

Fiji

Exchange rate: US\$1.00 = 1.86 Fiji dollars (F\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1966 (provident fund), 2001 (social assistance), and 2011 (provident fund regulations), implemented in 2012.

Type of program: Provident fund and social assistance system.

Coverage

Provident Fund: Employed workers who reside in Fiji.

Voluntary coverage for self-employed persons, household workers, students, some foreign workers employed in Fiji, and informal-sector workers.

Exclusions: Employees whose employer's principal place of business is outside Fiji.

Special systems for civil servants and military and police personnel who began employment before November 1971 and opted to continue under the Civil Service Pension Scheme.

Social assistance: Citizens of Fiji.

Source of Funds

Insured person

Provident fund: 8% of total wages; F\$35 is deducted annually from the member's provident fund account (death benefit).

Social assistance: None.

Self-employed person

Provident fund: An annual contribution of 30% of earnings; F\$35 is deducted annually from the member's provident fund account (death benefit).

The minimum annual contribution is F\$84.

Social assistance: None.

Employer

Provident fund: 8% to 30% of payroll up to age 65.

Social assistance: None.

Government

Provident fund: None.

Social assistance: The total cost.

Qualifying Conditions

Provident fund

Old-age benefit: Age 55; age 50 if unemployed for the last three years with an account balance of up to F\$2,000; at any age if emigrating permanently.

Disability benefit: Must have a permanent incapacity for work in covered employment. Medical certification is required. A medical board appointed by the Fiji National Provident Fund Board may request that the fund member undergo a medical examination.

Survivor benefit: Paid to a widow(er) and other eligible survivors named by the fund member when the fund member dies.

Death benefit: Paid to survivors named by the deceased.

Social assistance

Old-age social pension: Age 70 and not receiving any other pension.

Old-age and disability allowance: Age 65, chronically ill, or with a permanent, severe disability; and assessed as needy.

Old-Age Benefits

Old-age benefit (provident fund): At least 70% of the balance of total employee and employer contributions plus accrued interest is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Life annuity rates depend on age at retirement. Life annuities are guaranteed for up to five years; may purchase both a single and joint life annuity at the same time.

Drawdown payment: Up to one-third of 70% of the balance of total employee and employer contributions plus accrued interest may be drawn down one time only before retirement for housing costs; up to 30% of the balance of total employee and employer contributions plus all voluntary contributions may be drawn down for education purposes and medical care.

Old-age social pension (social assistance): F\$30 a month (rising to F\$50 a month in 2015) is paid.

Old-age allowance (social assistance): F\$60 to F\$110 a month is paid per household. (Most households receive F\$60 a month).

Permanent Disability Benefits

Disability benefit (provident fund): The balance of total employee and employer contributions plus accrued interest is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. The annuity rates are not adjusted for age.

Disability allowance (social assistance): See old-age allowance (social assistance).

Survivor Benefits

Survivor benefit (provident fund): The balance of total employee and employer contributions plus accrued interest is paid. This amount may be taken as a lump sum; a single life or joint life annuity; a term annuity for terms of five, 10, or 15 years; or a combination of these. Only a widow(er) can choose an annuity option.

Death benefit (provident fund): A lump sum of up to F\$8,500 is paid.

Benefit adjustment: The death benefit is reviewed annually.

Administrative Organization

Fiji National Provident Fund Board (<http://www.fnpf.com.fj>), appointed by the Minister of Finance, provides general supervision and enforces the law.

Department of Social Welfare of the Ministry of Women, Children, and Poverty Reduction administers the social assistance schemes.

Sickness and Maternity

Regulatory Framework

First and current laws: 2002 (public health), 2002 (public hospitals), and 2007 (labor code).

Type of program: Employer-liability (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness and maternity benefits: Employed persons.

Medical benefits: Citizens of Fiji.

Source of Funds

Insured person

Cash benefits (employer liability): None.

Medical benefits: None.

Self-employed person

Cash benefits (employer liability): None.

Medical benefits: None.

Employer

Cash benefits (employer liability): The total cost; pays benefits directly to employees.

Medical benefits: None.

Government

Cash benefits (employer liability): None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Temporarily incapable of work due to illness or injury and has at least three months of continuous service with the same employer. The employer may request a medical certificate.

Cash maternity benefits (employer liability): Must have been employed for at least 150 days in the nine months before the date of childbirth.

Sickness and Maternity Benefits

Cash sickness: 100% of the insured's normal earnings is paid for up to 10 days a year.

Cash maternity benefits (employer liability): 100% of the woman's normal earnings is paid for up to 84 days for up to three births; 50% for the 4th and subsequent births. If the woman was employed by multiple employers during the entitlement period, the responsibility for payment is divided proportionally among them.

Workers' Medical Benefits

Medical benefits: Public hospitals and clinics provide free health care. Benefits include preventive care, generalist and specialist services, and hospitalization.

Private hospitals and clinics provide services on a fee-for-service basis.

Dependents' Medical Benefits

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

Administrative Organization

Cash benefits (employer liability)

Ministry of Employment, Productivity, and Industrial Relations (<http://www.labour.gov.fj/>) provides general supervision.

Employment Relations Tribunal and Employment Relations Court adjudicate employment claims for paid sickness and maternity leave.

Medical benefits

Division of Public Health and Hospital Services of the Ministry of Health (<http://www.health.gov.fj/>) oversees the provision of government health services.

Deputy Secretary of Public Health coordinates primary and preventive care services through a network of local health facilities and hospitals.

Deputy Secretary of Hospital Services coordinates secondary and tertiary care through a network of national hospitals.

Work Injury

Regulatory Framework

First and current law: 1965 (workmen's compensation).

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual labor, family labor, military personnel, self-employed persons, some public-sector employees, and other workers designated by the government.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Provides benefits directly to employees.

Government: None.

Qualifying Conditions

Work injury benefits: Must have an incapacity for work for at least three days.

Temporary Disability Benefits

66% of the insured's weekly earnings is paid after a two-day waiting period for up to 260 weeks.

The maximum total benefit is F\$16,000. The benefit may be converted to a lump-sum payment in certain cases.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, a lump sum of 260 weeks of earnings is paid.

Constant-attendance supplement: 25% of the lump sum for a total disability is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the lump sum for a total disability is paid according to the assessed degree of disability.

The assessed degree of disability is established according to a schedule in law and following an examination by a doctor chosen by the employer. Periodic assessment of the degree of disability may be required.

Workers' Medical Benefits

Benefits include medical and hospital care, surgery, medicine, appliances, and transportation.

Survivor Benefits

Survivor benefit: A lump sum of 208 weeks of the deceased's earnings is paid.

Eligible survivors include individuals who were fully or partially dependent on the insured. Survivor benefits are split among all eligible survivors.

The minimum benefit is F\$9,000.

The maximum combined benefit is F\$24,000.

Administrative Organization

Permanent Secretary for Labour and Industrial Relations (<http://www.labour.gov.fj>) enforces work injury law.

Individual employers pay compensation directly to their own employees, except for lump-sum payments and survivor benefits.

Local courts administer lump-sum payments and survivor benefits.

Courts settle disputes regarding the provision of medical benefits.

Family Allowances

Regulatory Framework

First and current law: 2001 (social justice).

Type of program: Social assistance system.

Coverage

Citizens of Fiji.

Source of Funds

Insured person: None.

Self-Employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (means tested): Paid to needy households with children and a single parent, a deserted spouse, or a deceased or incarcerated breadwinner.

Food voucher program (means tested): Food vouchers are provided to needy households with children in remote rural areas if children are enrolled in school; to needy pregnant women during the last seven months of pregnancy; and to certain needy citizens aged 70 and older who qualify for an old-age or disability allowance.

Family Allowance Benefits

Family allowance (means tested): F\$25 to \$110 a month is paid per household. The benefit amount varies according

to the child's age, school enrollment, and other criteria such as disability status.

Food voucher program (means tested): Food vouchers are provided.

Administrative Organization

Department of Social Welfare of the Ministry of Women, Children, and Poverty Reduction administers the schemes.