

## Haiti

Exchange rate: US\$1.00 = 42.50 gourdes

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (old-age insurance).

**Current law:** 1967 (social insurance).

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

#### Coverage

Private-sector employees.

Voluntary coverage is available.

Exclusions: Unpaid family labor, self-employed persons, members of religious communities, and foreign diplomats.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 6% of earnings.

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

**Employer:** 6% of earnings.

**Government:** Subsidies as needed.

#### Qualifying Conditions

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

Partial pension: Age 55 with at least 10 years of contributions.

**Old-age settlement:** Age 55 with less than 10 years of contributions.

**Disability pension:** Assessed with a total incapacity for work with 10 to 20 years of contributions. The disability must not be caused by a work injury.

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

Eligible survivors include the widow(er) and orphans younger than age 18 (age 24 if a student).

**Survivor settlement:** The deceased did not qualify for an old-age or disability pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** 33.3% of the insured's average monthly earnings in the last 10 years is paid.

Partial pension: 25% of the insured's average monthly earnings in the last 10 years is paid with 15 years to 19 years of contributions; 20% with 10 to 14 years of contributions.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

**Old-age settlement:** The insured's contributions are refunded without accrued interest.

#### Permanent Disability Benefits

**Disability pension:** 20% of the insured's average monthly earnings in the last 10 years before the disability began is paid.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

#### Survivor Benefits

**Survivor pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid. The pension is split among eligible survivors.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

**Survivor settlement:** The deceased's contributions are refunded without accrued interest.

#### Administrative Organization

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its National Office of Old-Age Insurance (<http://www.ona.ht/>).

#### Work Injury

#### Regulatory Framework

**First law:** 1951.

**Current law:** 1967.

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

#### Coverage

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

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

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

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

**Government:** None; contributes 2% of payroll as an employer.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

66.7% of the insured's monthly earnings is paid after a three-day waiting period for the duration of the incapacity. (The employer pays benefits during the waiting period.) The insured must be younger than age 55.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, 66.7% of the insured's monthly earnings is paid. The insured must be younger than age 55.

Partial disability: For at least a 10% assessed degree of disability, a percentage of the total pension is paid according 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.

Benefit adjustment: Benefits are not regularly adjusted.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Spouse's pension:** 50% of the total disability pension the deceased received or was entitled to receive is paid to a widow or to a dependent widower with a disability.

**Orphan's pension:** 30% of the total disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 21.

**Dependent parent's or grandparent's pension:** If there are no other eligible survivors, 40% of the total disability pension the deceased received or was entitled to receive is paid to dependent parents or grandparents.

All survivor benefits combined must not exceed 80% of the total disability pension the deceased received or was entitled to receive.

**Funeral grant:** The grant is equal to the deceased's monthly earnings.

Benefit adjustment: Benefits are not regularly adjusted.

### **Administrative Organization**

Ministry of Social Affairs provides general supervision.

Social Insurance Institute, managed by a tripartite board and a director general, administers the program through its Office of Work Accidents and Sickness and Maternity Insurance ([www.ofatma.gouv.ht](http://www.ofatma.gouv.ht)).

The Social Insurance Institute operates its own clinics and hospital in Port-au-Prince.