

Fiji

Exchange rate: US\$1.00 = 2.05 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.

Note: Fiji National Provident Fund (FNPF) provides two types of individual accounts for each member: a Preserved Account primarily for retirement (first-time homebuyers may withdraw a portion of the balance prior to retirement); and a General Account that may be accessed prior to retirement for education, medical, unemployment, housing, and other approved expenses.

Coverage

Provident Fund: Employed persons who reside in Fiji.

Voluntary coverage for self-employed persons, household workers, students, some foreign workers employed in Fiji, and certain 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 (Special Death Benefit). Additional voluntary contributions of up to 12% of total wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of total wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Social assistance: None.

Self-employed person

Provident fund: An annual contribution of at least F\$84; F\$35 is deducted annually from the member's provident fund account (Special Death Benefit).

There are no maximum earnings used to calculate contributions.

Social assistance: None.

Employer

Provident fund: 10% of payroll up to age 65. Additional voluntary contributions of up to 12% of total wages (paid by the insured person, the employer, or both) are possible.

The maximum combined insured person and employer contribution is 30% of total wages.

Of the combined insured person and employer contribution, 70% is allocated to a Preserved Account and 30% to a General Account.

Social assistance: None.

Government

Provident fund: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund)

Preserved Account: 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.

Drawdown payment: May withdraw funds before age 55 to finance the purchase of a first home.

General Account: Funds may be accessed prior to retirement for education, medical, unemployment, housing, and other approved expenses.

Old-age social pension (Social Pension Scheme, social assistance): Age 68 and not receiving provident fund benefits, poverty benefits, or a government pension.

Disability benefit (provident fund): 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 (provident fund): Paid to a widow(er), or other survivors named by the fund member, when the fund member dies.

Special Death Benefit: Paid when a fund member dies.

Old-Age Benefits

Old-age benefit (provident fund)

Preserved Account: The balance of total employee and employer contributions plus accrued interest minus

drawdown payments 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 30% of the account balance may be withdrawn prior to retirement to finance housing costs.

General Account: The balance of total employee and employer contributions plus accrued interest may be withdrawn for education purposes, medical care, housing costs, periods of unemployment, or funeral expenses.

Old-age social pension (Social Pension Scheme, social assistance): F\$50 a month is paid.

Permanent Disability Benefits

Disability benefit (provident fund): The balance of total employee and employer contributions plus accrued interest minus drawdown payments (from both the Preserved and General Accounts) 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. Unlike the life annuity, the term annuity rates are not adjusted for age, but for term.

Survivor Benefits

Survivor benefit (provident fund): The balance of total employee and employer contributions plus accrued interest (from both the Preserved and General Accounts) 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.

Special Death Benefit: F\$8,500 is credited to the deceased's balance, including F\$2,000 that can be withdrawn for the deceased's funeral expenses.

Benefit adjustment: The Special Death Benefit is reviewed annually.

Administrative Organization

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

Ministry of Women, Children & Poverty Alleviation (<http://www.welfare-women.gov.fj/>) administers the social assistance programs.

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 (employer liability): 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 the insured.

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

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\$50,000 (partial disability) or F\$67,000 (total disability). 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

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

The minimum lump-sum benefit is F\$6,000.

The maximum lump-sum benefit is F\$67,000.

Constant-attendance supplement: 50% 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 minimum lump-sum benefit is F\$3,000.

The maximum lump-sum benefit is F\$50,000.

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

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. The survivor benefit is split among all eligible survivors.

The minimum combined lump-sum benefit is F\$9,000.

The maximum combined lump-sum benefit is F\$50,000.

Administrative Organization

Ministry of Employment, Productivity, 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.

Unemployment

Regulatory Framework

Provident fund members may draw down a portion of their account balance during periods of unemployment. See Old Age, Disability, and Survivors.

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

Poverty benefit (means tested): Paid to needy households for up to three years; able-bodied members of the household

must undergo vocational training and actively seek work or income-generating projects.

Child allowance (Care & Protection Allowance, means tested): Paid to needy single mothers, deserted spouses, widows, prisoners' dependents, and foster parents or guardians without any source of income. The child must be younger than age 18.

Food voucher program (means tested): 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 68 or older who qualify for an old-age or disability allowance.

Family Allowance Benefits

Poverty benefit (means tested): F\$30 a month is paid for each household member, up to F\$120. An additional food voucher of F\$30 a month is provided.

Child allowance (Care & Protection Allowance, means tested): F\$25 to F\$100 is paid per child.

Food voucher program (means tested): Food vouchers of F\$50 are provided.

Administrative Organization

Ministry of Women, Children & Poverty Alleviation (<http://www.welfare-women.gov.fj/>) administers the programs.