

What does MSD stands for?

MSD stands for Maternity leave, Sick leave and Death benefits Fund. It is one of the two Funds currently being administered by the Social Security Commission.

Who needs to be members of the MSD Fund?

All persons who work and receive a basic wage for his or her services in Namibia. This includes domestic employees, as well as employees of Small and Medium Enterprises, SMEs, like shebeens, hair salons, panel beaters, construction workers etc. Self-employed persons may choose to register themselves with the MSD Fund voluntarily.

How much do I contribute to this Fund?

The contribution rate for the MSD Fund is 1.8% of the employee's basic wage shared on a 50/50 basis by the employer (0.9%) and the employee (0.9%) from N\$300.00 per month to the ceiling of N\$6,000.00. The minimum monthly contribution by members is N\$2.70 and the maximum is N\$54.00. Employees earning less than N\$300.00 per month are also required to contribute the minimum of N\$2.70. A self-employed person's contribution is a combination of both an employer's and an employee's contribution (i.e 1.8% of his/her basic wage/income).

How long do I have to wait before I benefit from this Fund?

A six months waiting period for newly registered members. This is not applicable for qualifying members who are merely changing jobs, provided that they are de-registered by the previous employer and registered under the new employer. No fees are payable upon registration for this Fund.

What are the benefits under the MSD Fund?

Maternity leave benefit

As from 1 April 2009, Maternity leave benefits to female members will equal 100% of basic wage up to a ceiling of N\$7000.00 for a maximum period of 12 weeks (3 months), with a minimum of N\$300.00 per month and maximum of N\$7000.00 per month.

All claims must be submitted to the Commission not later than 7 days before the expected date of birth and 8 weeks after birth. Such claims must be submitted on Form 13.

Birth certificates or death certificates, if the child was still-born or has died within two weeks, must be submitted within 7 days after actual date of confinement on the prescribed Form 14.

The Commission shall not pay the final maternity leave benefits due unless a declaration regarding employment status (Form 15) has been submitted.

Sick Leave benefit

The sick leave benefit is payable after an employee has exhausted the leave period given under the Labour Act or contract of employment and is still booked off by a medical practitioner for 30 or more consecutive days.

As from 1 April 2009, Sick leave benefits will be paid at 75% of the basic salary for the first six months (minimum N\$225.00 per month and maximum N\$5250.00 per month) and 65% for a further 18 months, at N\$195.00 per month (minimum) and N\$4550 per month (maximum).

Claims must be submitted within 30 days after the expiry of paid sick leave, as provided under the Labour Act.

The Commission shall not pay the final sick leave benefits due unless a declaration regarding employment status (Form 15A) has been submitted.

Death, Disability and Retirement Benefits

A single payment of N\$4000.00 will be made upon the death of a fully paid up member or upon retirement or permanent disability. This is a once-off benefit for either disability, retirement or death.

Claims for death benefit on the prescribed form 17 must be submitted to the Commission not later than 30 days after the date on which the employee concerned has died and must be accompanied by an affidavit (Form18), if the claimant is not the spouse of the deceased.

Claim for retirement or disability benefit on the prescribed Form 19 must be submitted to the Commission not later than 30 days after the date on which the employee concerned has retired or became disabled.

Late Claims

In the event where any of the above claims are lodged after the prescribed timeframe, claimants are required to provide a sworn police declaration stating the reasons for the late submission of such a claim.

Social Security Cards

Registered employees who have not yet received their social security cards are urged to visit any SSC offices listed hereunder to enquire about their cards. Employers may also request cards on behalf of their employees. Please note that for lost, stolen or damaged cards, an administrative levy of N\$10.00 per card will be charged.

For further enquiries, kindly contact us at the following numbers:**HEAD OFFICE in Windhoek**

Tel: 061 – 2807999

Fax: 061 – 211765

Email: corporate@ssc.org.na

Website: www.ssc.org.na **Customer Service Telephone Numbers**

Registration 061 – 2807076/7/8/80

Claims Enquiries 061 – 2807076/7/8/80

Social Security Cards 061 – 2807076/7/8/80

Good Standing Certificates 061 – 2807076/7/8/80

Employer Certificate of Registration 061 - 2807076/7/8/80 **BRANCH OFFICES**

Keetmanshoop

Tel: 063 – 225195/8

E-mail: keetmanshoop@ssc.org.na

Oshakati

Tel: 065 – 2220043/6

Fax: 065 – 222015

E-mail: oshakati@ssc.org.na

Otjiwarongo

Tel : 067 – 304741

Fax : 067 – 304743

E-mail : otjiwarongo@ssc.org.na

Rundu

Tel : 066 – 256324/185

Fax : 066 – 256970

E-mail : rundu@ssc.org.na

Walvis Bay

Tel: 064 – 206183/150

Fax: 064 – 206184

E-mail: walvisbay@ssc.org.na **SATELLITE OFFICES**

Luderitz

Tel: 063 – 207450

Fax: 063 – 204197

E-mail: luderitz@ssc.org.na

Katima Mulilo

Tel : 066 – 252463

Fax : 066 – 252466

E-mail : katima@ssc.org.na

Grootfontein

Tel.: 067 – 242194/5/7

E-mail: grootfontein@ssc.org.na