

## Swaziland

Exchange rate: US\$1.00 equals 6.90 lilangeni.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1974.

**Type of program:** Provident fund system.

#### Coverage

Employed persons.

Voluntary coverage for employees not compulsorily covered and for members of religious organizations.

Exclusions: Casual employees, self-employed persons, domestic workers, and foreign workers.

Special system for civil servants.

#### Source of Funds

**Insured person:** 5% of covered earnings.

The maximum monthly earnings for contribution purposes are 1,000 lilangeni.

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

**Employer:** 5% of covered payroll.

The maximum monthly earnings for contribution purposes are 1,000 lilangeni.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** Age 50. Retirement is not necessary. (From age 45 if covered employment ceases; any age if emigrating permanently.)

Benefits are payable abroad only if there is a reciprocal agreement.

**Disability benefit:** Paid if the member is assessed with at least a permanent partial physical or mental disability.

Benefits are payable abroad only if there is a reciprocal agreement.

**Survivor benefit:** Paid to one or more dependents for the death of the fund member before retirement.

The eligible survivor is the spouse. In the absence of the spouse, the eligible survivors are other dependents or other persons named by the fund member.

Benefits are payable abroad only if there is a reciprocal agreement.

#### Old-Age Benefits

The benefit is calculated on the basis of total employer and employee contributions, plus interest. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Interest rate: A minimum of 3% a year.

#### Permanent Disability Benefits

The benefit is calculated on the basis of total employer and employee contributions, plus interest. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Interest rate: A minimum of 3% a year.

#### Survivor Benefits

The benefit is calculated on the basis of total employer and employee contributions, plus interest. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Interest rate: A minimum of 3% a year.

#### Administrative Organization

Ministry of Finance (<http://www.gov.sz>) provides general supervision.

Managed by a tripartite board and a director, the National Provident Fund (<http://www.snpf.co.sz>) administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1983.

**Type of program:** Employer-liability system, involving compulsory insurance with a private carrier.

#### Coverage

Employed persons in the private and public sectors, trainees, and apprentices.

Exclusions: Domestic servants, types of contract workers, family labor, and casual workers.

#### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost is met through the payment of insurance premiums.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

The benefit is equal to 75% of the insured's earnings and is paid after a 3-day waiting period until full recovery or certification of permanent disability. The benefit is paid for a maximum of 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

### **Permanent Disability Benefits**

If the insured is assessed as totally disabled, a lump sum is paid equal to 54 times the insured's monthly earnings at the time of the accident.

**Constant-attendance allowance:** If the insured is assessed as totally disabled, a lump sum is paid equal to 25% of the permanent disability benefit.

**Partial disability:** A percentage of the full benefit is paid according to the loss of working capacity.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

### **Workers' Medical Benefits**

Benefits include medical care, surgery, hospitalization, medicines, dental and eye care, transportation, appliances, and medical care abroad if necessary (up to a maximum of 6,325 lilangeni).

### **Survivor Benefits**

**Survivor benefit:** The survivors receive a lump sum equal to 48 times the deceased's monthly earning at the time of the accident, minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Eligible survivors are an unemployed widow, a disabled widower, and children; a reduced benefit is paid to survivors who were partially dependent on the deceased.

**Funeral grant:** A lump sum is paid by the employer to cover the cost of the funeral, up to a maximum of 300 lilangeni.

### **Administrative Organization**

Department of Labor of the Ministry of Enterprise and Employment (<http://www.gov.sz>) enforces the law.

Employers must insure the assessed liability with a private insurance company.