

## Haiti

Exchange rate: US\$1.00 equals 40.75 gourdes.

### Old Age, Disability, and Survivors

#### Regulatory Framework

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

**Current law:** 1967.

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

#### Coverage

Employees of industrial, commercial, or agricultural firms.  
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.

**Old-age settlement:** Paid if the insured does not satisfy the qualifying conditions for a pension.

**Disability pension:** The insured must be assessed with a total incapacity for work and have at least 10 years of contributions. The disability must not be caused by a work injury.

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

Eligible survivors are the widow, orphans younger than age 18 (no limit if a student or disabled), and other dependents.

**Survivor settlement:** Paid if the insured did not satisfy the qualifying conditions for a pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** The monthly pension is 33% of the insured's average monthly earnings in the last 10 years.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are not indexed.

**Old-age settlement:** A refund of contributions, without accrued interest, is paid.

#### Permanent Disability Benefits

**Disability pension:** The monthly pension is 1.7% of the insured's average monthly earnings for each year of coverage in the 10 years before the disability began.

Average earnings are not adjusted for inflation.

Benefit adjustment: Benefits are not indexed.

#### Survivor Benefits

**Survivor pension:** The pension is 50% of the pension the deceased received or would have been entitled to receive. The pension is split among the widow, orphans younger than age 18 (no limit if a student or disabled), and other dependents.

Benefit adjustment: Benefits are not indexed.

**Survivor settlement:** A refund of contributions, without accrued interest, is paid.

#### 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.

### 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 as an employer.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

The benefit is 66.6% of the insured's monthly earnings and is paid after a 3-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, the monthly pension is 66.6% of the insured's monthly earnings. The insured must be younger than age 55.

Partial disability: For an assessed degree of disability of at least 10%, 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 indexed.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 50% of the total disability pension the deceased received or would have been 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 would have been entitled to receive is paid for each orphan younger than age 21.

**Dependent parent's or grandparent's pension (in the absence of the above):** 40% of the total disability pension the deceased received or would have been entitled to receive is paid.

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

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

Benefit adjustment: Benefits are not indexed.

### **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.