

## Tunisia

Exchange rate: US\$1.00 = 1.86 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current laws:** 1960 (nonagricultural workers), implemented in 1974; and 1995 (self-employed).

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

#### Coverage

Private-sector employees from non-agricultural sectors.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Special systems for civil servants, members of parliament, military personnel, agricultural workers, farmers, self-employed persons, household workers, artists, and certain categories of fishermen and low-income earners.

#### Source of Funds

**Insured person:** 4.74% of gross earnings.

Contributions are paid quarterly.

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

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

**Employer:** 7.76% of gross payroll.

Contributions are paid quarterly.

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

**Government:** None; provides subsidies to improve economic activity in low-income areas and to encourage the employment of young graduates, persons with disabilities, and other categories of workers.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 120 months of contributions; age 50 with at least 180 months of contributions if prematurely aged due to arduous work, involuntarily unemployed for at least six months, or the mother of three or more children.

Employment must cease.

Early pension: Age 55 with at least 360 months of contributions.

Partial pension: The insured must have 60 to 119 months of contributions.

**Disability pension:** Must be assessed with at least a 66.7% permanent loss of earning capacity and have at least 60 months of contributions.

Employment must cease.

A medical commission assesses the degree of disability annually until the insured reaches age 55.

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

**Survivor pension:** The insured was a pensioner at the time of death or had at least 60 months of contributions.

Eligible survivors include the widow(er) and children younger than age 16 (age 21 if a student, age 25 if a student without a scholarship, no limit if disabled or an unmarried daughter without income).

**Death grant:** At least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. No requirements if the death was the result of an accident.

**Death allowance:** Paid to the insured for the death of a spouse or dependent child. The insured must have had at least 50 days of employment in the last two quarters or 80 days of employment in the last four quarters at the time of death.

#### Old-Age Benefits

**Old-age pension:** 40% of the insured's average earnings in the 10 years before retirement plus 0.5% of average earnings for each three-month period of contributions exceeding 120 months is paid.

The minimum pension is 66.7% of the legal monthly minimum wage.

The maximum pension is 80% of the insured's average earnings up to six times the legal monthly minimum wage.

The legal monthly minimum wage is 307.600 dinars.

Early pension: The pension is reduced by 0.5% for each quarter that the pension is taken before age 60.

Partial pension: A reduced pension is paid according to the number of quarters of contributions; a lump sum of the value of the insured's contributions is paid with less than 60 months of contributions at retirement.

The minimum partial pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 307.600 dinars.

All old-age pensions are paid monthly.

Benefit adjustment: Benefits are indexed according to changes in the legal minimum wage.

### **Permanent Disability Benefits**

**Disability pension:** 50% of the insured's average earnings in the last 10 years before the disability began plus 0.5% of average earnings for each three-month period of contributions exceeding 180 months is paid.

The minimum pension is 66.7% of the legal monthly minimum wage.

The maximum pension is 80% of average earnings, up to six times the legal monthly minimum wage.

The legal monthly minimum wage is 307.600 dinars.

Constant-attendance supplement: 20% of the insured's disability pension is paid.

Disability benefits are paid monthly.

Benefit adjustment: Benefits are indexed according to changes in the legal minimum wage.

### **Survivor Benefits**

**Spouse's pension:** 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without a dependent child; 70% with one dependent child; or 50% with two or more dependent children.

The spouse's pension ceases if the surviving spouse remarries before age 55.

**Orphan's pension:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for one orphan; 50% for two or more orphans; 30% for one full orphan, 60% for two, 90% for three, or 100% for four or more full orphans.

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

Benefits are paid monthly.

Benefit adjustment: Benefits are indexed according to changes in the legal minimum wage.

The legal monthly minimum wage is 307.600 dinars.

**Death grant:** A lump sum of 12 times the deceased's monthly average earnings in the three or five years, whichever is greater, at the time of death plus one month of average earnings for each year of contributions, up to 18 months of earnings, is paid. The death grant is reduced to 50% if a pensioner dies before age 70; 40%, 30%, 20%, or 10% if a pensioner dies at age 70, age 75, age 80, or age 85, respectively. The average monthly earnings must not be more than six times the legal monthly minimum wage.

The legal monthly minimum wage is 307.600 dinars.

The minimum death grant is the legal annual minimum wage.

The legal annual minimum wage is 3,691.200 dinars.

Dependent child's supplement: A lump sum of 10% of the death grant is paid for each dependent child.

**Death allowance:** A lump sum of 10 to 90 days of the insured's sickness benefit is paid when a dependent spouse or child dies.

The daily sickness benefit is 66.7% of the insured's average daily earnings, up to twice the daily minimum wage.

### **Administrative Organization**

Ministry of Social Affairs (<http://www.social.tn>) provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current laws:** 1960 and 2004.

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

#### **Coverage**

**Cash and medical benefits:** Private- and public-sector employees, self-employed persons, artists, and fishermen.

Special systems for civil servants, members of parliament, and military personnel.

**Medical benefits only:** Pensioners, interns, students, household workers, and construction workers.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

#### **Source of Funds**

**Insured person:** 3.17% of gross earnings; 4% of the pension for pensioners.

Contributions are paid quarterly.

The insured person's contributions finance all sickness and maternity benefits except parental leave (see Family Allowances) and also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

**Self-employed person:** 7.71% of gross earnings.

**Employer:** 5.08% of gross payroll.

Contributions are paid quarterly.

The employer's contributions finance all sickness and maternity benefits except parental leave (see Family Allowances) and also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

**Government:** None.

### **Qualifying Conditions**

**Cash sickness and medical benefits:** Must have at least 50 days of covered employment in the last two quarters or 80 days of insured employment in the last four quarters before the incapacity began. Long-term sickness (for a period greater than 180 days) must be certified by the medical commission.

Medical benefits are provided to the insured and the insured's spouse and dependent minor children (no limit if disabled), dependent parents, and unmarried daughters without income.

**Cash maternity benefits:** Must have at least 80 days of insured employment in the last four quarters before the incapacity began.

**Parental leave:** Paid within the first seven days after childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 66.7% of the insured's average daily wage is paid after a five-day waiting period for up to 180 days a year for the first three years; 50% for up to 180 days a year for each subsequent year. Benefits are paid every two weeks.

The average daily wage used to calculate benefits is the highest quarter of earnings in the last four quarters before the incapacity began.

The legal quarterly minimum wage is 922.800 dinars.

There is no waiting period or limit to duration for hospitalization, government recognized long-term illnesses, or for an incapacity that is the result of a non-work-related accident.

**Maternity benefit:** 66.7% of the insured's average daily wage is paid for 30 days; may be extended 15 days for complications arising from pregnancy or childbirth. Benefits are paid monthly.

The average daily wage used to calculate benefits is the highest quarter of earnings in the last four quarters before the incapacity began.

The legal quarterly minimum wage is 922.800 dinars.

**Parental leave:** A lump sum of the insured's average daily wage, calculated using the insured's last quarter earnings, is paid.

### **Workers' Medical Benefits**

Insured persons can choose from three options: medical services provided by hospitals and clinics operated by the government, the social security system, or under contract with the National Health Insurance Fund; medical services coordinated by a private physician chosen by the insured person and under contract with the National Health Insurance Fund; or reimbursement by the National Health

Insurance Fund for medical services provided by public or private health care providers according to a schedule in law. Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, and medicine.

Cost sharing is based on a schedule in law. The insured person's portion of the cost of medical services cannot exceed 1.5 times the insured's average monthly salary or pension in the last calendar year.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Social Affairs (<http://www.social.tn>) provides general supervision.

National Health Insurance Fund (<http://www.cnam.nat.tn>) administers the program through regional offices.

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1921.

**Current law:** 1994 (work injury).

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

#### **Coverage**

All salaried employees, including casual, temporary, and household workers; members of cooperatives; fisherman; apprentices; and students.

Voluntary coverage for self-employed persons and artists.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Voluntary contributions.

**Employer:** 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk and the employer's reported accident rate.

Contributions are paid quarterly.

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

#### **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**

66.7% of the insured's highest average daily wage in the highest quarter of the last four quarters before the disability

began is paid. The benefit is paid after a three-day waiting period (after one day if hospitalized) until full recovery or certification of permanent disability.

The minimum reference earnings used to calculate the benefit are the legal minimum wage.

The legal quarterly minimum wage is 922.800 dinars.

### **Permanent Disability Benefits**

**Permanent disability pension:** The benefit is the insured's annual earnings multiplied by 0.5 times the assessed degree of disability from 15% to 50% and by 1.5 times for the portion greater than 50%.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the disability began.

The minimum annual earnings used to calculate benefits are the legal annual minimum wage.

The maximum annual earnings used to calculate benefits are six times the legal annual minimum wage.

The legal annual minimum wage is 3,691.200 dinars.

The permanent disability pension can be paid as a lump sum after receiving a benefit for a five-year period for an assessed degree of disability of 35% or less. The lump sum is calculated according to a schedule in law.

For an assessed degree of disability of 5% to 15%, a lump sum of 150% of the annual earnings used to calculate benefits multiplied by the assessed degree of disability is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the insured's annual earnings used to calculate benefits is paid.

A combination of a old-age pension and a work injury permanent disability pension may be paid. The two benefits combined must not exceed the value of the insured's annual earnings used to calculate the higher of the pensions.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages.

### **Workers' Medical Benefits**

Benefits include all necessary medical and surgical care, hospitalization, medicine, and appliances, according to a schedule in law.

### **Survivor Benefits**

**Spouse's pension:** 50% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) without children; 40% with one or more children.

The pension ceases on remarriage.

**Orphan's pension:** 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for one orphan, 30% for two, or 40% for three or more orphans; and 50% for one full orphan, 60% for two, 70% for three, or 80% for four or more full orphans.

Orphans must be younger than age 16 (age 21 if a secondary or professional school student, age 25 if a university student, no limit if disabled or an unmarried daughter without income).

**Other eligible survivors:** If there is no surviving widow(er) or child, 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for each dependent parent, grandparent, and grandchild, up to 50% of the annual earnings.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the death occurs. The annual earnings used to calculate benefits must not exceed six times the legal annual minimum wage.

The legal annual minimum wage is 3,691.200 dinars.

All survivor benefits combined must not exceed 80% of the deceased's earnings.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages.

**Funeral grant:** One month of the deceased's earnings is paid to eligible survivors.

The maximum grant is the legal monthly minimum wage.

The legal monthly minimum wage is 307.600 dinars.

### **Administrative Organization**

Ministry of Social Affairs (<http://www.social.tn>) provides general supervision.

National Health Insurance Fund (<http://www.cnam.nat.tn>) administers the program through regional offices.

### **Unemployment**

#### **Regulatory Framework**

**First law:** 1982.

**Current law:** 1996 (workers' social protection), implemented in 1997.

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

#### **Coverage**

All nonagricultural salaried employees.

Exclusions: Self-employed persons, agricultural workers, and household workers.

### Source of Funds

**Insured person:** None.

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

**Employer:** None.

**Government:** None.

National Social Security Fund finances the cost of all unemployment benefits according to available resources.

### Qualifying Conditions

**Unemployment benefits:** Must have at least 12 quarters of contributions, be involuntarily unemployed, be ineligible for an old-age pension or a disability pension, and be registered at an employment office.

### Unemployment Benefits

One month of the insured's salary, up to the legal monthly minimum wage is paid for up to 12 months.

The legal monthly minimum wage is 307.600 dinars.

Unemployed persons can also receive family allowances and supplements and have access to medical benefits for up to a year beginning the first day after the end of the quarter in which employment ceased.

### Administrative Organization

Ministry of Social Affairs (<http://www.social.tn>) provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

### Family Allowances

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#### Regulatory Framework

**First law:** 1944.

**Current laws:** 1960, 1980 (family supplement), and 1994 (nursery school fees).

**Type of program:** Employment-related system.

#### Coverage

Private-sector employees, including casual and temporary workers; fishermen; members of agricultural cooperatives; employees of farms with 30 or more workers; students younger than age 28; and trainees of working age.

Exclusions: Self-employed persons, household workers, and employees of farms with less than 30 workers.

Special system for civil servants and military personnel.

### Source of Funds

**Insured person:** 0.89% of gross earnings.

Contributions are paid quarterly.

The insured person's contributions also finance parental leave (see Sickness and Maternity).

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

**Employer:** 2.21% of gross payroll.

Contributions are paid quarterly.

The employer's contributions also finance parental leave (see Sickness and Maternity).

**Government:** None.

### Qualifying Conditions

**Family allowances:** The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or the insured's daughter providing care for her brothers and sisters, no limit if disabled). Allowances are paid for up to three children.

**Family supplements:** Paid to families with a nonworking spouse. The children must be eligible for family allowances.

**Nursery school fees (means tested):** Paid to working mothers with monthly earnings of less than 2.5 times the legal minimum monthly wage based on a working week of 48 hours. The child must be aged 2 months to 36 months. Fees are paid for up to three children.

The legal monthly minimum wage is 307.600 dinars.

### Family Allowance Benefits

**Family allowances:** 18% of the insured's earnings is paid for the first child, 16% for the second, and 14% for the third. The allowances are paid quarterly.

The maximum earnings used to calculate benefits are 122 dinars a quarter.

**Family supplements:** 9.37 dinars is paid for the first child, 18.75 dinars for two children, and 23.47 dinars for three children.

**Nursery school fees (means tested):** 15 dinars a month is paid for up to 11 months for each eligible child.

### Administrative Organization

Ministry of Social Affairs (<http://www.social.tn>) provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.