

Mauritius

Exchange rate: U.S.\$1.00 equals
28.95 rupees (Rs).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current law: 1976 (national pensions), with amendments.

Type of program: Dual noncontributory and social insurance system.

Coverage

Basic pension (noncontributory): All residents aged 60 or older.

Earnings-related pension (contributory): All employees older than age 18.

Voluntary affiliation under the earnings-related program for those not covered compulsorily, including the self-employed and nonemployed persons.

Special systems for public-sector employees and certain occupations with equivalent private programs.

Source of Funds

Insured person

Basic pension (noncontributory): None.

Earnings-related pension (social insurance): 3% of earnings. (The self-employed and nonemployed persons may contribute voluntarily.)

Employer

Basic pension (noncontributory): None.

Earnings-related pension (social insurance): 6% of payroll; 10.5% for millers and large employers in the sugar industry.

The above employer contributions also finance work injury benefits.

Government

Universal pension (noncontributory): Total cost.

Earnings-related pension (social insurance): Any deficit.

The minimum monthly earnings for contribution purposes are Rs975.

The maximum monthly earnings for contribution purposes are Rs6,435.

Qualifying Conditions

Old-age pension

Basic pension (noncontributory): Age 60 with 12 years of residence after age 18 for Mauritian nationals. There is no residence qualification if aged 70 or older. Noncitizens must have lived in the country for 15 years since age 40, including the 3 years immediately prior to the date of claim. The basic pension is not income-tested or retirement-tested.

Earnings-related pension (contributory): Age 60 and insured.

Disability pension

Basic disability pension (noncontributory): Between ages 15 and 60, insured, and assessed by a medical board as 60% disabled for at least 12 months. There is no residence requirement for Mauritian nationals. Noncitizens must satisfy a residence requirement.

Earnings-related pension (contributory): The insured person is assessed as 60% disabled for at least 12 months.

Survivor pension

Basic widow's pension (noncontributory): The pension is paid to a widow under age 60. Noncitizen widows must have 5 years of residence during the 10 years preceding the claim and must have been resident during the year preceding the claim. Entitlement to the pension ceases on remarriage.

Earnings-related widow's pension (contributory): The widow's spouse met the requirements for a pension or was a pensioner at the time of death.

Earnings-related orphan's pension (contributory): Paid to an orphan under age 15 (age 18 if in full-time education) if either of the deceased parents had paid contributions.

Old-Age Benefits

Old-age pension

Basic pension (noncontributory): The value of the pension increases with age. For ages 60 to 89, Rs1,700 a month; for ages 90 to 99, Rs6,400; and if aged 100 or older, Rs7,300.

Enhanced basic pension: An additional Rs1,205 is payable if blind or 100% disabled or in need of the constant care and attention of another person.

Earnings-related pension (social insurance): The pension is calculated on the basis of pension points that are awarded in exchange for contributions. At retirement, the pension points are converted to a pension. The value of pension points is set by the government.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension

Basic disability pension (noncontributory): Rs1,700 a month.

Carer's allowance: Rs1,045 a month, if receiving the basic disability pension and in need of the constant care and attention of another person.

Child allowance: Allowances are paid for the first three children. Children must be under age 15 (age 20 if in full-time education). The allowance is Rs555 a month for a child under age 10 and Rs595 if aged 10 or older.

Earnings-related disability pension (social insurance): The maximum pension is 20 times the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension

Basic widow's pension (noncontributory): Rs1,700 a month.

Child allowance: Allowances are paid for the first three children of widows under age 60. Children must be under age 15 (age 20 if in full-time education). The allowance is Rs555 a month for a child under age 10 and Rs595 if aged 10 or older. The allowance continues even if the child's mother remarries.

Orphan's pension (noncontributory): Rs725 a month up to age 15 (age 20 if in full-time education).

Guardian allowance (noncontributory): Rs320 a month to the person looking after an orphan.

Earnings-related widow's pension: For a widow younger than age 60, the maximum pension is 20 times the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government. The pension is reduced by one-third after 12 months if there are no dependent children. A widow aged 60 or older receives 100% of the insured's pension.

Remarriage settlement: A lump sum equal to 12 months' widow's pension is payable on remarriage.

Earnings-related orphan's pension: 15% of the insured's pension.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

Administrative Organization

Ministry of Social Security and National Solidarity provides general supervision.

National Pensions Board, composed of government, employer, and employee representatives, advises the Minister of Social Security.

Ministry of Finance is responsible for the investment of surplus assets of the National Pensions Fund.

Sickness and Maternity

Note: This information is from 1999.

Regulatory Framework

The 1975 labor law requires employers to provide up to 21 days of paid sick leave to employees.

The 1975 labor law requires employers to provide 12 weeks of paid maternity leave (6 weeks before and 6 weeks after the expected date of childbirth) to employees.

Medical services are available free to the population at government dispensaries and hospitals. (Some mother and child health services are also provided under family allowances.)

Financial assistance is provided to needy persons.

Work Injury

Note: This information is from 1999.

Regulatory Framework

First law: 1931.

Current law: 1976.

Type of program: Social insurance system.

Coverage

All employees.

Source of Funds

Insured person: None.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Benefit is paid from the third week at 80% of earnings. (The employer pays 100% of earnings for the first 2 weeks.)

Constant-attendance allowance: Rs325 a month for an insured worker with a total temporary disability who requires the constant attendance of another person.

Permanent Disability Benefits

For total disability, 80% of monthly insurable earnings. (An option of a lump-sum payment is available for totally disabled workers aged 52 to 60. The lump sum is calculated as the degree of disability times average annual earnings times 8.)

Partial disability: 65% of the insured's monthly insurable earnings times the assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum is paid. The lump sum is calculated as the degree of disability times average annual earnings times 8.

Constant-attendance allowance: Rs325 a month for an insured worker with a 100% disability who requires the constant attendance of another person.

Workers' Medical Benefits

Medical and surgical care, hospitalization, medicines, appliances, and transportation. The cost of private clinical expenses not exceeding Rs4,000.

Survivor Benefits

Survivor pension: 50% of the insured's earnings is payable to a widow; to a widower if 60% permanently disabled.

Orphan's pension: 7.5% of the insured's monthly insurable earnings for each orphan.

Dependent's pension: If there is no surviving spouse, a dependent person living in the insured's household receives Rs325 a month.

Funeral grant: A lump sum covering the cost of burial, if there are no dependents.

Administrative Organization

Ministry of Social Security and National Solidarity administers the program.

Unemployment

Note: This information is from 1999.

Regulatory Framework

Under the 1993 Unemployment Hardship Relief Act, household heads who are under age 60 receive means-tested benefits after 30 days of registered unemployment.

Family Allowances

Note: This information is from 1999.

Regulatory Framework

First and current law: 1961.

Type of program: Social assistance system.

Coverage

Needy families with three or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: Children must be under age 15. Annual family income is income-tested.

Family Allowance Benefits

Family allowances (income-tested): A monthly benefit for families with three or more children under age 15.

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

Administrative Organization

Ministry of Social Security and National Solidarity administers the program.