**Haiti**

Exchange rate: US$1.00 = 38.50 gourdes.

## Old Age, Disability, and Survivors

### Regulatory Framework

**First law:** 1965 (old-age insurance).

**Current law:** 1967.

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

### Coverage

Private-sector employees.

Voluntary coverage is available.

Exclusions: Unpaid family labor, self-employed persons, members of religious communities, and foreign diplomats.

Special system for public-sector employees.

### Source of Funds

- **Insured person:** 6% of earnings.
- **Self-employed person:** Not applicable.
- **Employer:** 6% of earnings.
- **Government:** Subsidies as needed.

### Qualifying Conditions

**Old-age pension:** Age 55 with at least 20 years of contributions.

**Old-age settlement:** Age 55 with less than 10 years of contributions and does not meet the qualifying conditions for an old-age pension.

**Disability pension:** The insured must be assessed with a total incapacity for work and have 10 to 20 years of contributions. The disability must not be caused by a work injury.

**Survivor pension:** The insured was a pensioner or was eligible for a pension at the time of death.

Eligible survivors are the widow(er) and orphans younger than age 18 (age 24 if a student).

**Survivor settlement:** Paid if the insured did not meet the qualifying conditions for a pension at the time of death.

### Old-Age Benefits

**Old-age pension:** 33.3% of the insured's average monthly earnings in the last 10 years is paid.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

**Old-age settlement:** A refund of contributions, without accrued interest, is paid.

### Permanent Disability Benefits

**Disability pension:** 1/60 of the insured’s average monthly earnings for each year of coverage in the 10 years before the disability began is paid.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

### Survivor Benefits

**Survivor pension:** 50% of the pension the deceased received or would have been entitled to receive is paid. The pension is split among eligible survivors.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

**Survivor settlement:** A refund of contributions, without accrued interest, is paid.

### Administrative Organization

Ministry of Social Affairs provides general supervision.

National Office of Old-Age Insurance (http://www.ona.ht) of the Social Insurance Institute administers the program.

Social Insurance Institute is managed by a tripartite board and a director general.

## Work Injury

### Regulatory Framework

**First law:** 1951.

**Current law:** 1967.

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

### Coverage

Public-sector employees and employees of industrial, commercial, or agricultural firms in specified districts.

Exclusions: Self-employed persons.

### Source of Funds

- **Insured person:** None.
- **Self-employed person:** Not applicable.
- **Employer:** 2% of payroll (commerce), 3% of payroll (industry, construction, and agriculture), or 6% of payroll (mining).
- **Government:** None; contributes 2% of payroll as an employer.
**Qualifying Conditions**

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

**Temporary Disability Benefits**

66.7% of the insured’s monthly earnings is paid after a three-day waiting period for the duration of the incapacity. The employer pays benefits during the waiting period. The insured must be younger than age 55.

**Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, 66.7% of the insured’s monthly earnings is paid. The insured must be younger than age 55.

Partial disability: For at least a 10% assessed degree of disability, a percentage of the total pension is paid according to the assessed degree of disability. For an assessed degree of disability of less than 10%, a lump sum is paid.

All disability pensions may be paid as a lump sum.

Benefit adjustment: Benefits are not indexed.

**Workers’ Medical Benefits**

Benefits include medical and dental care, surgery, hospitalization, medicine, and appliances. Benefits are provided until full recovery or stabilization of the disability.

**Survivor Benefits**

**Survivor pension:** 50% of the total disability pension the deceased received or would have been entitled to receive is paid to a widow or to a dependent widower with a disability.

**Orphan’s pension:** 30% of the total disability pension the deceased received or would have been entitled to receive is paid for each orphan younger than age 21.

**Dependent parent’s or grandparent’s pension:** If there are no other eligible survivors, 40% of the total disability pension the deceased received or would have been entitled to receive is paid to dependent parents or grandparents.

All survivor benefits combined must not exceed 80% of the total disability pension the deceased received or would have been entitled to receive.

**Funeral grant:** The grant is equal to the deceased’s monthly earnings.

Benefit adjustment: Benefits are not indexed.

**Administrative Organization**

Ministry of Social Affairs provides general supervision.

Office of Work Accidents and Sickness and Maternity Insurance of the Social Insurance Institute (www.ofatma.gouv.ht) administers the program.

Social Insurance Institute operates its own dispensaries and hospital in Port-au-Prince.

Social Insurance Institute is managed by a tripartite board and a director general.