Old Age, Disability, and Survivors

Regulatory Framework
First law: 1965 (old-age insurance).
Current law: 1967 (social insurance).
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.
Partial pension: Age 55 with 10 to 19 years of contributions.
Old-age settlement: Age 55 with less than 10 years of contributions.
Disability pension: Assessed with a total incapacity for work with at least 10 years of contributions. The disability must not be caused by a work injury.
Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.
Eligible survivors include the widow(er) and orphans younger than age 18 (age 24 if a student).
Survivor settlement: The deceased did not qualify for an old-age or disability 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.
Partial pension: 25% of the insured’s average monthly earnings in the last 10 years is paid with 15 years to 19 years of contributions; 20% with 10 to 14 years of contributions.
Average earnings are not adjusted for inflation.
Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Old-age settlement: The insured’s contributions are refunded without accrued interest.

Permanent Disability Benefits
Disability pension: 20% of the insured’s average monthly earnings in the last 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 old-age or disability pension the deceased received or was entitled to receive is paid. The pension is split among eligible survivors.
Benefit adjustment: Benefits are adjusted on an ad hoc basis.

Survivor settlement: The deceased’s contributions are refunded without accrued interest.

Administrative Organization
Ministry of Social Affairs provides general supervision.
Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its National Office of Old-Age Insurance (http://www.ona.ht/).

Sickness and Maternity

Regulatory Framework
The labor code (1984) requires employers to provide 15 days of paid sick leave a year to all employees and six weeks of paid, job-protected maternity leave to women.

Work Injury

Regulatory Framework
First law: 1951.
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.
Haiti

**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 regularly adjusted.

**Workers’ Medical Benefits**

Benefits include medical and dental care, surgery, hospitalization, medicine, and appliances. Benefits are provided until the disability stabilizes or the insured makes a full recovery.

**Survivor Benefits**

*Spouse’s pension:* 50% of the total disability pension the deceased received or was 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 was 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 was 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 was entitled to receive.

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

Benefit adjustment: Benefits are not regularly adjusted.

**Administrative Organization**

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its Office of Work Accidents and Sickness and Maternity Insurance (http://www.ofatma.gouv.ht).

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