

Haiti

Exchange rate: U.S.\$1.00 equals 37.25 gourdes.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Note: This information is from 1995.

Coverage

Employees of industrial, commercial, and agricultural firms.

Exclusions: Unpaid family labor, members of religious communities, and foreign diplomats.

Special system for public-sector employees.

Source of Funds

Insured person: 2% of earnings for monthly earnings of 200 gourdes or less, 3% of earnings for between 201 gourdes and 500 gourdes, 4% of earnings for between 501 gourdes and 1,000 gourdes, and 6% of earnings for over 1,000 gourdes.

Employer: 2% of earnings for monthly earnings of 200 gourdes or less, 3% of earnings for between 201 gourdes and 500 gourdes, 4% of earnings for between 501 gourdes and 1,000 gourdes, and 6% of earnings for over 1,000 gourdes.

Government: Meets any deficits.

Qualifying Conditions

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

Old-age settlement: The insured does not meet the qualifying conditions for a pension.

Disability pension: Total incapacity for work with between 10 and 20 years of contributions. The disability was not caused by a work injury.

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

Survivor settlement: The insured did not meet the qualifying conditions for a pension.

Old-Age Benefits

Old-age pension: 33% of average earnings during the last 10 years.

Old-age settlement: A refund of contributions without accrued interest.

Permanent Disability Benefits

Disability pension: 1/60 of average earnings for each year of coverage during the 10 years before the onset of disability.

Survivor Benefits

Survivor pension: 50% of the pension paid or payable to the insured. The pension is divided among the widow, orphans under age 18 (no limit if a student or disabled), or other dependents.

Survivor settlement: A refund of contributions without accrued interest.

Administrative Organization

Ministry of Social Affairs provides general supervision.

National Office of Old-Age Insurance of the Social Insurance Institute administers the program.

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

Sickness and Maternity

Regulatory Framework

First law: 1951, not implemented.

Current law: 1967, not implemented in full.

Type of program: Social insurance system. Cash and medical benefits.

Note: In 1999, maternity benefits were introduced. Coverage for maternity benefits is being extended gradually. Medical benefits are provided through a clinic to all residents in exchange for a small token payment. Medical benefits include pediatric, dental, ophthalmic, and gynecology care and services; preventative care; health education; and surgery.

Work Injury

Regulatory Framework

First law: 1951.

Current law: 1967.

Type of program: Social insurance system.

Note: This information is from 1995.

Coverage

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

Coverage is being extended gradually to different districts and occupations.

Source of Funds

Insured person: None.

Employer: 2% of payroll (commerce), 3% of payroll (industry, construction, and agriculture), or 6% of payroll (mining).

Government: None, except as an employer.

Qualifying Conditions

Work injury benefits: Partial or total disability before age 55. There is no minimum qualifying period.

Temporary Disability Benefits

66.6% of earnings, payable after a 3-day waiting period for the duration of the incapacity. The employer must pay benefits during the waiting period.

The minimum monthly benefit is 100 gourdes.

The maximum monthly benefit is 1,000 gourdes.

Permanent Disability Benefits

Permanent disability pension: 66.6% of earnings, if totally disabled.

The minimum monthly benefit is 100 gourdes.

The maximum monthly benefit is 1,000 gourdes.

Partial disability: For an assessed degree of disability of 10% or more, the pension is in proportion 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.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 50% of the insured's total disability pension, payable to a widow or a dependent disabled widower.

Orphan's pension: 30% of the insured's pension for each orphan under age 21.

Dependent parents or grandparents (in the absence of the above): 40% of the insured's pension.

The maximum survivor pension is 80% of the insured's pension.

Funeral grant: One month's earnings.

Administrative Organization

Ministry of Social Affairs provides general supervision.

Office of Work Accidents and Sickness and Maternity Insurance of the Social Insurance Institute 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.