# Burma (Myanmar)

Exchange rate: US\$1.00 = 987 kyats.

# Old Age, Disability, and Survivors

# **Regulatory Framework**

**First and current law:** 2012 (social security), implemented in 2014.

Type of program: Social insurance system.

Note: A funeral grant is paid under Sickness and Maternity.

# Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, employees of international organizations or foreign governments, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Voluntary coverage is available.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

# Source of Funds

Insured person: 3% of monthly earnings.

Self-employed person: 6% of monthly declared earnings.

**Employer:** 3% of monthly payroll.

Government: None.

#### **Qualifying Conditions**

**Old-age pension (superannuation):** Age 60 with at least 180 months of contributions.

**Disability pension:** Must be assessed as incapable of any work and have at least 180 months of contributions.

**Survivor pension**: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include persons named by the deceased; if there are no named survivors, survivors include (in order of priority) the deceased's dependent widow(er), children, and parents.

# **Old-Age Benefits**

**Old-age pension (superannuation):** 15 times the insured's average monthly wage in the total contribution period is

paid as a monthly benefit or a lump sum. With more than 180 months of contributions, an additional amount is paid; with at least 12 months but less than 180 months of contributions, 40% of the insured's and employer's contributions plus accrued interest is paid; and with less than 12 months of contributions, a lump sum of the insured's contributions is paid.

# **Permanent Disability Benefits**

**Disability pension:** 15 times the insured's average monthly wage in the total contribution period is paid as a monthly benefit or a lump sum. With more than 180 months of contributions, an additional amount is paid; with at least 12 months but less than 180 months of contributions, 40% of the insured's and employer's contributions plus accrued interest is paid; and with less than 12 months of contributions, a lump sum of the insured's contributions is paid.

# Survivor Benefits

**Survivor pension:** The old-age or disability pension the deceased received or was entitled to receive is paid as a monthly benefit or a lump sum.

# Administrative Organization

Ministry of Labor, Employment, and Social security (http://www.mol.gov.mm) provides general supervision.

Social Security Board (http://www.mol.gov.mm/en /departments/social-security-board/) administers contributions and benefits.

# Sickness and Maternity

#### **Regulatory Framework**

First law: 1954 (social security), implemented in 1956.

Current law: 2012 (social security), implemented in 2014.

Type of program: Social insurance system.

#### Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, employees of international organizations or foreign governments, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Voluntary coverage is available.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

# Source of Funds

Insured person: 2% of monthly earnings.

## Burma (Myanmar)

The minimum monthly contribution is 1,000 kyats.

The maximum monthly contribution is 6,000 kyats.

The insured's contributions also finance family allowances.

Self-employed person: 4% of monthly declared earnings.

The minimum monthly contribution is 1,000 kyats.

The maximum monthly contribution is 6,000 kyats.

The insured's contributions also finance family allowances.

Employer: 2% of monthly payroll.

The minimum monthly contribution is 1,500 kyats.

The maximum monthly contribution is 9,000 kyats.

The employer's contributions also finance family allowances.

Government: Subsidies as required.

#### **Qualifying Conditions**

**Sickness benefit:** Must have at least four months of contributions in the last six months. A medical officer of the Social Security Board must certify the insured as incapable of work.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

**Maternity benefit:** Must have at least six months of contributions in the 12 months before the date of childbirth or miscarriage.

**Maternity grant:** Paid to an insured woman who gives birth to one or more children at the same time.

**Paternity benefit:** Paid to the insured husband of an insured woman who takes maternity leave. Must have at least six months of contributions in the 12 months before the date of childbirth or miscarriage.

**Paternity grant:** Paid to an insured man whose uninsured wife gives birth to one or more children at the same time.

**Medical benefits:** Must be in insured employment. There is no minimum qualifying period.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

**Funeral grant:** Paid to persons named by the deceased. If there are no named survivors, the grant is paid to (in order of priority), the deceased's dependent widow(er), children, parents, or the person who paid for the funeral.

#### Sickness and Maternity Benefits

**Sickness benefit:** 60% of the insured's average monthly wage in the four months before the incapacity began is paid from the first day of incapacity for up to 26 weeks for one illness.

The minimum daily benefit is 1,000 kyats.

The maximum daily benefit is 6,000 kyats.

Maternity benefit: 70% of the insured's average monthly wage in the 12 months before childbirth is paid for up to six weeks before and eight weeks after the expected date of childbirth.

The minimum daily benefit is 1,116.67 kyats.

The maximum daily benefit is 7,000 kyats.

**Maternity grant:** A lump sum of 50% of the insured's average monthly wage in the 12 months before childbirth is paid for one child; 75% for twins; or 100% for three or more children.

**Paternity benefit:** 70% of the insured's average monthly wage in the year before the paternity leave is paid for up to 15 days.

**Paternity grant:** A lump sum of 50% of the maternity grant is paid.

**Funeral grant:** Up to five times the insured's average monthly wage in the last four months is paid.

#### Workers' Medical Benefits

The Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals provide medical services directly to patients. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

Benefits are paid for up to 26 weeks for one illness (may be extended for an additional 26 weeks for medical reasons or in the interest of public health).

#### **Dependents' Medical Benefits**

Pediatric care is provided for an insured woman's child up to age 1.

#### Administrative Organization

Ministry of Labor (http://www.mol.gov.mm) provides general supervision.

Social Security Board administers contributions and benefits.

#### Work Injury

#### Regulatory Framework

**First laws:** 1923 (workmen's compensation) and 1954 (social security), implemented in 1956.

Current law: 2012 (social security), implemented in 2014.

Type of program: Social insurance system.

Note: The 1923 law is still in force for agricultural workers not covered by the current law. A funeral grant is paid under Sickness and Maternity.

## Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, employees of international organizations or foreign governments, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Voluntary coverage is available.

Employer liability under the Workmen's Compensation Act applies to all employees not covered by the Social Security Act.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

# Source of Funds

Insured person: None.

Self-employed person: 1% of monthly declared earnings.

**Employer:** 1% of monthly payroll.

Government: None.

#### **Qualifying Conditions**

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

# **Temporary Disability Benefits**

70% of the insured's average monthly wage in the four months before the disability began is paid from the first day of incapacity for up to 12 months.

The minimum daily benefit is 1,166.67 kyats.

The maximum daily benefit is 7,000 kyats.

# **Permanent Disability Benefits**

**Permanent disability pension:** If assessed with a total disability, 70% of the insured's average monthly wage in the four months before the disability began is paid.

The minimum monthly benefit is 35,000 kyats.

The maximum monthly benefit is 210,000 kyats.

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

Medical officers of the Social Security Board assess the percentage loss of capacity and may reassess it 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

The Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals provide medical services directly to patients. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

There is no limit to duration.

## **Survivor Benefits**

**Survivor pension:** With up to 60 months of contributions, 30 times the deceased's average monthly wage in the four months before death is paid; with 60 to 119 months of contributions, 50 times the deceased's average monthly wage; with 120 to 239 months, 60 times the deceased's average monthly wage; and with at least 240 months of contributions, 80 times the deceased's average monthly wage.

Eligible survivors include persons named by the deceased. If there are no named survivors, survivors include (in order of priority) the deceased's dependent widow(er), children, and parents.

**Other eligible survivors:** A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension for other 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.

#### Administrative Organization

Ministry of Labor (http://www.mol.gov.mm) provides general supervision.

Social Security Board administers contributions and benefits.

# Unemployment

#### Regulatory Framework

**First and current law:** 2012 (social security), implemented in 2014.

Type of program: Social insurance system.

## Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, employees of international organizations or foreign governments, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Voluntary coverage is available.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

## Source of Funds

Insured person: 1% of monthly earnings.

Self-employed person: 2% of monthly declared earnings.

**Employer:** 1% of monthly payroll.

Government: None.

# **Qualifying Conditions**

**Unemployment benefit:** Must have at least 36 months of contributions, be registered at a local labor exchange office, and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

# **Unemployment Benefits**

50% of the insured's average monthly wage in the last year is paid for up to two months. An additional month of the unemployment benefit is paid for each 12-month period of contributions exceeding 36 months, up to four additional months.

Dependent's supplement: Up to 10% of the unemployment benefit is paid if the insured person has a dependent spouse.

# Administrative Organization

Ministry of Labor, Employment, and Social security (http://www.mol.gov.mm) provides general supervision.

Social Security Board (http://www.mol.gov.mm/en /departments/social-security-board/) administers contributions and benefits.

# Family Allowances

#### Regulatory Framework

**First and current law:** 2012 (social security), implemented in 2014.

Type of program: Social insurance system.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

#### Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, employees of international organizations or foreign governments, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Voluntary coverage is available.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

# Source of Funds

**Insured person:** See source of funds under Sickness and Maternity.

**Self-employed person:** See source of funds under Sickness and Maternity.

**Employer:** See source of funds under Sickness and Maternity.

Government: Subsidies as needed.

# **Qualifying Conditions**

**Education allowance (means tested):** Must have at least 36 months of contributions and income below a defined threshold. Children must be full-time students.

**Natural disaster assistance:** Must have at least 36 months of contributions.

# Family Allowance Benefits

**Education allowance (means tested):** An allowance is paid.

**Natural disaster assistance:** 40% of the insured's average monthly wage in the year before the disaster occurred is paid.

# Administrative Organization

Ministry of Labor, Employment, and Social security (http://www.mol.gov.mm) provides general supervision.

Social Security Board (http://www.mol.gov.mm/en /departments/social-security-board/) administers contributions and benefits.