

Madagascar

Exchange rate: US\$1.00 = 3,350.54 ariary.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1969 (social insurance) and 1994 (social protection).

Type of program: Social insurance system.

Coverage

Employed persons including full-time household workers.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: 1% of covered earnings; a flat rate of 80 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Self-employed person: Not applicable.

Employer: 4.5% of covered payroll (agricultural sector); 9.5% of covered payroll (nonagricultural sector); a flat rate of 584.60 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for merchant seamen) with at least 15 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

Employment must cease.

Partial pension: Age 60 (age 55 for merchant seamen) with at least 60 quarters of contributions if the insured has less than 28 quarters of contributions in the last 10 calendar years.

The insured may continue to work up to five years after the legal retirement age to meet the contribution requirements.

Dependent's supplement: Paid for a spouse older than age 59 (54 for merchant seamen). Must have been married for at least two years before retirement.

Special supplement: Paid for workers awarded a medal for long service at work. Only one supplement is paid to workers with more than one medal.

Refund of contributions: Paid if the insured has at least four quarters of contributions but does not qualify for the old-age pension.

Solidarity allowance: Paid to an insured person who does not qualify for the full or partial old-age pension at age 60. The insured must have at least 15 quarters of employment from January 1, 1964, to December 31, 1968, and have been in salaried employment on January 1, 1969.

Employment must cease.

Disability pension: Age 55 (age 50 for merchant seamen) with at least a 60% loss of working capacity and at least 15 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

Dependent's supplement: Paid for a spouse older than age 59 (54 for merchant seamen). Must have been married for at least two years before retirement.

Special supplement: Paid for workers awarded a medal for long service at work. Only one supplement is paid to workers with more than one medal.

Refund of contributions: Paid if the insured has at least four quarters of contributions but does not qualify for the disability pension.

Survivor pension: The deceased was a pensioner or was at least age 45 (age 40 for merchant seamen) and met the contribution requirements for the old-age pension at the time of death.

Eligible survivors include a widow(er) and children younger than age 15 (age 22 if a student or disabled).

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

Refund of contributions: Paid to an eligible survivor if the deceased had at least four quarters of contributions but did not qualify for an old-age pension.

Old-Age Benefits

Old-age pension: The pension is 30% of the legal monthly minimum wage plus 20% of the insured's average monthly adjusted earnings in the last 10 calendar years plus 1% of

average monthly adjusted earnings for each year of contributions exceeding 10 years.

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

The maximum monthly earnings used to calculate benefits are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Partial pension: 30% of the legal monthly minimum wage is paid plus 20% of the insured person's average monthly unadjusted earnings in the last 10 calendar years plus an additional 1% of the insured person's average monthly unadjusted earnings for each year of contributions exceeding 10 years.

Dependent's supplement: 10% of the old-age pension is paid.

Special supplement: 5% of the old-age pension is paid for workers awarded a bronze medal; 10% for a silver medal.

The minimum monthly pension (including supplements) is 60% of the legal monthly minimum wage.

The maximum monthly pension is 40% of the maximum monthly earnings used to calculate contributions (if supplements are not paid) or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years (if supplements are paid).

The insured may receive both the old-age pension and the work injury permanent disability pension at the same time. The total amount received is 100% of the higher pension plus 25% of the lower pension.

The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Refund of contributions: A lump sum of the total employee contributions plus accrued interest is paid.

The interest rate is 2% a year.

The minimum refund is 20,000 ariary.

Solidarity allowance: The annual allowance is 30% of 12 times the legal monthly minimum wage plus 10% of the insured's average annual earnings in the last five calendar years plus 1% of average annual earnings for each additional four-quarter period of contributions.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Permanent Disability Benefits

Disability pension: 80% of the old-age pension that would have been paid if the insured had worked until the normal retirement age is paid.

Dependent's supplement: 10% of the disability pension is paid.

Special supplement: 5% of the disability pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum pension (including supplements) is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

If the insured is no longer capable of work and is eligible for both the disability pension and the work injury permanent disability pension, only the higher pension is paid.

The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal monthly minimum wage.

Refund of contributions: A lump sum of the total employee contributions plus accrued interest is paid.

The interest rate is 2% a year.

The minimum refund is 20,000 ariary.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to an unemployed widow(er); 15% if the widow(er) is employed or receiving his or her own old-age or disability pension.

Orphan's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

Survivor pensions are paid quarterly.

The maximum combined survivor benefit is 85% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Refund of contributions: The deceased's contributions are credited to an insured spouse, or paid as a lump sum to non-insured eligible survivors.

Administrative Organization

Ministry of Civil Service, Administrative Reform, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1969 (social insurance) and 1994 (social protection).

Type of program: Social insurance and employer-liability system.

Coverage

Social insurance: Employed women, including household and salaried agricultural workers.

Exclusions: Self-employed persons and casual agricultural workers working less than three months a year.

Special system for civil servants.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: The total cost for sickness benefits. See source of funds under Family Allowances for maternity benefits.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer for public-sector employees who are not civil servants.

Employer liability: None.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have at least four weeks of consecutive insured employment.

Cash maternity benefits (social insurance): Must have worked at least 20 days or 134 hours a month for six consecutive months in insured employment.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Sickness and Maternity Benefits

Sickness benefit (employer liability): Up to six months of paid sick leave are provided.

Maternity benefit (social insurance): 100% of the insured's daily earnings is paid (split equally between social insurance and the employer) for six weeks before and eight weeks after the expected date of childbirth (up to 11 weeks after if there are complications arising from pregnancy or childbirth). The benefit is paid in two equal amounts (three if there are complications).

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

If the insured does not qualify for social insurance benefits, the employer pays 100% of the employee's earnings for 14 weeks.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 5,000 ariary. The labor code requires employers to provide certain medical services to employees including hospitalization, medicine, transportation and rehabilitation.

Dependents' Medical Benefits

Some maternity and child health and welfare services are provided under Family Allowances. (The labor code requires employers to provide certain medical services to employees' dependents).

Administrative Organization

Ministry of Civil Service, Administrative Reform, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the social insurance benefit.

Work Injury

Regulatory Framework

First law: 1925.

Current laws: 1963 (family benefits), 1969 (work injury), and 1994 (social protection).

Type of program: Social insurance system.

Coverage

Employed persons including full-time household workers.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.25% of covered payroll; 1% for salaried casual agricultural workers; a flat-rate monthly contribution of 77 ariary for full-time household workers; a flat-rate yearly contribution of 40 ariary for apprentices and students of private technical institutions; 1% of annual covered earnings for cooperative members; and 1.5% of annual base earnings of 8,000 ariary for each cultivated hectare for tobacco growers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Contributions are paid quarterly. Cooperative members and tobacco growers pay contributions annually.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's average daily earnings in the last 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily benefit is 1,200 ariary.

The benefit is paid monthly.

Benefit adjustment: If the disability lasts more than three months, benefits may be adjusted according to the growth in wages.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of monthly earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the permanent disability pension is paid.

The minimum monthly supplement is the legal monthly minimum wage.

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

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly; if the assessed degree of disability is less than 10%, a lump sum of the insured's average annual insured earnings multiplied by 0.5% for each degree of assessed disability is paid.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for three years.

The insured may receive both the old-age pension and the work injury permanent disability pension at the same time. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average monthly earnings in the 12 months before the accident occurred is paid to a widow(er); 20% for a divorced spouse with a maintenance allowance.

Orphan's pension: 15% of the deceased's average monthly earnings in the 12 months before the accident occurred is paid for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: If there is no eligible spouse or orphan, 10% of the deceased's average monthly earnings in the 12 months before the accident occurred is paid for each dependent parent or grandparent, up to 30%.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of monthly earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

The maximum combined survivor benefit is 85% of the deceased's earnings used to calculate benefits.

Survivor pensions are paid quarterly.

Funeral grant: A lump sum of 20,000 ariary is paid.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage.

Administrative Organization

Ministry of Civil Service, Administrative Reform, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the program.

Family Allowances

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits), 1969 (social insurance), and 1994 (social protection).

Type of program: Social insurance system.

Coverage

Employed residents of Madagascar or France.

Unemployed workers are covered for up to six months under certain conditions.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of covered payroll; a flat rate of 138.40 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

The employer's contributions also finance maternity benefits under Sickness and Maternity.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance: Paid for children younger than age 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter devoted to housework and caring for siblings due to the absence or death of the mother, or disabled) who reside in Madagascar or France. The parent must have worked at least 20 days or 134 hours a month (18 days or 144 hours a month for agricultural workers) for at least six consecutive months in insured employment; be a widow(er) of a family allowance beneficiary; or be a university student younger than age 30.

Prenatal allowance: The insured woman must undergo prescribed medical examinations before childbirth.

Birth grant: The insured woman must undergo prescribed medical examinations after childbirth.

Family Allowance Benefits

Family allowance: 2,000 ariary a month is paid for each eligible child.

Prenatal allowance: A lump sum of 18,000 ariary is paid. The benefit is reduced by 50% if the mother did not undergo the prescribed medical examinations or failed to report the medical examination to the National Social Insurance Fund within a month of the examination.

Birth grant: A lump sum of 24,000 ariary is paid in two equal parts for each live birth.

Madagascar

Some maternity and child health and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Civil Service, Administrative Reform, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the program.