

Botswana

Exchange rate: US\$1.00 = 9.50 pula.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1996 (universal pension and orphan care).

Type of program: Universal (old-age and orphan care) system.

Coverage

Old-age pension (universal): Residents of Botswana. Special system for public-sector employees.

Orphan care benefit (universal): Orphaned citizens of Botswana.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension (universal): Age 65. Must have a valid national identity card.

Disability allowance (social assistance, means tested): No statutory benefits are provided; cash benefits and food baskets are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

Orphan care benefit (universal): Provided for the loss of one parent (single parent) or both parents (married couple); an orphan whose parents' whereabouts are not known. The child must be younger than age 18 and residing in Botswana.

Old-Age Benefits

Old-age pension (universal): 250 pula a month is paid. Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Disability allowance (social assistance, means tested): No statutory benefits are provided; monthly cash benefits and a food basket are provided to registered, destitute,

disabled persons under the destitute program (see Family Allowances).

Survivor Benefits

Orphan care benefit (universal): A monthly food basket worth 450 pula to 750 pula; a school uniform, subsidies for transportation, clothing and rent where applicable, and other payments as needed. The benefits are given to the orphan's caregiver (guardian) or to an orphan acting as the head of the family (guardian) for younger siblings.

Administrative Organization

Department of Labour and Social Security (<http://www.gov.bw>) provides general supervision.

Social Benefits Division, Department of Social Services, Ministry of Local Government and Rural Development (<http://www.gov.bw>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1981 (labor code), implemented in 1982, and 2002 (public health).

Type of program: Employer-liability (cash sickness and maternity benefits) and universal (medical benefits).

Coverage

Cash sickness, cash maternity, and medical benefits (employer liability): Employed persons, including public-sector employees.

Exclusions: Self-employed persons.

Medical benefits (universal): Residents of Botswana.

Source of Funds

Insured person

Cash sickness, cash maternity, and medical benefits (employer liability): None.

Medical benefits (universal): None.

Self-employed person

Cash sickness, cash maternity, and medical benefits (employer liability): Not applicable.

Medical benefits (universal): None.

Employer

Cash sickness, cash maternity, and medical benefits (employer liability): The total cost.

Medical benefits (universal): None.

Government

Cash sickness, cash maternity, and medical benefits (employer liability): None.

Medical benefits (universal): The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period. Must provide a medical certificate.

Cash maternity benefits (employer liability): There is no minimum qualifying period. Must provide a medical certificate indicating the expected date of childbirth.

Medical benefits (universal): There is no minimum qualifying period.

Medical benefits (employer liability): Must reside on the employer's land or work in an area of Botswana where medical facilities are not available.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's basic remuneration is paid. There is no limit to duration; employers must provide at least 20 days of certified paid sick leave a year.

Maternity benefit (employer liability): At least 50% of the employee's basic remuneration or 50 thebe a day (100 thebe equals 1 pula), whichever is greater, is paid for six weeks before and six weeks after the expected date of childbirth; may be extended up to two weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Medical benefits (universal): Public hospitals and clinics provide medical services. Benefits include generalist and specialist care, hospitalization, laboratory services, dental care, emergency care, X-rays, maternity care, and mental health care.

Cost sharing: Patients pay a 5 pula consultation fee. (Children younger than age 5 and persons older than age 65 are exempt.)

Medical benefits (employer liability): Necessary medicine and medical treatment are provided, according to regulations.

Dependents' Medical Benefits

Medical benefits for dependents (universal): Medical benefits for dependents are the same as those for the insured.

Medical benefits for dependents (employer liability): Medical benefits for dependents are the same as those for the employee.

Eligible dependents include family members who are living with the employee.

Administrative Organization

Employer liability system

Ministry of Labour and Home Affairs (<http://www.gov.bw>) provides general supervision.

Department of Labour and Social Security enforces the law.

Universal (medical benefits) system

Ministry of Health (<http://www.moh.gov.bw>) provides general supervision.

Public clinics, primary and district hospitals, and referral hospitals provide medical services.

Work Injury

Regulatory Framework

First law: 1936.

Current laws: 1998 (worker's compensation).

Type of program: Employer-liability system, normally through a private carrier.

Coverage

Employed persons, including government and local authority employees and military personnel.

Exclusions: Casual workers, family labor, and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or provides benefits directly to employees).

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66% of the difference between the insured's monthly earnings before the work injury occurred or the occupational disease began, and the insured's monthly earnings (actual or potential) after the work injury occurred or the occupational disease began, is paid for up to six months; may be extended for additional three-month periods up to 24 months with the approval of the Commissioner for Workmen's Compensation. A lump sum may be paid under certain circumstances.

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

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 60 months of the insured's earnings is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A lump sum of 60 months of the insured's earnings multiplied by the assessed degree of disability is paid.

Workers' Medical Benefits

Employers provide medical, surgical, and dental care, hospitalization, skilled nursing services, and medicine, up to 75,000 pula; the costs of prostheses, up to 10,000 pula; and transportation costs, up to 1,500 pula.

Survivor Benefits

Survivor benefit: A lump sum of 48 months of the insured's earnings minus funeral costs is paid to dependent survivors.

A reduced benefit is paid to survivors who were only partially dependent.

Funeral grant: The amount is deducted from the survivor benefit.

Administrative Organization

Department of Labour and Social Security (<http://www.gov.bw>) enforces the law.

Employers may insure against liability with private insurance companies.

Unemployment

Regulatory Framework

Under the amended 1984 Employment Order, employees with 60 months of continuous employment are entitled to a severance benefit from their employer. Under the amended 2010 Employment Act, in case of termination of the employment contract before an employee has served a continuous period of 60 months, employees are entitled to a severance benefit that is proportionate to the length of service.

Department of Labour and Social Security (<http://www.gov.bw>) enforces the law.

Family Allowances

Regulatory Framework

Monthly cash benefits of 90 pula and a monthly food basket worth 450 pula to 750 pula are provided to all destitute residents, including those unable to support themselves because of old age, disability, or a chronic health condition; needy children younger than age 18 with a terminally ill parent; or orphans or abandoned children younger than age 18 not covered by the orphan care program (see Old Age, Disability and Survivors).