

Tajikistan

Exchange rate: US\$1.00 = 4.76 somoni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1993 (pensions).

Type of program: Social insurance and social assistance.

Note: A notional defined contribution system is scheduled to be introduced in 2013.

Coverage

Social insurance: All employed and self-employed persons.

Social assistance: Persons not eligible for benefits under social insurance.

Source of Funds

Insured person: 1% of earnings.

Self-employed person: 20% of declared income; a flat-rate contribution of 15 somoni for certain categories of self-employed.

Employer: 25% of payroll.

The employer's contributions also finance sickness and maternity and unemployment benefits.

Government

Social insurance: None; contributes as an employer.

Social assistance: Provides partial subsidies; local authorities may provide supplementary benefits from their own budgets.

Qualifying Conditions

Old-age pension (social insurance): Age 63 with at least 25 years of covered employment (men) or age 58 with at least 20 years of covered employment (women); the age and number of years of covered employment required for a full pension are reduced for mothers with five or more children or children with disabilities. A minimum pension is paid for insured persons with at least five years of covered employment.

Old-age social pension (social assistance): Age 65 (men) or age 60 (women) and not eligible for the old-age pension (social insurance).

Disability pension (social insurance): Paid according to three groups of assessed disability: Group I (total disability, incapacity for any work, and requires constant

care); Group II (disability, reduced working capacity, and occasionally requires care); and Group III (disability and reduced working capacity).

Eligible persons include persons disabled while in military service, children younger than age 16 with disabilities, and persons with disabilities since childhood.

Constant-attendance allowance: Paid to persons with Group I and II visual impairments.

Dependent's supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

A territorial or state medical service under the Ministry of Labor and Social Protection assesses the degree of disability.

Disability social pension (social assistance): Paid to persons with disabilities who are not eligible for the disability pension (social insurance) if the disability began after childhood or for children younger than age 16 with disabilities.

Survivor pension (social insurance and social assistance): Paid to surviving dependent family members regardless of whether the deceased was insured.

Old-Age Benefits

Old-age pension (social insurance): 55% of the insured's average earnings in the last two years before retirement is paid, plus 1% for each year of covered employment exceeding 25 years (men) or 20 years (women), up to 80%.

The minimum pension is 80 somoni a month.

The maximum pension is 520 somoni a month (August 2012).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Old-age social pension (social assistance): 50% of the minimum old-age pension is paid a month.

Permanent Disability Benefits

Disability pension (social insurance): 10 times the minimum old-age pension is paid for a Group I disability; eight times for a Group II disability; and six times for a Group III disability.

Dependent's supplement (Groups I and II): 50% of a basic amount is paid a month for each eligible dependent.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability social pension (social assistance): At least 100% (Group I) and 50% (Group II) of a basic amount is paid a month.

Survivor Benefits

Survivor pension (social insurance and social assistance): 50% of the of the deceased's earnings but not less

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than 50% of minimum old-age pension is paid for each eligible survivor.

The minimum pension is 104 somoni.

The maximum pension is 625% of the legal monthly minimum wage.

The legal monthly minimum wage is 200 somoni (September 2012).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Labor and Social Protection of the Population (<http://www.labour.tj>) provides general coordination and supervision.

State Social Insurance and Pension Agency and its regional bodies administer the program with local authorities.

Sickness and Maternity

Regulatory Framework

First law: 1997

Current law: 1997 (social insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed citizens of Tajikistan.

Cash maternity benefits and medical benefits: Citizens of Tajikistan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: 20% of declared income; a flat-rate contribution of 15 somoni a month for some categories of self-employed.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings is paid with less than five years of work; 80% with five to eight years; 100% with more than eight years (or with three or more children younger than age 16; age 18 if a student).

Insured persons may receive three days of paid leave to care for a sick family member; seven days in certain cases; or 14 days if caring for a child younger than age 14.

Fourteen days of unpaid leave is provided to women caring for children younger than age 3, a woman or a single parent raising two or more children younger than age 14, or a man whose wife is on maternity leave. Workers with disabilities are entitled to 30 days of unpaid leave.

Maternity benefit: 100% of earnings is paid for 70 days before and 70 days after the expected date of childbirth (86 days for a difficult childbirth; 110 days for multiple births).

Birth grant: A lump sum of 120 somoni is paid for the first child, 80 somoni for the second child, and 40 somoni for each subsequent child, regardless of whether parents are in covered work.

Child care allowance: 40 somoni a month is paid until the child reaches age 18 months. One parent must be in covered work.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Medical benefits: Public health suppliers provide medical services directly to patients. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccination, and transportation. Cost sharing is required for some services.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Protection of the Population (<http://www.labour.tj>) provides general coordination and supervision.

State Social Insurance and Pension Agency and its regional bodies administer the program with local authorities.

Unemployment

Regulatory Framework

First and current law: 2003 (employment).

Type of program: Social insurance system.

Coverage

All employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Unemployment benefits: Must be registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for violating work discipline, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing fraudulent claims.

Unemployment Benefits

50% of the insured's gross average earnings is paid for six months.

Administrative Organization

Ministry of Labor and Social Protection of the Population (<http://www.labour.tj>) provides general coordination and supervision.

State Social Insurance and Pension Agency and its regional bodies administer the program with local authorities.