

Seychelles

Exchange rate: US\$1.00 = 13.22 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1971 (provident fund) and 1987 (social security).

Current laws: 2005 (social insurance) and 2010 (universal social security).

Type of program: Universal and social insurance system.

Coverage

Universal: Resident citizens of Seychelles.

Social insurance: Employed persons, including casual and part-time workers.

Source of Funds

Insured person

Universal: None.

Social insurance: 2% of gross monthly earnings.

Additional voluntary contributions of at least 50 rupees a month are possible.

There are no maximum earnings used to calculate contributions.

Self-employed person

Universal: None.

Social insurance: 4% of gross monthly earnings.

There are no maximum earnings used to calculate contributions.

Employer

Universal: None.

Social insurance: 2% of monthly payroll.

The employer's contributions to the social security fund also finance sickness and maternity and work injury benefits.

Government

Universal: The total cost.

Social insurance: None.

Qualifying Conditions

Old-age pension (universal): Age 63 and a resident of the Seychelles for at least five years immediately before

the date of retirement. (The residency requirement may be waived under certain conditions.)

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

The universal old-age pension is not payable abroad.

Old-age pension (social insurance): Age 63 (compulsory) with at least 10 years of continuous contributions to the Seychelles Pension Fund (SPF) immediately before reaching the normal retirement age or at least 20 years of contributions to the Social Security Fund (SSF) before June 30, 2010 and/or the SPF before reaching the normal retirement age.

Retirement is not necessary. The insured may continue working past the normal retirement age or become re-employed after retiring if his or her salary is greater than his or her pre-retirement earnings or earnings at the normal retirement age.

Early pension: Age 60 with at least 10 years of continuous contributions to the SPF immediately before retirement or at least 20 years of contributions to the SSF before June 30, 2010 and/or the SPF. Military personnel may retire at age 55.

The social insurance old-age pension is payable abroad.

Old-age settlement (social insurance): Age 63 and does not qualify for the social insurance old-age pension.

Migration allowance (social insurance): Paid if the insured is younger than the normal retirement age and permanently leaves the country.

Disability pension (universal): Must be assessed with at least a 75% loss of earning capacity, not be entitled to any other benefit, and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions.) Paid after receiving sickness benefits for at least six months (see Sickness and Maternity).

Partial disability: Must be assessed with at least a 50% loss of earning capacity and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions.)

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

The universal disability pension ceases at the normal retirement age and is replaced by a universal old-age pension of the same value.

The universal disability pension is not payable abroad.

Disability pension (social insurance): Must be younger than age 63 and assessed with at least an 80% loss of work incapacity.

A medical board appointed by the Seychelles pension fund assesses the degree of incapacity for work and determines how long the pension is paid.

The social insurance disability pension is payable abroad.

Disability settlement (social insurance): The insured does not qualify for the social insurance disability pension.

Survivor pension (universal): The deceased resided in the Seychelles for at least five years.

Eligible survivors include a widow aged 45 or older or with a dependent child younger than age 16 (age 25 if a student), a dependent widower, and orphans.

The widow(er)'s pension ceases upon remarriage or cohabitation.

A widow who does not qualify for a pension receives a limited benefit for up to 20 working days.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

The universal survivor pension is not payable abroad.

Abandoned child's benefit (universal): Paid to a child aged 15 or older who is abandoned by his or her parents and is in full-time education or training.

Survivor pension (social insurance): The deceased was insured.

Eligible survivors include a dependent widow(er) or partner who lived with the deceased for at least three years and children younger than age 18 (age 26 if a full-time student). The benefit is not paid if the surviving spouse or partner is cohabiting with another person at the time of the insured's death. The widow(er) must have resided in the Seychelles for at least five years (may be waived under certain conditions).

Preretirement death benefit (social insurance): The deceased was younger than the normal retirement age at the time of death. Paid to a named survivor if there is no eligible surviving spouse or child up to age 18 (age 25 if a full-time student).

Post-retirement death benefit (social insurance): The deceased was a pensioner at the time of death. Paid to the deceased's spouse or dependent children.

Social insurance survivor benefits are payable abroad.

Funeral grant (universal): Paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension (universal): 5,050 rupees a month is paid.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month is paid for an adult.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

Old-age pension (social insurance): A percentage of the insured's average monthly earnings before retirement is paid.

Any voluntary contributions to the fund may be used to calculate pensions or refunded as a lump sum with interest.

The maximum monthly pension is 17,000 rupees.

Old-age settlement (social insurance): A lump sum is paid.

Migration allowance (social insurance): A lump sum of the total employee and employer contributions plus accrued interest is paid.

The interest rate is 4% a year.

Permanent Disability Benefits

Disability pension (universal): 5,050 rupees a month is paid.

Partial disability (earnings tested): A reduced pension is paid.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

The maximum combined disability pension and dependent supplements is 80% of the insured's earnings before the disability began.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

Disability pension (social insurance): The monthly pension is based on the insured's average monthly earnings before the assessment of the disability.

Disability settlement (social insurance): A lump sum of the total employee and employer contributions plus accrued interest is paid.

The interest rate is 4% a year.

Survivor Benefits

Survivor pension (universal)

Spouse's pension: 2,480 rupees a month is paid to an eligible widow or dependent widower for up to one year.

A benefit is paid for up to 20 business days to a widow(er) who does not qualify for a pension.

Dependent's supplement (income tested): 1,380 rupees a month is paid for an adult and 1,230 rupees a month for each child.

Orphan's pension: 1,300 rupees a month is paid; 1,540 rupees a month for full orphans.

Abandoned child's benefit (universal): 1,540 rupees a month is paid for each full orphan.

Survivor pension (social insurance)

Spouse's pension: If there are no eligible surviving children, 80% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) for life (70% if the widow(er) was at least 10 years younger than the deceased). If there are eligible surviving children, up to 50% of the deceased's pension is paid; if the deceased elected to pay a higher pension to surviving children, the spouse's pension is reduced but must not be less than 25% of the deceased's pension.

Orphan's pension: At least 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to the deceased's eligible children; if the deceased elected to pay a higher pension to surviving children, up to 75% of the deceased's pension is paid; 80% for full orphans. The benefit is divided equally among all eligible orphans and paid to the child(ren)'s guardian.

Preretirement death benefit (social insurance): A lump sum of the total of the deceased's and the employer's contributions plus accrued interest is paid; if the deceased has no surviving spouse or children, the benefit is paid to a named beneficiary or dependent.

The interest rate is 4% a year.

Postretirement death benefit (social insurance): A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid.

Funeral grant (universal): A lump sum of 1,700 rupees is paid.

Benefit adjustment: Universal benefits are reviewed and adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Family Affairs supervises the universal program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program (Social Security Fund).

Seychelles Pension Fund (<http://www.pensionfund.sc/>), directed by a chief executive officer and a tripartite board of trustees, administers the social insurance program.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current laws: 1993 (constitution, universal health coverage), 1995 (labor code), and 2010 (social security).

Type of program: Universal and employer-liability system.

Coverage

Universal: Employed and self-employed resident citizens of Seychelles.

Employer liability: Employed persons.

Source of Funds

Insured person

Universal: None.

Employer liability: None.

Self-employed person

Universal: None.

Employer liability: None.

Employer

Universal: None.

Employer liability: The total cost; up to 2,480 rupees per employee is refunded by the government.

Government

Universal: The total cost.

Employer liability: The government refunds up to 2,480 rupees per employee.

Qualifying Conditions

Cash sickness and maternity benefits (universal and employer liability): There is no minimum qualifying period.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

Paternity benefit (employer liability): Must have been employed with the same employer for at least 12 months. Must be the father of the child and take the leave to care for the child within four months of the birth.

Birth grant (universal): Paid for the birth of a child.

Medical benefits (universal): No information available.

Sickness and Maternity Benefits

Sickness benefit (universal and employer liability): 80% of the worker's full monthly salary or 2,480 rupees a month, whichever is lower, is paid for the first two months of incapacity. (For employees, the employer pays the difference between this amount and the full salary.) An additional amount equal to the level of income support is paid monthly from the third month for up to 130 working days (See Family Allowances).

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Maternity benefit (universal and employer liability): 80% of the worker's full monthly salary or 2,480 rupees, whichever is lower, is paid monthly for up to 14 weeks. (For employees, the employer pays the difference between this amount and the full salary.) For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Paternity benefit (employer liability): 100% of the employee's earnings is paid for up to five consecutive days in a given calendar year. If the mother dies during or shortly after childbirth, the unused maternity leave passes to the father.

Birth grant (universal): A lump sum of 1,000 rupees is credited to the newborn's bank account.

Workers' Medical Benefits

Government clinics and hospitals provide free medical services under the National Health Plan (except for cosmetic reasons). Overseas medical treatments is covered under certain conditions.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Health supervises the medical benefits.

Ministry of Labour and Human Resource Development supervises the employer-liability program.

Ministry of Family Affairs supervises the universal program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program.

Work Injury

Regulatory Framework

First law: 1970 (employer liability).

Current law: 2010 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: The total cost.

Qualifying Conditions

There is no minimum qualifying period.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

Temporary Disability Benefits

For an assessed degree of disability of at least 50%, 1,800 rupees a month is paid for up to 130 working days.

A Ministry of Health medical board assesses the degree of disability.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

If the insured is assessed with a total disability and received a temporary disability benefit for up to 130 working days, 2,480 rupees a month is paid until age 63.

A Ministry of Health medical board assesses the disability.

Partial disability: A percentage of the total disability pension is paid according to the assessed degree of disability.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

For a court award, the cost of compensation paid to the insured for an incapacity for work is split equally between the employer and the social security fund.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

Survivor Benefits

Survivor pension: 2,480 rupees a month is paid to the widow(er) if the deceased provided at least 75% of family income. The widow(er) must not be gainfully employed or self-employed.

The widow(er)'s pension ceases upon remarriage or cohabitation.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Family Affairs supervises the universal program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the program.

Unemployment

Regulatory Framework

Under the 1995 Unemployment Relief Scheme Act, the Agency for Social Protection provides subsistence income for unemployed persons; see Family Allowances.

Family Allowances

Regulatory Framework

First law: 2008 (social welfare).

Current law: 2011 (social protection).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Seychelles.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Aged 18 or older and has resided in Seychelles for at least 11 months of the year. Must be employed or actively seeking employment.

Adult and children component: Paid to help with personal costs for an adult, single parent, or dependent child.

Accommodation component: Paid to help with the cost of renting private accommodation or with the cost of housing loans.

Utilities component: Paid to help with the cost of utilities.

Transport component: Paid to help with the cost of transportation.

Child care component: Paid to employed persons with dependent children up to age 4, not attending crèche, to help with the cost of child care.

Supplementary income support (income tested): May be paid to meet an exceptional need.

Family Allowance Benefits

Income support (income tested): The amount paid includes the total household benefit (including all relevant components) minus net household income.

The benefit has several components:

Adult and children component: 2,592.50 rupees a month is paid for the first adult in a family, 70% of this amount for another adult in the family, and 50% of this amount for a dependent child.

Accommodation component: Up to 1,000 rupees a month is paid per household.

Utilities component: 488 rupees a month is paid per household.

Transport component: 250 rupees a month is paid per household.

Childcare component: 500 rupees a month per child is paid.

Supplementary income support (income tested): A lump sum of up to 5,000 rupees is paid to meet an exceptional need.

Administrative Organization

Ministry of Family Affairs supervises the program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the program.