

Namibia

Exchange rate: US\$1.00 = N\$11.57.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1956 (pension funds), 1965 (German war veterans' pensions), and 1973 and 1988 (pensions).

Current laws: 1992 (pensions); 1994 (social security), implemented in 1995; and 2008 (veterans' pensions).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All employed persons working at least one day a week on a regular basis, including household, casual, and part-time workers.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Social assistance: Resident citizens and permanent residents of Namibia (Veterans' pension: Namibian citizens. Exclusions: permanent residents).

Source of Funds

Insured persons

Social insurance: 0.9% of basic wages.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The insured person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Self-employed persons

Social insurance: 1.8% of basic income.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 0.9% of basic wages.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

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

Social assistance: None.

Government

Social insurance: Contributes as an employer; any deficit.

The government's contributions also finance cash sickness and maternity benefits.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (social insurance): Age 60 with at least six months of contributions.

Employment must cease.

Disability benefit (social insurance): Must be assessed with a permanent disability and have at least six months of contributions.

A medical practitioner assesses the disability.

Survivor benefit (social insurance): The deceased had at least six months of contributions.

Eligible survivors include the widow(er), the deceased's children, and persons who were financially dependent on the deceased.

Old-age pension (social assistance): Age 60.

Disability grant (social assistance): Aged 16 or older with a temporary or permanent disability or diagnosed with AIDS by a doctor in the public healthcare system.

Funeral benefit (social assistance): The deceased received or was entitled to receive the old-age pension or the disability grant.

Veterans' pension (social assistance): Age 55 and a veteran of the Namibian independence war.

Old-Age Benefits

Old-age benefit (social insurance): A lump sum of N\$5,515 is paid.

Old-age pension (social assistance): N\$600 a month is paid.

Veterans' pension (social assistance): N\$2,200 a month is paid.

Permanent Disability Benefits

Disability benefit (social insurance): A lump sum of N\$5,515 is paid.

Disability grant (social assistance): N\$600 a month is paid.

Survivor Benefits

Spouse's benefit (social insurance): A lump sum of N\$5,515 is paid to the widow(er). If there is no widow(er), the benefit is split equally among other eligible survivors.

Funeral benefit (social assistance): The cost of the funeral, up to N\$3,000, is paid.

Administrative Organization

Ministry of Labour and Social Welfare (<http://www.mol.gov.na>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na>), managed by a tripartite board of directors, administers old-age, disability, and survivor benefits.

Directorate of Social Welfare in the Ministry of Labour and Social Welfare (<http://www.mol.gov.na>) administers the social assistance program.

Ministry of Veterans' Affairs (<http://www.mova.gov.na/>) administers the veterans' pension.

Sickness and Maternity

Regulatory Framework

First and current laws: 1919 (health), 1994 (social security) implemented in 1995, and 2007 (Labour Act).

Type of program: Social insurance and employer-liability system.

Coverage

Cash sickness and maternity benefits (social insurance): Employed persons working at least one day a week on a regular basis, including household workers, casual workers, and part-time workers.

Voluntary coverage for self-employed persons.

Cash sickness and maternity benefits (employer liability): Employed persons.

Source of Funds

Insured person:

Cash sickness and maternity benefits (social insurance): See source of funds for Old Age, Disability, and Survivors.

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

Self-employed person:

Cash sickness and maternity benefits (social insurance): See source of funds for Old Age, Disability, and Survivors.

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

Employer:

Cash sickness and maternity benefits (social insurance): See source of funds for Old Age, Disability, and Survivors.

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

Government:

Cash sickness and maternity benefits (social insurance): See source of funds for Old Age, Disability, and Survivors.

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

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): Must have at least six months of contributions.

Cash sickness benefits (employer liability): Must be currently employed.

Cash maternity benefits (employer liability): Must have at least six months of contributions.

Compassionate benefit (employer liability): Paid for the death or serious illness of a child, spouse, parent, grandparent, brother or sister, father in law or mother in law.

Sickness and Maternity Benefits

Maternity benefit (social insurance): 100% of the insured's basic earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth).

The minimum benefit is N\$300 a month.

The maximum benefit is N\$10,500 a month. If the mother dies, the benefit may be transferred to the child's primary caregiver.

Maternity benefit (employer liability): 100% of the insured's earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth). May be extended for one month if there are complications arising from pregnancy or childbirth.

Sickness benefit (social insurance): 75% of the maximum basic salary is paid from the 31st (if the insured works five days a week) or 37th (if the insured works more than five days a week) day of incapacity for the first 12 months; 65% for the next 12 months.

The maximum basic salary is N\$10,500.

Sickness benefit (employer liability): 100% of the insured's daily earnings is paid. In the first year of employment with the same employer, the employee accrues one day of paid sick leave for every 26 days of paid work. Thereafter, during one leave cycle (36 months with the

same employer), an employee can accrue up to 30 days of paid leave.

Compassionate benefit (employer liability): 100% of the insured's earnings is paid for up to five days during each 12-month period of continuous employment.

Workers' Medical Benefits

No benefits are provided.

The Ministry of Health and Social Services provides health care services. Fees vary according to services provided and type of health facility. For primary health care, the average is N\$10; the elderly, war veterans and other vulnerable groups are exempt.

Dependents' Medical Benefits

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

Administrative Organization

Cash benefits: Ministry of Labour and Social Welfare (<http://www.mol.gov.na>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na>), managed by a tripartite board of directors, administers social insurance cash sickness and maternity benefits.

Medical benefits: Ministry of Health and Social Services (<http://www.mhss.gov.na/>) provides general supervision and delivers health services through public hospitals and health facilities.

Work Injury

Regulatory Framework

First and current law: 1941 (employees' compensation).

Type of program: Social insurance system.

Coverage

Employees, including apprentices, with earnings up to N\$81,300 a year.

Exclusions: Self-employed persons, casual workers, and persons employed temporarily outside of Namibia for more than 12 months at a time.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: A percentage of gross payroll, according to industry classification.

Government: None.

Qualifying Conditions

There is no minimum qualifying period. The illness or injury must last for at least three days.

Temporary Disability Benefits

75% of the insured's monthly earnings before the disability began is paid while the insured is receiving medical treatment. The benefit is paid for up to 12 months; may be extended for up to six months.

The maximum monthly temporary disability benefit is N\$4,125.

After 18 months, the Commission must decide either to extend the benefit or to start paying a permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of more than 30%, up to 75% of the insured's last monthly earnings before the disability began is paid, according to the assessed degree of disability.

The maximum earnings used to calculate the permanent disability pension are N\$5,500 a month.

Partial disability: For an assessed degree of disability of up to 30%, a lump sum of up to 15 times the insured's last monthly earnings before the disability began is paid, according to the assessed degree of disability.

The maximum earnings used to calculate the partial permanent disability pension are N\$3,300.

The maximum partial permanent disability pension is N\$4,950.

Workers' Medical Benefits

Medical benefits include the cost of transportation to a hospital or place of residence and all reasonable medical expenses, according to the fee schedule of the Namibian Association of Medical Aid Fund (NAMAF).

Survivor Benefits

Spouse's pension: 40% of the total permanent disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 20% of the total permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 18, 40% for two children, and 60% for three or more children.

The orphan's pension ceases if the child marries before age 18.

All survivor benefits combined must not exceed 100% of the total permanent disability pension the deceased received or was entitled to receive.

The maximum total survivor benefits are N\$4,125 a month.

Funeral grant: A lump sum of up to N\$3,450 is paid.

Death benefit: A lump sum of N\$4,500 or twice the deceased's last monthly earnings at the time of death, whichever is less, is paid to the widow(er).

Administrative Organization

Ministry of Labour and Human Resources Development (<http://www.gov.na>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>) administers the Employees' Compensation Fund.

Unemployment

Regulatory Framework

The Labour Act 2007 regulates severance pay for employed persons. The employee must have completed at least 12 months of continuous service to be eligible. Paid in the case of unfair dismissal, if the contract is terminated because the employer dies or becomes insolvent, if the employee dies while working, or if the employee terminates the contract because of a physical incapacity. A lump sum of at least one week of the employee's last earnings for every year of continuous employment is paid.

Family Allowances

Regulatory Framework

First and current laws: 1960 (children), 2008 (children's status), and 2015 (child protection).

Type of program: Social assistance system.

Note: Under the 1994 Social Security Act, the Social Security Commission's Development Fund provides scholarships and loans to needy, unemployed university students.

Coverage

Maintenance grant (income tested): Namibian citizens and permanent residents with children younger than age 18.

Special maintenance grant: Namibian citizens and permanent residents younger than age 16 and disabled or diagnosed with AIDS.

Foster parent grant: Namibian citizens and permanent residents.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Maintenance grant (income tested): Paid for biological children up to age 18 to social assistance pensioners, widow(er)s, or persons serving a prison sentence of six months or longer, with income of N\$1,000 or less. Children older than age 7 must be attending school.

Special maintenance grant: Paid for a child with a disability or illness. Must provide a social background report from a social worker and a medical certificate issued by a state medical doctor.

Foster parent grant: Paid to foster parents who meet certain conditions.

Family Allowance Benefits

Maintenance grant (income tested): N\$250 a month is paid for each child.

Special maintenance grant: N\$250 a month is paid for each child.

Foster parent grant: N\$250 a month is paid for the duration of the foster care period.

Administrative Organization

Ministry of Gender Equality and Child Welfare (<http://www.mgecw.gov.na/>) administers the programs.