

## Morocco

Exchange rate: US\$1.00 equals 8.47 dirhams.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

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

#### Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by craftsmen or some categories of the self-employed; persons employed by landlords; and some categories of fishermen.

Exclusions: The self-employed.

Voluntary coverage for persons previously insured.

Special systems for civil servants and for certain other categories of employees.

#### Source of Funds

**Insured person:** 3.96% of gross monthly earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum wage is 1,841.84 dirhams a month in the nonagricultural sector and 1,183 dirhams a month in the agricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

**Self-employed person:** Not applicable.

**Employer:** 7.93% of gross monthly payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum wage is 1,841.84 dirhams a month in the nonagricultural sector and 1,183 dirhams a month in the agricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 for miners with 5 or more years of underground work) and 3,240 days of insurance coverage. Retirement from employment is necessary.

Insured persons who do not meet the insurance coverage condition at the pensionable age can continue working or contribute on a voluntary basis.

**Early pension:** An early pension is possible at age 55 with 3,240 days of insurance coverage if the employer agrees to pay the National Social Security Fund an amount equivalent to the value of the pension.

**Disability pension:** Total loss of earning capacity resulting from a nonoccupational injury with 1,080 days of insurance coverage, including 108 days in the 12 calendar months before the onset of disability. There is no minimum qualifying period for a disability resulting from an accident.

**Survivor pension:** The deceased met the contribution conditions for the disability pension or was a pensioner at the time of death.

Eligible survivors are the widow(er) and orphans younger than age 15 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 50% of average monthly earnings during the last 96 months, plus 1% for every 216 days of insurance beyond 3,240 days, up to a maximum of 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is equal to 50% of average monthly earnings.

The maximum pension is equal to 70% of average monthly earnings.

Benefits are paid monthly or quarterly, depending on the insured's choice.

**Benefit adjustment:** Pensions are adjusted periodically. (The last adjustment was made in March 2002.)

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 50% of average monthly earnings during the last 96 months, plus 1% for every 216 days of insurance beyond 3,240 days, up to a maximum of 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is equal to 500 dirhams.

The maximum pension is equal to 70% of average monthly earnings.

**Constant-attendance supplement:** 10% of average monthly earnings.

Benefits are paid monthly or quarterly, depending on the insured's choice.

**Benefit adjustment:** Pensions are adjusted periodically. (The last adjustment was made in March 2002.)

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's pension is payable to the widow(er).

**Orphan's pension:** 25% of the deceased's pension is payable for each eligible orphan; 50% for each full orphan.

The maximum survivor pension is 100% of the deceased's pension.

**Funeral grant:** 10,000 dirhams.

**Benefit adjustment:** Pensions are adjusted periodically. (The last adjustment was made in March 2002.)

### **Administrative Organization**

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1959.

**Current laws:** 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

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

#### **Coverage**

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by craftsmen or by some categories of the self-employed; persons employed by landlords; and some categories of fishermen.

**Exclusions:** The self-employed.

Special systems for civil servants and for certain other categories of employees.

#### **Source of Funds**

**Insured person:** 0.33% of gross monthly earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

**Self-employed person:** Not applicable.

**Employer:** 0.67% of gross monthly payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** For the first claim, 54 days of contributions in the previous 6 calendar months of insurance coverage; 6 days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits:** Must have 54 days of contributions during the 10 calendar months before the expected date of childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is 2/3 of the average daily insurable salary received during the last 3, 2, or 1 calendar months before the onset of the incapacity, whichever is higher; during the 6 calendar months before the onset of the incapacity for a first claim to benefits. The benefit is payable from the fourth day of incapacity.

The minimum benefit is 2/3 of the legal minimum wage. The legal minimum wage is 1,841.84 dirhams.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

**Maternity benefit:** The benefit is 100% of the average daily insurable salary received during the 6 calendar months before the expected date of childbirth. The benefit is payable for 14 weeks.

The minimum benefit is 2/3 of the legal minimum wage. The legal minimum wage is 1,841.84 dirhams.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

### **Workers' Medical Benefits**

Basic health care is provided.

### **Dependents' Medical Benefits**

Basic health care is provided.

### **Administrative Organization**

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 1963.

**Type of program:** Employer-liability system, involving compulsory insurance with a private carrier.

### Coverage

Salaried workers.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** Total cost met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

### Qualifying Conditions

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

### Temporary Disability Benefits

The benefit is 50% of covered earnings during the first 28 days of disability; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The minimum annual earnings for benefit calculation purposes are 16,474 dirhams.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

### Permanent Disability Benefits

**Permanent disability pension:** If totally disabled, the pension is 100% of average insurable earnings.

Partial disability: Average insurable earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Constant-attendance supplement: Equal to 40% of the disability pension.

### Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicines; and transportation.

### Survivor Benefits

**Survivor pension:** 30% of the deceased's average insurable earnings is payable to a widow younger than age 60; 50% if aged 60 or older.

**Orphan's pension:** 15% of the deceased's average insurable earnings for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% each for other orphans; 20% for each full orphan.

**Other eligible survivors (in the absence of the above):**

Parents, grandparents, and certain other dependents.

The maximum survivor pension is 85% of the deceased's average insurable earnings.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

**Funeral grant:** The employer pays the full cost of the burial.

### Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

### Family Allowances

#### Regulatory Framework

**First laws:** 1942 and 1959.

**Current law:** 1972 (social security scheme).

**Type of program:** Employment-related system.

### Coverage

Salaried workers and apprentices in industry, commerce, and cooperatives; and persons employed by craftsmen or by some categories of the self-employed.

Exclusions: Agricultural and forestry workers and the self-employed.

Special systems for civil servants and for certain categories of employees.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 7.5% of gross payroll.

**Government:** None.

### Qualifying Conditions

**Family allowances:** The insured must have 108 days of contributions during the previous 6 months of insurance coverage, with earnings of at least 500 dirhams a month.

Eligible children must be younger than age 12 (age 18 if an apprentice, age 21 if a student or a young female relative caring for at least two infants in the insured's household, no limit if disabled). The child may be legitimate, natural, adopted, or fostered and must reside in Morocco.

### ***Family Allowance Benefits***

**Family allowances:** 150 dirhams a month for each of the first three children; 36 dirhams a month for each additional child up to the sixth. Benefits are paid monthly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

### ***Administrative Organization***

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

Employers may pay allowances provided by the National Social Security Fund directly to employees.