

## Morocco

Exchange rate: US\$1.00 = 10.15 dirhams.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

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

#### Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

#### Source of Funds

**Insured person:** 3.96% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The insured's contributions finance all old-age, disability, and survivors benefits except the death grant (see source of funds under Sickness and Maternity).

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

**Employer:** 7.93% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The employer's contributions finance all old-age, disability, and survivors benefits except the death grant (see source of funds under Sickness and Maternity).

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage.

Employment must cease.

Insured persons who do not meet the coverage requirement at the normal retirement age can continue to work and contribute on a voluntary basis.

Early pension: Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the normal retirement age.

**Old age settlement:** Must have reached age 60 after December 1999 and have less than 3,240 days of coverage.

**Disability pension:** Must be assessed with a total loss of earning capacity and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

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

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

**Survivor settlement:** The deceased reached the normal retirement age in January 2000 or later and had less than 3,240 days of coverage at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

**Death grant:** Paid to a widow(er), orphan, parent, sibling, or person paying the funeral expenses of a deceased person who had at least 54 days of contributions in the six calendar months before death, who received a sickness benefit, or who was an old-age or disability pensioner. No requirements if the death was the result of an accident.

#### Old-Age Benefits

**Old-age pension:** 50% of the insured's average monthly covered earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of coverage exceeding 3,240 days is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum monthly old-age pension is 1,000 dirhams.

The maximum monthly old-age pension is 70% of the insured's average monthly earnings.

Early pension: The early pension is calculated in the same way as the old-age pension.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

**Old-age settlement:** A lump sum of the present value of the insured's contributions is paid. The present value of the contributions is determined according to the net rate of return of the pension reserve funds.

**Death grant:** A lump sum, which is typically between 10,000 and 12,000 dirhams, is paid.

### **Permanent Disability Benefits**

**Disability pension:** 50% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, plus 1% of average monthly earnings for every 216 days of coverage exceeding 3,240 days is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance supplement: 10% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, is paid.

The maximum monthly disability pension is 70% of the insured's average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

### **Survivor Benefits**

#### **Survivor pension**

*Spouse's pension:* 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

*Orphan's pension:* 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2007.)

**Survivor settlement:** A lump sum of the eligible survivor's share of the deceased's old age settlement is paid.

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma/>), managed by a tripartite board and director general, administers the programs.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1959.

**Current laws:** 1972 (social security scheme); 1981 (agricultural and forestry workers); 2002 (basic health coverage), implemented in 2005; 2003 (labor code); and 2008 (social assistance for medical benefits).

**Type of program:** Social insurance, employer liability, and social assistance (medical benefits) system.

#### **Coverage**

**Social insurance:** Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; certain categories of fishermen; students (medical benefits only); and pensioners (medical benefits only).

Voluntary coverage for maternity and sickness benefits for previously insured persons.

Exclusions: Certain self-employed persons.

Special systems for civil servants and other categories of employees.

**Employer liability:** Employed persons with labor contracts, including household workers.

**Social assistance:** Needy citizens of Morocco, not covered by medical benefits under social insurance.

#### **Source of Funds**

##### **Insured person**

**Social insurance:** 0.33% of gross monthly earnings (cash maternity and sickness benefits) plus 2.26% (AMO; medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash maternity and sickness benefits are 6,000 dirhams. There is no maximum for the basic health care system.

The insured person's contributions also finance the death grant (see Old Age, Disability, and Survivors).

*Employer liability:* None.

*Social assistance:* 120 dirhams per person for urban households with annual income from 3,767 to 5,650 dirhams per person, and for rural households with a patrimonial score from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

### Self-employed person

*Social insurance and employer liability:* Not applicable.

*Social assistance:* 120 dirhams per person for urban households with annual income from 3,767 to 5,650 dirhams per person, and for rural households with a patrimonial score from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

### Employer

*Social insurance:* 0.67% of gross monthly payroll (cash maternity and sickness benefits) plus 4.11% (AMO; medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash maternity and sickness benefits are 6,000 dirhams. There is no maximum for the basic health care system.

The employer's contributions also finance the death grant (see Old Age, Disability, and Survivors).

*Employer liability:* The total cost.

*Social assistance:* None.

### Government

*Social insurance and employer liability:* None.

*Social assistance:* The remaining cost.

### Qualifying Conditions

**Cash sickness benefits (social insurance):** For the first claim, the insured must have at least 54 days of contributions in the last six calendar months of coverage; at least six days of contributions after the return to work for

subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits (social insurance):** Must have at least 54 days of contributions in the 10 calendar months before stopping work.

**Parental leave (employer liability and social insurance):** There is no minimum qualifying period.

**Medical benefits (AMO; social insurance):** Must have at least 54 days of contributions in the last six calendar months of coverage. Pensioners must receive 500 dirhams or more.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

**Medical benefits (RAMED; social assistance, income tested):** For urban households, annual income, including transfers, must be less than 5,650 dirhams per person and their score on the socio-economic index must be less than or equal to 11. For rural households, their patrimonial score must be less than or equal to 70 and their score on the socio-economic index must be less than or equal to 6.

The socio-economic index is calculated based on the family's access to amenities and number of individuals per room.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 66.7% of the insured's average daily covered earnings in the six months before the incapacity began is paid for the first claim; in any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid from the fourth day of incapacity for up to 52 weeks in the 24 consecutive months after the incapacity begins.

The minimum average monthly earnings used to calculate the benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

**Maternity benefit (social insurance):** 100% of the insured's average daily covered wage in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

The minimum average monthly earnings used to calculate the benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

### **Parental leave (employer liability and social insurance):**

Three days of earnings is paid within 15 days of the child-birth. For insured workers, the National Social Security Fund refunds the employer up to 692.30 dirhams.

The minimum monthly earnings used to calculate the benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate benefits is 6,000 dirhams.

### **Workers' Medical Benefits**

**Medical benefits (AMO; social insurance):** Benefits include outpatient medical care, dental care, surgery, specialist care, laboratory services, prostheses, and medicine.

**Medical benefits (RAMED; social assistance, income tested):** Services provided in health centers and hospitals, including general and specialist care, emergency care, surgery, hospitalization, vaccinations, maternity and infant care, family planning, physical therapy, prostheses, radiology and imaging, dental care, and medical devices.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma/>), managed by a tripartite board and director general, administers the program.

National Sickness Insurance Agency (ANAM; <http://www.assurance-maladie.ma/>), under the supervision of the Ministry of Health and managed by a tripartite board, supervises the medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 2014 (work injury compensation).

**Type of program:** Employer-liability system through private carriers.

### **Coverage**

Salaried workers, self-employed persons, household workers, students, and public-sector workers (excluding civil servants).

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** The total cost (pays insurance premiums to a private carrier).

**Employer:** The total cost (pays benefits or insurance premiums); educational institutions pay insurance premiums to private carriers.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

The insured must be assessed with a work injury or an occupational disease, and provide a medical certificate. Accidents that occur while traveling to and from work are covered. There is no minimum qualifying period.

### **Temporary Disability Benefits**

66.7% of the insured's daily covered earnings is paid daily from the day after the accident until medical care ceases, recovery, certification of permanent disability, or death.

### **Permanent Disability Benefits**

**Permanent disability pension:** A percentage of the insured's annual earnings is paid according to the assessed degree of disability. For an assessed degree of disability of at least 50%, the benefit is 45% of the insured's annual earnings plus 1% of annual earnings for each degree of assessed disability greater than 50%.

Partial disability: For an assessed degree of disability of greater than 30% but less than 50%, the benefit is 15% of the insured's annual earnings plus 1.5% of annual earnings for each degree of assessed disability greater than 30%. For an assessed degree of disability greater than 10% but less than or equal to 30%, the benefit is 15% of the insured's annual earnings.

The pension is paid quarterly.

For an assessed degree of disability of less than or equal to 10%, a lump sum is paid.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital care; medicine; and transportation.

## Survivor Benefits

### Survivor pension

*Spouse's pension:* 50% of the deceased's monthly earnings is paid to the widow(er).

If the widow(er) does not have an eligible dependent child, the spouse's pension ceases upon remarriage and a lump sum of three years of pension is paid.

*Orphan's pension:* 20% of the deceased's annual salary is paid for one orphan younger than age 16 (age 21 if in vocational training, age 26 if a student, no limit for disabled children); 30% for two orphans; 40% for three orphans; and 10% for each additional orphan; 30% for a full orphan.

*Other eligible survivors:* 20% of the deceased's annual salary is paid to other dependent survivors.

The maximum combined survivor benefit is 85% of the deceased's annual salary.

**Funeral grant:** The full cost of the burial is paid.

### Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision and enforces the law through its Work Accident Service.

## Unemployment

### Regulatory Framework

**First and current law:** 2014 (job loss).

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

### Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** 0.19% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

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

**Employer:** 0.38% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

**Government:** None.

### Qualifying Conditions

**Job loss allowance:** Must have at least 780 days of contributions in the 36 months before unemployment, including at least 260 days in the 12 months before losing employment, be involuntarily unemployed, be ineligible for an old-age or a disability pension, and be actively seeking employment.

### Unemployment Benefits

**Job loss allowance:** 70% of the insured's average monthly salary in the last 36 months is paid for up to six months.

The maximum job loss allowance is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

Unemployed persons who receive the job loss allowance can also receive family allowances and have access to medical benefits.

### Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma/>), managed by a tripartite board and director general, administers the program.

## Family Allowances

### Regulatory Framework

**First laws:** 1942 and 1959.

**Current law:** 1972 (social security scheme).

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

### Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; certain categories of fishermen; and pensioners whose children were born up to 300 days after the pension start date. Must reside in Morocco.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain categories of employees.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 6.4% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

The insured's employer must have paid at least 108 days of contributions in the previous six months of coverage. The insured must earn at least 60% of the legal minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

Children must reside in Morocco and be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two children in the insured's household, no limit if disabled).

### **Family Allowance Benefits**

200 dirhams a month is paid for each of the first three eligible children; 36 dirhams a month for each additional child up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma/>), managed by a tripartite board and director general, administers the program.