

Tunisia

Exchange rate: US\$1.00 = 3.009 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1960 (nonagricultural workers), implemented in 1974; and 1995 (self-employed persons).

Type of program: Social insurance system.

Coverage

Private-sector employees and self-employed persons.

Voluntary coverage for citizens of Tunisia employed abroad who are not covered by the host country or by a reciprocal agreement.

Special systems for civil servants, members of parliament, military personnel, agricultural workers, farmers, household workers, artists, and certain categories of fishermen and low-income earners.

Source of Funds

Insured person: 4.74% of gross quarterly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death benefit and death grant.

Self-employed person: 7% of gross quarterly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death benefit and death grant.

Employer: 7.76% of gross quarterly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death benefit and death grant.

Government: None.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 with at least 120 months of contributions; age 50 with at least 180 months of contributions if prematurely aged due to

arduous work, involuntarily unemployed for at least six months, or the mother of three or more children; age 65 with at least 40 quarters of contributions for self-employed persons.

Employment must cease.

Partial pension (Pension proportionnelle): Age 60 with 60 to 119 months of contributions.

Early pension (Retraite anticipée pour convenance personnelle): Age 55 with at least 360 months of contributions; age 60 with at least 40 quarters of contributions for self-employed persons.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least 60 months of contributions. The contribution requirement is waived if the disability is the result of a nonwork-related accident.

Employment must cease.

A medical commission assesses the loss of earning capacity annually until the insured reaches age 55.

Constant-attendance supplement (Majoration pour assistance d'une tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

Survivor pension (Pension de survivant): The deceased was a pensioner at the time of death or had at least 60 months (120 months for self-employed persons) of contributions. The contribution requirement is waived if the deceased was younger than the normal retirement age and died as a result of a nonwork-related accident.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 21 if a student; age 25 if a student without a scholarship; no limit if disabled or an unmarried daughter without income).

The widow(er)'s pension ceases if the widow(er) remarries before age 55.

Death benefit (Capital décès): The deceased had at least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. The employment requirement is waived if the death was the result of an accident. Self-employed persons must have at least two quarters of contributions in the last four quarters before death.

Dependent child's supplement: Paid for each dependent child.

Death grant (Indemnité de décès): Paid to the insured for the death of a spouse or dependent child. The insured must have at least 50 days of employment in the last two quarters or 80 days of employment in the four quarters before the death. Self-employed persons must have at least two quarters of contributions in the four quarters before the death.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 40% (30% for self-employed persons) of the insured's average monthly earnings in the 120 months before retirement plus 0.5% of average monthly earnings for every three months of contributions exceeding 120 months is paid.

The minimum monthly old-age pension is 66.7% of the legal monthly minimum wage based on a 48-hour week.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the 120 months before retirement, up to six times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Partial pension (Pension proportionnelle): The pension is proportionally reduced for each quarter of contributions less than the quarters required for a full pension.

The minimum monthly partial pension is 50% of the legal monthly minimum wage.

Early pension (Pension anticipée pour convenance personnelle): The pension is reduced by 0.5% for each quarter it is claimed before age 60 (age 65 for self-employed persons).

Benefit adjustment: Benefits are indexed based on changes in the legal minimum wage.

Old-age settlement: A lump sum of the insured's total contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 50% of the insured's average monthly earnings in the 120 months before the disability began plus 0.5% of average monthly earnings for every three months of contributions exceeding 180 months is paid.

For self-employed persons, 30% of the insured's average monthly earnings in the 60 months before the disability began plus 0.5% of average monthly earnings for every three months of contributions exceeding 60 months is paid.

The minimum monthly disability pension is 66.7% of the legal monthly minimum wage based on a 48-hour work week.

The maximum monthly disability pension is 80% of the insured's average monthly earnings, up to six times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Constant-attendance supplement (Majoration pour assistance d'une tierce personne): 20% of the disability pension is paid.

Benefit adjustment: Benefits are indexed based on changes in the legal minimum wage.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without a dependent child; 70% with one dependent child; or 50% with two or more dependent children.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 50% is split equally among two or more orphans; 30% is paid for each full orphan up to three; and if there are four or more full orphans, the old-age or disability pension the deceased received or was entitled to receive is split equally among them.

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

Benefit adjustment: Benefits are indexed based on changes in the legal minimum wage.

Death benefit (Capital décès): A lump sum of 12 times the deceased's average monthly earnings in the three or five years before death, whichever is greater, plus one month of average monthly earnings for each year of contributions, up to 18 months of earnings, is paid. The death benefit is reduced if the deceased was a pensioner: to 50% if the death occurs before age 70; and to 40%, 30%, 20%, or 10% if the death occurs from age 70 to 74, age 75 to 79, age 80 to 84, or age 85 or older, respectively.

The maximum average monthly earnings used to calculate benefits are six times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

The minimum death benefit is the legal annual minimum wage based on a 48-hour work week.

The legal annual minimum wage based on a 48-hour work week is 4,542.72 dinars.

Dependent child's supplement: A lump sum of 10% of the death grant is paid for each dependent child.

Death grant (Indemnité de décès): A lump sum of 10 to 90 days of the daily sickness benefit is paid when a dependent spouse or child dies.

The daily sickness benefit is 66.7% of the insured's average daily earnings, up to two times the legal daily minimum wage.

The average daily wage used to calculate benefits is the insured's highest quarter of earnings in the last four quarters divided by 90.

The legal daily minimum wage is 14.56 dinars.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) collects contributions and administers the programs through regional offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1960 (social security), 1991 (social assistance medical care), and 2004 (health insurance).

Type of program: Social insurance (cash and medical benefits) and social assistance (medical benefits) system.

Coverage

Social insurance (cash and medical benefits): Private-sector and certain public-sector employees, self-employed persons, artists, and fishermen.

Special systems for civil servants, members of parliament, and military personnel.

Social insurance (medical benefits only): Pensioners, interns, students, household workers, and construction workers.

Voluntary coverage for citizens of Tunisia employed abroad who are not covered by the host country or by a reciprocal agreement.

Social assistance (medical benefits): Needy residents of Tunisia.

Source of Funds

Insured person

Social insurance: 3.17% of gross quarterly earnings; 4% of the pension for pensioners.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

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

See source of funds under Family Allowances for parental leave.

Social assistance: None.

Self-employed person

Social insurance: 7.71% of gross quarterly income.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

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

See source of funds under Family Allowances for parental leave.

Social assistance: None.

Employer

Social insurance: 5.08% of gross quarterly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

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

See source of funds under Family Allowances for parental leave.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Indemnité de maladie, social insurance): Must have at least 50 days of covered employment in the last two quarters or 80 days in the last four quarters before the incapacity began.

Cash maternity benefit (Congé de maternité, social insurance): Must have at least 80 days of covered employment in the four quarters before childbirth.

Parental leave (Congé parental, social insurance): Paid within the first seven days after childbirth.

Medical benefits (Régime de Base d'Assurance-Maladie, social insurance): Must have at least 50 days of covered employment in the last two quarters or 80 days in the last four quarters before the incapacity began. Long-term sickness (for a period greater than 180 days) must be certified by the medical commission.

Medical benefits are provided to the insured and the insured's spouse and dependent minor children (no limit if disabled), dependent parents, and unmarried daughters without income.

Medical benefits (Assistance Médicale Gratuite [AMG], social assistance, means tested): Provided to families living under the poverty line.

Sickness and Maternity Benefits

Sickness benefit (Indemnité de maladie, social insurance): 66.7% of the insured's average daily wage is paid after a five-day waiting period for up to 180 days (for 180 days a year for the first three years; 50% for up to 180 days a year for each subsequent year for long-term illnesses). There is no waiting period or duration limit for hospitalization, government recognized long-term illnesses, or for an incapacity that is the result of a nonwork-related accident.

The average daily wage is the insured's highest quarter of earnings in the four quarters before the incapacity began divided by 90.

The maximum daily earnings used to calculate benefits are two times the legal quarterly minimum wage divided by 90.

The legal quarterly minimum wage based on a 48-hour work week is 1,135.68 dinars (May 2018).

Schedule of payments: The sickness benefit is paid every two weeks.

Maternity benefit (Congé de maternité, social insurance): 66.7% of the insured's average daily wage is paid for 30 days; may be extended 15 days for complications arising from pregnancy or childbirth.

The average daily wage is the insured's highest quarter of earnings in the four quarters before the incapacity began divided by 90.

Schedule of payments: The maternity benefit is paid monthly.

Parental leave (Congé parental, social insurance): A lump sum of the insured's average daily wage is paid.

The average daily wage is the insured's highest quarter of earnings in the four quarters before the incapacity began divided by 90.

Workers' Medical Benefits

Medical benefits (Régime de Base d'Assurance-Maladie, social insurance): The insured can choose from three benefit options: medical services provided by hospitals and clinics operated by the government, the social security system, or under contract with the National Health Insurance Fund; medical services coordinated by a private physician chosen by the insured and under contract with the National Health Insurance Fund; or reimbursement by the National Health Insurance Fund for medical services provided by public or private health care providers according to a schedule in law.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, and medicine.

Cost sharing: Cost sharing is based on a schedule in law. The insured's portion of the cost of medical services cannot

exceed 1.5 times the insured's average monthly salary or pension in the last calendar year.

Medical benefits (Assistance Médicale Gratuite [AMG], social assistance, means tested): Medical care is provided free of charge (AMG1) or for reduced fees (AMG2) in public health facilities.

Dependents' Medical Benefits

Medical benefits (Régime de Base d'Assurance-Maladie, social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Assistance Médicale Gratuite [AMG], social assistance, means tested): Dependents are covered in their own right.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision and administers the social assistance medical benefits program.

National Health Insurance Fund (<http://www.cnam.nat.tn/>) administers the programs through regional offices and collects contributions.

Work Injury

Regulatory Framework

First law: 1921.

Current law: 1994 (work injury), implemented in 1995.

Type of program: Social insurance system.

Coverage

Salaried employees, including private-sector and certain public-sector employees; casual, temporary, and household workers; members of cooperatives; fisherman; apprentices; and students.

Voluntary coverage for self-employed persons and artists.

Exclusions: Family labor.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Pays contributions.

Employer: 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk and the employer's reported accident rate.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury, or an occupational disease that is included in a schedule in law. There is no minimum qualifying period. Work injuries must be reported to the employer within 48 hours and include accidents that occur while commuting to and from work.

Temporary Disability Benefits

66.7% of the insured's average daily wage in the highest quarter of the four quarters before the disability began is paid. The benefit is paid after a three-day waiting period (after one day if hospitalized) until full recovery or certification of permanent disability.

The minimum quarterly earnings used to calculate the benefit are the legal quarterly minimum wage based on a 48-hour week.

The legal quarterly minimum wage based on a 48-hour work week is 1,135.68 dinars (May 2018).

Permanent Disability Benefits

The annual benefit is the insured's annual earnings multiplied by 0.5 times the assessed degree of disability from 15% to 50% and by 1.5 times the portion above 50%.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the four quarters before the disability began.

The minimum annual earnings used to calculate benefits are the legal annual minimum wage based on a 48-hour work week.

The maximum annual earnings used to calculate benefits are six times the legal annual minimum wage.

The legal annual minimum wage based on a 48-hour work week is 4,542.72 dinars (May 2018).

The permanent disability benefit can be paid as a lump sum after receiving a benefit for a five-year period for an assessed degree of disability of 35% or less. The lump sum is calculated according to a schedule in law.

For an assessed degree of disability of 5% to 15%, a lump sum of 150% of the annual earnings used to calculate benefits multiplied by the assessed degree of disability is paid.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 25% of the insured's annual earnings used to calculate benefits is paid if the insured requires the constant attendance of others to perform daily functions.

A combination of an old-age pension and a work injury permanent disability benefit may be paid. The two benefits combined must not exceed the insured's annual earnings used to calculate the higher of the benefits.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages.

Workers' Medical Benefits

Benefits include all necessary medical and surgical care, hospitalization, medicine, and appliances, according to a schedule in law.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente du conjoint): 50% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) without children; 40% with one or more orphans. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension (Rente d'orphelin): 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for one eligible orphan, 30% for two, or 40% for three or more orphans; and 50% for one full orphan, 60% for two, 70% for three, or 80% for four or more full orphans.

Eligible orphans include children younger than age 16 (age 21 if a secondary or professional school student; age 25 if a university student; no limit if disabled or an unmarried daughter without income).

Other eligible survivors: If there is no surviving widow(er) or orphan, 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for each dependent parent, grandparent, and grandchild, up to 50% of the annual earnings.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the four quarters before the death occurs.

The maximum annual earnings used to calculate benefits is six times the legal annual minimum wage based on a 48-hour week.

The legal annual minimum wage based on a 48-hour work week is 4,542.72 dinars (May 2018).

The maximum combined survivor pension is 80% of the deceased's annual earnings.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages.

Funeral grant (Allocation funéraire): One month of the deceased's earnings is paid to eligible survivors.

The maximum grant is the legal monthly minimum wage based on a 48-hour week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Health Insurance Fund (<http://www.cnam.nat.tn/>) administers the program through regional offices and collects contributions for public-sector employees.

National Social Security Fund (<http://www.cnss.tn/>) collects contributions for private-sector employees.

Unemployment

Regulatory Framework

First law: 1982.

Current law: 1996 (workers' social protection), implemented in 1997.

Type of program: Social insurance system.

Coverage

Salaried employees.

Exclusions: Self-employed persons, agricultural workers, and household workers.

Special systems for civil servants, members of parliament, and military personnel.

Source of Funds

Insured person: 0.1111% of earnings.

Self-employed person: Not applicable.

Employer: None.

Government: 0.2889% of earnings.

Qualifying Conditions

Unemployment benefit (Aide au chômage): Must have at least 12 quarters of contributions, be involuntarily unemployed due to technological or economic reasons, have not received severance pay, be ineligible for an old-age or disability pension, and be registered at an employment office.

Unemployment Benefits

Unemployment benefit (Aide au chômage): 100% of the insured's monthly salary, up to the legal monthly minimum wage based on a 48-hour work week, is paid for up to 12 months.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Unemployed persons can also receive family allowances and supplements and have access to medical benefits for up to a year beginning the first day after the end of the quarter in which employment ceased.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) collects contributions and administers the program through regional offices.

Family Allowances

Regulatory Framework

First law: 1944 (family allowances).

Current laws: 1960 (social security) and 1994 (nursery school fees).

Type of program: Social insurance system.

Coverage

Private-sector employees, including casual and temporary workers; fishermen; members of agricultural cooperatives; employees of farms with at least 30 workers; students younger than age 28; and trainees of working age.

Exclusions: Self-employed persons, household workers, and employees of farms with less than 30 workers.

Special system for civil servants, members of parliament, and military personnel.

Source of Funds

Insured person: 0.89% of gross quarterly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

The insured person's contributions also finance parental leave (see Sickness and Maternity).

Self-employed person: Not applicable.

Employer: 2.21% of gross quarterly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Contributions are paid quarterly.

The employer's contributions also finance parental leave (see Sickness and Maternity).

Government: None.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for up to three children younger than age 16 (age 18 if an apprentice; age 21 if a student or the insured's daughter providing care for her brothers and sisters; no limit if disabled).

Family supplement (Majoration pour salaire unique): Paid to families with a nonworking spouse.

Nursery school fees (Participation aux frais de crèche, income tested): Paid for up to three children aged 2 months to 36 months attending nursery school.

Income test: The working mother must have monthly earnings of less than 2.5 times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Family Allowance Benefits

Family allowance (Allocation familiale): 18% of the insured's quarterly earnings is paid for the first eligible child, 16% for the second, and 14% for the third.

The maximum quarterly earnings used to calculate benefits are 122 dinars.

Family supplement (Majoration pour salaire unique): 9.375 dinars a quarter is paid for one eligible child,

18.75 dinars a quarter for two children, and 23.475 dinars a quarter for three children.

Schedule of payments: The family allowance is paid quarterly.

Nursery school fees (Participation aux frais de crèche, income tested): 15 dinars a month is paid for up to 11 months for each eligible child.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cns.tn/>) collects contributions and administers the program through regional offices.