

Old-Age, Disability, Death

First law: 1966.

Current law: 1985.

Type of program: Provident fund system. (Special benefits for widows and married women.)

Exchange rate: U.S.\$1.00 equals 1.96 Fiji dollars (F\$).

Coverage

Employed workers.

Voluntary coverage for death benefit for nonemployed aged 16-50, domestic workers and for self-employed.

Exclusions: Public employees, military personnel, police force appointed before November 1971, who have elected to continue in the old scheme under the provisions of the Civil Service Act; members of equivalent private plans approved by Fiji National Provident Fund Board.

Source of Funds

Insured person: 7% of wages.

Employer: 7% of payroll.

Government: None.

For death benefit, F\$12 deducted annually from each currently eligible member's provident fund account.

Qualifying Conditions

Old-age benefit: Age 55. Lump sum payable at any age upon permanent departure from country, or to female employee upon marriage. May elect monthly pension with at least 10 years of contribution (reduced pension if less than 10 years).

Disability grant: Incapacity for work in covered employment. May elect monthly pension.

Survivor grant: Death of insured before retirement. Sole survivor may elect monthly benefits.

Old-Age Benefits

Old-age benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Permanent Disability Benefits

Disability benefit: Lump sum equal to total employee and employer contributions, with accumulated interest; or 25% of total contributions plus accumulated interest may be paid as monthly pension at insured's option. A couple may elect to receive 2/3 of 25% for as long as either spouse lives.

Survivor Benefits

Survivor benefit: Lump sum equal to total employee and employer contributions, with accumulated interest.

Payable to nominated survivors.

Monthly pension equal to 25% of total benefit may be paid in lieu of lump sum to one dependent survivor at survivor's option.

Death benefit: Lump sum of F\$4,500.

Administrative Organization

National Provident Fund Board, general supervision and enforcement of law.

Permanent Secretary for Labor and Industrial Relations.

Work Injury

First and current law: 1965.

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices.

Exclusions: Casual and family labor and some public employees or other workers designated by the Government.

Source of Funds

Insured person: None.

Employer: Whole cost, through direct provision of benefits.

Government: None.

Qualifying Conditions

Work-injury benefits: Injury must totally incapacitate the worker for at least 3 days.

Temporary Disability Benefits

Temporary disability benefit: 66% of weekly earnings. Maximum total benefits: F\$16,000.

May be converted to lump-sum payment in certain cases.

Payable after 2-day waiting period for up to 260 weeks.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 260 weeks' earnings, if totally disabled. Maximum total benefits: F\$22,000.

Minimum, F\$6,000.

Constant-attendance supplement: Additional 25% of lump-sum payment.

Partial disability: Percentage of full benefit proportionate to degree of disability. Maximum total benefits: F\$24,000.

Minimum, F\$3,000.

Workers' Medical Benefits

Medical benefits: Medical and hospital care, surgery, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 208 weeks' earnings. Maximum total benefits: F\$24,000. Minimum, F\$9,000.

Administrative Organization

Permanent Secretary for Labor and Industrial Relations, enforcement of law.

Individual employer must pay compensation directly to own employee except lump-sum and survivor benefits. Local courts dispense lump-sum and survivor benefits.