Old Age, Disability, and Survivors

Regulatory Framework
No statutory old-age, disability, and survivor benefits are provided. (A funeral grant is provided under Sickness and Maternity, below.) Special systems for civil servants, permanent employees of state boards and corporations and municipal authorities, and armed forces personnel.

Sickness and Maternity

Regulatory Framework
First and current law: 1954 (social security), implemented in 1956.
Type of program: Social insurance system. Cash and medical benefits.

Coverage
Certain groups of employees of state enterprises, certain types of civil servant, and temporary and permanent employees of public or private firms with five or more workers in industry and commerce or in specified industries and services (railways, ports, mines, and oilfields).
Coverage is being extended gradually to different regions. Coverage is provided in Yangon, Mandalay, Mawlamyaing, Pathein, Bago, and 92 townships.
Exclusions: Self-employed persons, workers in private shops and establishments with less than five employees, construction workers, agricultural workers, and fishermen.

Source of Funds
Insured person: 1.5% of monthly earnings, according to 10 wage classes.
The minimum monthly earnings for contribution and benefit purposes are 100 kyats for monthly earnings in the lowest wage class of less than 150 kyats.
The maximum earnings for contribution and benefit purposes are 1,000 kyats for monthly earnings in the highest wage class of more than 950 kyats.
The insured’s contributions also finance the work injury funeral grant.
Self-employed person: Not applicable.

Employer: 1.5% of monthly payroll, according to 10 wage classes.
The minimum monthly earnings for contribution and benefit purposes are 100 kyats for monthly earnings in the lowest wage class of less than 150 kyats.
The maximum earnings for contribution and benefit purposes are 1,000 kyats for monthly earnings in the highest wage class of more than 950 kyats.
The employer’s contributions also finance the work injury funeral grant.

Government: Subsidies as required.

Qualifying Conditions
Cash sickness benefits: Must have 17 weeks of contributions in the last 26 weeks. A medical officer of the Social Security Board must certify the insured as incapable of work.
Coverage is provided for up to 26 weeks after the last day of covered employment for involuntarily unemployed persons registered as unemployed who had fulfilled the contribution conditions on the date of dismissal.
Cash maternity benefit: Must have 26 weeks of contributions in the 52 weeks before the expected date of childbirth.
Medical benefits: Must be in insured employment. There is no minimum qualifying period. Coverage is provided for up to 26 weeks after the last day of covered employment for involuntarily unemployed insured persons registered as unemployed.

Sickness and Maternity Benefits
Sickness benefit: The benefit is equal to 50% of the insured’s average covered earnings in the 17 weeks before the onset of incapacity, according to 10 wage classes. The benefit is payable from the first day of incapacity for up to 26 weeks for one illness.
The minimum daily benefit is 2.55 kyats.

Maternity benefit: The benefit is equal to 66.6% of the insured’s average covered earnings in the 17 weeks before maternity leave, according to 10 wage classes. The benefit is payable for a maximum of 12 weeks (6 weeks before and 6 weeks after) the expected date of childbirth.
The minimum daily benefit is 2.55 kyats.

Funeral grant: Paid to the person who paid for the funeral. The benefit is 1,000 kyats for the deceased’s surviving spouse or child; otherwise, the benefit equals the actual cost of the funeral, up to a maximum of 1,000 kyats.

Workers’ Medical Benefits
Medical services are provided directly to patients through the Social Security Board’s dispensaries and hospitals, the dispensaries of large employers, and public hospitals.
Burma (Myanmar)

Insured persons are registered with a dispensary and are covered only for services provided by this dispensary (except in the cases of emergency or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency domiciliary care, specialist and laboratory services at a diagnostic center, necessary hospitalization, maternity care, and medicines.

The duration of benefits is 26 weeks for one illness (may be extended for medical reasons or if in the interest of public health).

**Dependents’ Medical Benefits**

Pediatric care is provided for an insured woman’s newborn child up to the age of 6 months.

**Administrative Organization**

Ministry of Labor provides general supervision.
Social Security Board administers contributions and benefits.

**Work Injury**

**Regulatory Framework**

First law: 1923 (workmen’s compensation).
Current law: 1954 (social security), implemented in 1956.
Type of program: Social insurance system.
Note: The 1923 law is still in force for agricultural workers and nonagricultural employees not covered by the current law.

**Coverage**

Certain groups of employees of state enterprises, certain types of civil servant, and temporary and permanent employees of public or private firms with five or more workers in industry and commerce or in specified industries and services (railways, ports, mines, and oilfields).
Coverage is being extended gradually to different regions. Coverage is provided in Yangon, Mandalay, Mawlamyaing, Pathein, Bago, and 92 townships.
Exclusions: Self-employed persons, workers in private shops and establishments with less than five employees, construction workers, agricultural workers, and fishermen.
Employer liability under the Workmen’s Compensation Act applies to all employees not covered by the Social Security Act.

**Source of Funds**

**Insured person:** None; see source of funds under Sickness and Maternity for the funeral grant.

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

**Employer:** 1% of monthly payroll, according to 10 wage classes; see source of funds under Sickness and Maternity for the funeral grant.

The minimum monthly earnings for contribution and benefit purposes are 100 kyats for monthly earnings in the lowest wage class of less than 150 kyats.

The maximum earnings for contribution and benefit purposes are 1,000 kyats for monthly earnings in the highest wage class of more than 950 kyats.

**Government:** None.

**Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

**Temporary Disability Benefits**

The benefit is equal to 66.6% of the insured’s average covered earnings in the 17 weeks before the disability began, according to 10 wage classes. The benefit is payable from the first day of incapacity for up to 52 weeks.

**Permanent Disability Benefits**

**Permanent disability pension:** If totally disabled (100%), the benefit is equal to 66.6% of the insured’s average covered earnings in the 17 weeks before the disability began, according to 10 wage classes.

Constant-attendance supplement: If totally disabled, 25% of the insured’s pension is paid for the constant attendance of another person, as certified by a medical officer of the Social Security Board.

Partial disability: A percentage of the full pension is paid according to the assessed loss of capacity; if the loss of capacity is less than 20%, a lump sum is paid equal to 5 years’ pension.

The percentage loss of capacity is assessed by medical officers of the Social Security Board and may be reassessed at any time at the request of the board. The board can temporarily or permanently suspend benefits if the insured fails to attend requested medical examinations.

**Workers’ Medical Benefits**

Medical services are provided directly to patients through the Social Security Board’s dispensaries and hospitals, the dispensaries of large employers, and public hospitals. Insured persons are registered with a dispensary and are covered only for services provided by this dispensary (except in the cases of emergency or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency domiciliary care, specialist and laboratory services at a diagnostic center, necessary hospitalization, physiotherapy, prostheses, appliances, and medicines.

There is no limit to duration.
**Survivor Benefits**

**Survivor pension:** Between 28 kyats and 267 kyats is paid a month, according to 10 wage classes. The pension is paid to the widow (the benefit ceases on remarriage). The average benefit is 27% of the deceased’s covered earnings.

**Orphan’s pension:** Between 14 kyats and 133.50 kyats is paid a month, according to 10 wage classes for each orphan younger than age 16; between 21 kyats and 200 kyats a month, according to 10 wage classes for each full orphan younger than age 16. The average pension is 13% (20% for a full orphan) of the deceased’s covered earnings.

**Other eligible survivors (in the absence of the above):** A pension is payable to a disabled widower and aged or disabled relatives who were dependent on the deceased. The pension for other eligible survivors is determined by the Social Security Board, depending on the nature of the survivor’s relationship with the deceased, personal income, working capacity, and other related conditions.

The maximum total survivor pension is equal to 66.6% of the deceased’s average covered earnings in the 17 weeks before death, according to 10 wage classes. If the total of all survivor pensions exceeds the maximum, the pensions are reduced proportionally.

**Funeral grant:** Paid to the person who paid for the funeral. The benefit is 1,000 kyats for the deceased’s surviving spouse or child; otherwise, the benefit equals the actual cost of the funeral, up to a maximum of 1,000 kyats.

**Administrative Organization**

Ministry of Labor provides general supervision. Social Security Board administers contributions and benefits.