income support is paid monthly from the third month for up to 130 working days (See Family Allowances).

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Maternity benefit (universal and employer liability):

80% of the employee's full monthly salary or 2,480 rupees a month, whichever is lower, is paid for up to 14 weeks. (For employed persons, the employer pays the difference between this amount and the full salary.) For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Paternity benefit (universal and employer liability):

100% of the employee's earnings is paid for up to five consecutive days in a given calendar year. If the mother dies during or shortly after childbirth, the unused maternity leave passes to the father. The paternity leave period must be taken in the first four months after the date of childbirth.

Birth grant (universal): A lump sum of 1,000 rupees is credited to the newborn's bank account.

Workers' Medical Benefits

Government clinics and hospitals provide free medical services under the National Health Plan (except for cosmetic reasons). Overseas medical treatments is covered under certain conditions.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment, Immigration, and Civil Status (<http://www.employment.gov.sc/>) supervises the employer-liability program.

Ministry of Family Affairs (<http://www.family.gov.sc/>) supervises the universal program.

Ministry of Health (<http://www.health.gov.sc/>) provides general supervision of medical benefits.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program.

Work Injury

Regulatory Framework

First law: 1970 (employer liability).

Current law: 2010 (social security).

Type of program: Employment-related and employer-liability system.

Coverage

Employment related: Employed and self-employed resident citizens of Seychelles.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Employment related: None.

Employer liability: None.

Self-employed person

Employment related: None.

Employer liability: Not applicable.

Employer

Employment related: None.

Employer liability: The total cost of temporary disability benefits for the first 30 days (60 days in case of hospitalization).

Government

Employment related: The total cost of temporary disability benefits after the first 30 days (60 days in case of hospitalization); the total cost of permanent disability benefits.

Employer liability: The total cost of temporary disability benefits after the first 60 days; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

Temporary Disability Benefits

Temporary disability benefit (employment related and employer liability): 100% of the employee's average earnings is paid for the first 30 days of incapacity; 60 days if

hospitalized. Thereafter, up to 2,480 rupees a month is paid by the Agency for Social Protection for up to six months.

A medical board appointed by the Ministry of Health assesses the degree of disability.

Dependent's supplement (income tested): Up to 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Permanent Disability Benefits

Permanent disability pension (Disablement Benefit, employment-related): For a total (100%) disability, 2,480 rupees a month is paid.

A medical board appointed by the Ministry of Health assesses the degree of disability.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

Employment may continue with an assessed degree of disability of less than 50%.

Dependent's supplement (income tested): Up to 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

For a court award, the cost of compensation paid to the insured for an incapacity for work is split equally between the employer and the government.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

Survivor Benefits

Survivor pension (employment related): 2,480 rupees a month is paid to the widow(er) if the deceased provided at least 75% of family income. The widow(er) must not be gainfully employed or self-employed.

The widow(er)'s pension ceases upon remarriage or cohabitation.

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Administrative Organization

Ministry of Family Affairs (<https://www.family.gov.sc/>) supervises the employment-related program.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the program.

Unemployment

Regulatory Framework

Under the 1995 Unemployment Relief Scheme Act, the Agency for Social Protection provides subsistence income for unemployed persons; see Family Allowances.

The Unemployment Relief Scheme seeks to promote the socioeconomic inclusion of unemployed persons receiving social assistance benefits. Persons employed under this program receive a monthly benefit of at least the monthly minimum wage depending on the number of days worked (the employer pays 30% and the government subsidizes the remaining 70%). The benefit is paid for up to six months.

The legal minimum wage is 5,250 rupees.

Family Allowances

Regulatory Framework

First law: 2008 (social welfare).

Current law: 2011 (social protection).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Seychelles.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Must be aged 18 or older, have resided in Seychelles for at least 11 months in the last year, and be employed or actively seeking employment.

Income test: Family income must be below the official family subsistence level.

Adult and children component: Paid for each adult, single parent, or dependent child to help with personal expenses.

Accommodation component: Paid to help with the cost of renting private accommodation or with the cost of housing loans.

Utilities component: Paid to help with the cost of utilities.

Transport component: Paid to help with the cost of transportation.

Childcare component: Paid to employed persons with dependent children up to age 4, not attending a daycare center, to help with the cost of child care.

Supplemental income support (means tested): Paid to certain vulnerable families to meet an exceptional need.

Family Allowance Benefits

Income support (income tested): The amount paid includes the total household benefit (including all relevant components) minus net household income.

The benefit has several components:

Adult and children component: 2,592.50 rupees a month is paid for the first adult in a family, 70% of this amount for another adult in the family, and 50% of this amount for each dependent child.

Accommodation component: Up to 1,000 rupees a month is paid per household.

Utilities component: 488 rupees a month is paid per household.

Transport component: 250 rupees a month is paid per household.

Childcare component: 500 rupees a month is paid for each eligible child.

The income support benefit is paid for up to three months; may be extended for up to one year under certain conditions.

Supplemental income support (means tested): A lump sum of up to 5,000 rupees is paid.

Administrative Organization

Ministry of Family Affairs (<https://www.family.gov.sc/>) provides general supervision.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the program.