

Swaziland

Exchange rate: US\$1.00 = 8.49 lilangeni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1974 (provident fund) and 2005 (social assistance).

Type of program: Provident fund and social assistance system.

Coverage

Provident fund: Employed persons.

Voluntary coverage for employees not compulsorily covered and for members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

Social assistance: All residents of Swaziland.

Source of Funds

Insured person

Provident fund: 5% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,200 lilangeni.

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Social assistance: None.

Employer

Provident fund: 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,200 lilangeni.

Social assistance: None.

Government

Provident fund: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund): Age 50 (age 45 if covered employment ceases, any age if emigrating permanently).

Retirement is not necessary.

Old-age grant (social assistance): Age 60 and assessed as needy.

Disability benefit (provident fund): Paid if the member is assessed with at least a permanent partial physical or mental disability.

Survivor benefit (provident fund): Paid to one or more dependents for the death of the fund member before retirement.

Eligible survivors include the spouse and, if there is no spouse other dependents or persons named by the fund member.

Benefits are payable abroad only under reciprocal agreement.

Old-Age Benefits

Old-age benefit (provident fund): The total employer and employee contributions plus at least 3% interest a year is paid as a lump sum, in installments, or converted to an annuity.

Old-age grant (social assistance): 300 lilangeni is paid quarterly.

Permanent Disability Benefits

Disability benefit (provident fund): The total employer and employee contributions plus at least 3% interest a year is paid as a lump sum, in installments, or converted to an annuity.

Survivor Benefits

Survivor benefit (provident fund): The total employer and employee contributions plus at least 3% interest a year is paid as a lump sum, in installments, or converted to an annuity.

Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz>) provides general supervision for the provident fund program.

National Provident Fund (<http://www.snpf.co.sz>), managed by a tripartite board and a director, administers the provident fund program.

Social Welfare Department (<http://www.gov.sz>) administers the social assistance program.

Work Injury

Regulatory Framework

First law: 1963.

Current law: 1983.

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

Coverage

Public- and private-sector employees, trainees, and apprentices.

Exclusions: Self-employed persons, household workers, certain types of contract workers, family labor, and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is financed through the payment of insurance premiums.

Government: None.

Qualifying Conditions

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit: 75% of the insured's earnings is paid after a three-day waiting period until full recovery or certification of permanent disability. The benefit is paid for up to 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 54 times the insured's monthly earnings at the time of the accident is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a lump sum of 25% of the permanent disability benefit is paid.

Partial disability: A percentage of the full benefit is paid according to the loss of working capacity.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Workers' Medical Benefits

Benefits include medical care, surgery, hospitalization, medicine, dental and eye care, transportation, appliances, and medical care abroad if necessary.

Survivor Benefits

Survivor benefit: A lump sum is paid of 48 times the deceased's monthly earnings at the time of the accident minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Eligible survivors include an unemployed widow(er), a disabled widow(er), and children; a reduced benefit is paid to other survivors who were partially dependent on the deceased.

Funeral grant: The employer pays up to 300 lilangeni for the funeral.

Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz>) provides general supervision.

Employers must insure the assessed liability with a private insurance company.