

Morocco

Exchange rate: US\$1.00 = 8.43 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

Source of Funds

Insured person: 3.96% of gross monthly earnings.

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 7.93% of gross monthly payroll.

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage.

Employment must cease.

Insured persons who do not meet the coverage qualifying condition at the normal retirement age can continue to work and contribute on a voluntary basis.

Early pension: Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the full retirement age.

Disability pension: The insured must be assessed with a total loss of earning capacity resulting from a nonoccupational injury and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased qualified for the disability pension or was a pensioner at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The pension is 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum pension is 1,000 dirhams.

The maximum pension is 70% of average monthly earnings.

Early pension: The employer pays the NSSF a lump-sum equal to the value of the insured's pension for each year of retirement until the insured reaches the full retirement age.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in March 2008.)

Permanent Disability Benefits

Disability pension: The pension is 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance supplement: 10% of average monthly earnings is paid.

The maximum pension is 70% of average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Survivor Benefits

Survivor pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for each full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum of 10,000 to 12,000 dirhams is paid.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2007.)

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

Source of Funds

Insured person: 0.33% of gross monthly earnings (sickness insurance) plus 2% (basic health care).

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate sickness insurance contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 0.67% of gross monthly payroll (sickness insurance) plus 3.5% (basic health care).

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

Government: None.

Qualifying Conditions

Cash sickness benefits: For the first claim, the insured must have at least 54 days of contributions in the previous six calendar months of coverage; at least six days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefits: The insured must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

Medical benefits: The insured must have at least 54 days of contributions in the previous six calendar months of coverage.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of the insured's average daily covered wage received during the six months before the incapacity began is paid for a first claim; during any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid from the fourth day of incapacity.

The minimum benefit is 66.7% of the legal minimum wage.

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Maternity benefit: 100% of the insured's average daily covered wage received in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

The minimum benefit is 66.7% of the legal minimum wage.

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Workers' Medical Benefits

Medical benefits: Basic health care includes outpatient medical care except dental care, surgery, specialist care, laboratory services, some appliances, and medicine.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

National Sickness Insurance Agency (ANAM; <http://www.assurance-maladie.ma>), managed by a board, supervises the basic health care system.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1963.

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

Coverage

Salaried workers.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of the insured's covered earnings is paid during the first 28 days; thereafter, 66.7% of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum annual earnings used to calculate benefits are 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of 100% (total disability), 100% of the insured's average insurable earnings is paid.

Partial disability: The benefit is the average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 10% of the disability pension is paid.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% to a widow aged 60 or older.

Orphan's pension: 15% of the deceased's average insurable earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

Other eligible survivors: If there is no surviving widow or child, cash benefits may be paid to parents, grandparents, and certain other dependents.

All survivor benefits combined must not exceed 85% of the deceased's average insurable earnings.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Funeral grant: The employer pays the full cost of the burial.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

Family Allowances

Regulatory Framework

First laws: 1942 and 1959.

Current law: 1972 (social security scheme).

Type of program: Employment-related system.

Coverage

Salaried workers and apprentices in industry, commerce, and agriculture; and persons employed by craftsmen or by certain categories of self-employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain categories of employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6.4% of gross payroll.

Government: None.

Qualifying Conditions

Family allowances: The insured must have at least 108 days of contributions in the previous six months of coverage, with earnings of at least 60% of the legal minimum wage.

The legal minimum monthly wage is 1,648 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

Eligible children must reside in Morocco and be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two children in the insured's household, no limit if disabled).

Family Allowance Benefits

Family allowances: 200 dirhams a month is paid for each of the first three children; 36 dirhams a month for each additional child up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.