

## Liberia

Exchange rate: US\$1.00 =  
156.71 Liberian dollars (L\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1975 (social security).

**Current law:** 2017 (social security).

**Type of program:** Social insurance system.

Note: A social assistance program that will provide old-age and disability benefits has not yet been implemented.

#### Coverage

Private-sector employees and civil servants, including senior government and court employees, local government employees, and police personnel.

Voluntary coverage for self-employed persons and persons who previously had mandatory coverage.

Exclusions: Casual workers, family labor, household workers, military personnel, and persons employed on any type of boat.

#### Source of Funds

**Insured person:** 4% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are L\$50.

**Self-employed person:** 7% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are L\$50.

**Employer:** 4% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are L\$50.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension (Retirement Pension):** Age 60 with at least 144 months of contributions (100 months of contributions if born before 1980).

Employment must cease.

Deferred pension: The pension may be deferred up to age 65.

**Old-age settlement (Retirement Grant):** Age 60 with at least 12 months of contributions but does not meet the contribution requirement for an old-age pension.

**Disability pension (Invalidity Pension):** Must be assessed with a permanent incapacity for work and have at least 50 months of contributions in the 60 months before the disability began.

**Disability settlement (Invalidity Grant):** Must be assessed with a permanent incapacity for work, have at least 12 months of contributions, and not meet the contribution requirement for a disability pension.

**Survivor settlement (Survivor's Lump Sum Benefit):** The deceased received or was entitled to receive a social insurance old-age or disability pension or had at least 50 months of contributions before death.

Eligible survivors include a widow(er) and dependent orphans younger than age 21. If there is no widow(er) or eligible orphan, the benefit is paid to dependent parents.

#### Old-Age Benefits

**Old-age pension (Retirement Pension):** 25% of the insured's average monthly earnings plus 1% of average monthly earnings for every 10 months of contributions exceeding 144 months (100 months if born before 1980) is paid.

Average monthly earnings are the insured's total annual earnings in the highest five years of earnings in the 10 years before retirement, divided by 60.

Deferred pension: Calculated in the same way as the old-age pension.

**Old-age settlement (Retirement Grant):** A lump sum of total employee contributions plus accrued interest is paid.

#### Permanent Disability Benefits

**Disability pension (Invalidity Pension):** 25% of the insured's average monthly earnings in the last 12 months plus 1% of average monthly earnings for every 10 months of contributions exceeding 50 months is paid.

**Disability settlement (Invalidity Grant):** A lump sum of total employee contributions plus accrued interest is paid.

#### Survivor Benefits

##### Survivor settlement (Survivor's Lump Sum Benefit)

**Spouse's settlement:** A lump sum calculated based on a schedule in law and the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

**Orphan's settlement:** A lump sum calculated based on a schedule in law and the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

The maximum combined survivor settlement is 100% of the old-age or disability pension the deceased received or was entitled to receive.

## Administrative Organization

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), supervised by a tripartite board of directors and a management team, administers the programs and collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1956 (labor).

**Current law:** 2015 (labor).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

### Coverage

Private-sector employees.

Exclusions: Self-employed persons and persons employed on any type of boat.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

### Qualifying Conditions

**Cash sickness benefit:** Must provide a medical certificate (except in the case of up to three single days of incapacity in any 12-month period of continuous employment).

**Cash maternity benefit:** Must provide medical certificates stating the expected date of childbirth and the actual date of childbirth (upon returning to work).

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's daily earnings is paid for up to 10 days for each year of continuous employment.

**Maternity benefit:** 100% of the employee's earnings is paid for at least 14 weeks, including at least six weeks after childbirth. The employee may be entitled to an additional 30 days of unpaid maternity leave if there are complications arising during pregnancy.

### Administrative Organization

Ministry of Labor provides general supervision.

Employers pay benefits directly to employees.

## Work Injury

### Regulatory Framework

**First law:** 1943 (workmen's compensation), implemented in 1949.

**Current law:** 2017 (social security).

**Type of program:** Social insurance system.

### Coverage

Private-sector employees and civil servants, including senior government and court employees, local government employees, and police personnel.

Voluntary coverage for self-employed persons.

Exclusions: Casual workers, family labor, household workers, military personnel, and persons employed on any type of boat.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 2% of monthly declared earnings.

**Employer:** 2% of gross monthly payroll.

**Government:** None; contributes as an employer.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

65% of the insured's average monthly earnings in the last 12 months is paid after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension (Disablement Pension):** For a total (100%) disability, 65% of the insured's average monthly earnings in the last 12 months is paid.

Constant-attendance allowance: 25% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

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 and a schedule in law.

A medical board assesses the degree of disability.

### **Workers' Medical Benefits**

Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

### **Survivor Benefits**

#### **Survivor settlement (Lump Sum Death Benefit)**

*Spouse's settlement:* A percentage of the permanent disability pension the deceased's received or was entitled to receive is paid as a lump sum to a dependent widow(er).

*Orphan's settlement:* A percentage of the permanent disability pension the deceased's received or was entitled to receive is paid as a lump sum to each orphan younger than age 21 (no limit if disabled).

*Dependent parent's settlement:* If there are no other eligible survivors, a percentage of the permanent disability pension the deceased's received or was entitled to receive is paid as a lump sum to a dependent parent. The benefit is split equally if there is more than one eligible survivor.

**Funeral grant:** A lump sum of US\$500 is paid to the person who pays for the insured's funeral.

### **Administrative Organization**

National Social Security and Welfare Corporation (<http://nasscorp.org.lr/>), supervised by a tripartite board of directors and a management team, administers the program and collects contributions.

### **Unemployment**

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#### **Regulatory Framework**

The 2015 Decent Work Act requires employers to provide severance pay for employment termination for economic reasons. A lump sum of four weeks of the employee's earnings is paid for each year of service with the same employer.