

# **Inventory of Social Protection Provisions in selected Temporary Labor Migration Schemes<sup>1</sup>**

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<sup>1</sup> All the information compiled in this inventory comes from available governmental sources, and World Bank and ILO publications (mainly the ILO Migration Survey 2003 and Holzmann et al. (2010) for severance pay and end-of-service benefits), and is subject to revision as legislation evolves. In this sense the inventory is a living document. The focus is on legal social protection provisions and not on the actual implementation of such provisions.

## Summary Table

SCHEME TYPE	COUNTRY	SHORT-TERM BENEFITS			WORK-RELATED BENEFITS									FAMILY BENEFITS		LONG-TERM BENEFITS
		Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with natives / Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits <small>(only available in the receiving country when covered by the receiving country)</small>	Family Allowance or similar <small>(only available in the receiving country when covered by the receiving country)</small>	Pension Benefits / Portability provisions <small>(YES applies only selectively in case of bilateral / multilateral portability agreements)</small>	
TYPE 1	AUSTRALIA	NO	YES/YES	NO/NO	YES	YES/YES	NCU	NC/YES	YES/YES/YES	NO/NC/YES	NO/NC	NO/NO	NO	NO	YES/YES	
	CANADA	YES	YES/YES	YES/YES	NCU	YES/YES	NCU	NC/ NC	YES/NO/YES	NO/NC/YES	NO/YES	YES/NO	NO	NO	YES/YES	
	FRANCE	YES	YES/YES	YES/YES	NCU	NC/NC	NCU	NC/NC	YES/YES/ YES	NO/NC/NC	NO/NO	YES/YES	NO	NO	YES/YES	
	NEW ZEALAND	YES	YES/YES	YES/NO	YES	YES/YES	YES	YES/ YES	YES/NO/YES	NO/NC/NC	NC/NC	NO/NO	NO	NO	NO	
	SPAIN	YES	YES/YES	YES/YES	NCU	YES/YES	NCU	NC/NC	YES/YES/YES	YES/NC/NC	YES/YES	YES/YES	YES	YES	YES/YES	
	UNITED KINGDOM	YES	NO/ NO	NO/ NO	NCU	NO/YES	NCU	NC/NC	YES/YES/YES	YES/NC/NC	NO/NC	YES/YES	YES	YES	YES/YES	
	UNITED STATES	NC	YES/NC	NC/NC	NCU	YES/YES	NCU	NC/ NC	YES/ NC /YES	NO/NC/NC	NC/NC	NO/NO	NCU	NCU	NO	
TYPE 2	CANADA	YES	YES/YES	YES/YES	NCU	YES/NC	NCU	NC/ NC	YES/YES/YES	YES/NC/YES	YES/YES	YES/NO	YES	YES	YES/YES	
	SINGAPORE	YES	YES/YES	NO/NO	NCU	YES/YES	NCU	NC/NC	YES/YES/YES	NO/NC/NC	YES/NC	NO/NO	NO	NO	NO	
	SPAIN	YES	YES/YES	YES/YES	NCU	YES/YES	NCU	NC/NC	YES/YES/YES	YES/NC/NC	YES/YES	YES/YES	YES	YES	YES/YES	
	SWITZERLAND	YES	YES/YES	YES/NC	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	YES/NC/NC	NO/NC	YES/YES	YES	YES	YES/YES	
	UNITED KINGDOM	YES	YES/YES	YES/YES	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	YES/ NC/NC	NO/NC	YES/YES	YES	YES	YES/YES	
	UNITED STATES	NC	YES/NC	NC/NC	NCU	NC/NC	NCU	NC/ NC	YES/NC/YES	NO/NC/NC	NC/ NC	NO/NO	NC	NC	YES/YES	
TYPE 3	AUSTRALIA	NO	YES/YES	YES/YES	NCU	YES/NC	NCU	NC/NC	YES /YES/YES	NO/NC/NC	YES/NC	YES/NO	NO	NO	YES/YES	
	DENMARK	YES	YES/YES	YES/YES	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	NC/YES/YES	NO/NO	YES/YES	YES	YES	YES/YES	
	FRANCE	YES	YES/YES	YES/YES	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	YES/NC/NC	YES/YES	YES/YES	YES	YES	YES/YES	
	NEW ZEALAND	YES	YES/YES	YES/YES	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	NO/NC/NC	NC/NC	NO/NO	YES	YES	NO	
	SINGAPORE	YES	YES/YES	YES/NO	NCU	YES/NC	NCU	NC/ NC	YES/YES/YES	NO/NC/ NC	YES/NC	NO/NO	NO	NO	NO	
	SWITZERLAND	YES	YES/YES	YES/NC	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	YES/NC/NC	NO/NC	YES/YES	YES	YES	YES/YES	
	UNITED KINGDOM	YES	YES/YES	YES/YES	NCU	NC/NC	NCU	NC/NC	YES/YES/YES	YES/NC/NC	YES/NC	YES/YES	YES	YES	YES/YES	
	UNITED STATES	NC	YES/NC	NC/NC	NCU	NC/NC	NCU	NC/NC	YES/NC/YES	NO/NC/NC	NC/ NC	NO/NO	NC	NC	YES/YES	

# General Comments

## ACRONYMS

- YES means “legally provided in the receiving country (statutory) or specified in a labor agreement or Memoranda of Understanding (MoU) between the receiving and sending countries involved.”
- NC means “non-compulsory”. It is used when the social provision under review is not required by law in the receiving country (non statutory) or not specified in labor agreements or MoUs between the receiving and sending countries involved. It typically leaves the room for employer-sponsored benefits.
- NCU means “non-compulsory and uncommon”. It is used when the benefit under review is non-compulsory and typically neither provided by the receiving country nor by the employer.
- NO means “not provided at all” by the receiving country or the employer.

## SHORT TERM BENEFITS

- As most social protection benefits in the United States, short-term benefits are non-compulsory and employer-sponsored, meaning that they are subject to private arrangements agreed in the contract between the employer and his employee without federal obligations for universal coverage. Health care benefits and sick are typically provided by employers.

## WORK-RELATED BENEFITS

- Pre-departure training and emergency repatriation costs are typically not covered by receiving countries but increasingly part of bilateral labor agreements or memoranda of understanding as in the seasonal migration schemes in Australia and New Zealand with selected Pacific Islands.
- There is usually no legal obligation for facilitated access to finance and remittance transfer but reportedly employers assist their employees in opening bank accounts and finding remittance transfer mechanisms at the lowest costs.
- The information provided on severance pay and end-of-service benefits builds on the updated severance pay matrix in Holzmann et al. (2010).
- Provisions in case of bankruptcy mean that pending wages and other worker’s entitlements upon redundancy are guaranteed by the receiving countries in case of employer’s insolvency, either through a government program such as the Wage Earner Protection Program in Canada, or through Wage Guarantee Funds or Insolvency Funds financed through employers’ contribution as in the European countries under review. Such provisions are absent in the US or New Zealand, where employees’ wages and redundancy pay are however considered as preferential claims in bankruptcy procedure.

## FAMILY BENEFITS

- When covered by receiving countries, family benefits are only available in the host country and therefore exclude family members left behind in the home country.

## LONG TERM BENEFITS

- Portability provisions refer to exportability and totalization of pension claims as included in bilateral or multilateral social security agreements. YES therefore applies selectively for nationals from countries with which the receiving country under review have signed a social security agreement.

## **TYPE 1: SEASONAL MIGRATION SCHEMES FOR LOW-SKILLED MIGRANT WORKERS**

**AUSTRALIA – PACIFIC SEASONAL WORKER PILOT SCHEME (Page 5)**

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# AUSTRALIA – PACIFIC SEASONAL WORKER PILOT SCHEME

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
Kiribati, Papua New Guinea, Tonga, and Vanuatu/ Memoranda of Understanding	Horticulture industry/ Low-skilled	Employer-based with labor market test	7 months (at least 6 months) in any 12 months, return possible if compliance with visa conditions/ no access to permanent residence	<b>NO</b> (workers are required to maintain private health insurance during their stay)	<b>YES/YES</b> <sup>2</sup>	<b>NO/NO</b> <sup>3</sup>	<b>YES</b> (pre-departure and on-arrival briefings)	<b>YES/YES</b> (the employers covers half of travel and living expenses)	<b>NC</b>	<b>NC/YES</b> <sup>4</sup>	<b>YES /YES/YES</b>	<b>NO/NC/ YES</b> <sup>5</sup>	<b>NO/NC</b>	<b>NO/NO</b>	<b>NO</b> (no family unification)	<b>NO</b> (no family unification)	<b>YES</b> <sup>6</sup> / <b>YES</b> (possibility to claim pension contribution after departure <sup>7</sup> , or totalization under social security agreement <sup>8</sup> )

**Sources:** Department of Immigration and Citizenship, Centre Link, Fair Work Australia, Australian Family Assistance Office, Australian Taxation Office, Department of Foreign Affairs and Trade, ILO Migration Survey 2003

## Comments:

The Pacific Seasonal worker Pilot Scheme (PSWPS) was launched in 2008. It aims to enable workers to contribute to economic development in their home countries through employment experience, remittances, and training acquired during the pilot, while examining the benefits to the Australian economy and to employers who can demonstrate that they cannot rely on local workers.

<sup>2</sup> All employees in Australia are entitled to receive 10 days of paid personal/carer's leave, 2 days of unpaid carer's leave, and 2 days of paid or unpaid compassionate leave. These forms of leave are designed to help an employee deal with personal illness, caring responsibilities, family emergencies, and the death or serious illness of close family members.

<sup>3</sup> All employees in Australia are eligible to unpaid parental leave if they have completed at least 12 months of continuous service with their employer. Each eligible member of an employee couple may take a separate period of up to 12 months of unpaid parental leave.

<sup>4</sup> Comparison of remittance transfer providers through Send Money Pacific: a website created through the joint Australian and New Zealand government's lead initiative "Reducing the Cost of Remittances to the Pacific".

<sup>5</sup> Employers are required to assist their seasonal workers to participate in government financed training in line with workers' needs while in Australia.

<sup>6</sup> Super is the national compulsory saving scheme for retirement benefits. Any employer in Australia must contribute to the super fund if the worker is less than 70 years of age and is paid a salary of at least A\$450 in a calendar month. Workers can also choose to make personal contributions to their superannuation from their net income after tax. If so, they may be eligible for the Government co-contribution.

<sup>7</sup> Temporary workers leaving Australia can claim their superannuation money after leaving upon expiration or cancellation of their temporary visa. If they claim their super payment, they can still return to Australia on another visa.

<sup>8</sup> Australia currently has international social security agreements with Austria, Belgium, Canada, Chile, Croatia, Cyprus, Denmark, Finland, Germany, Greece, Republic of Ireland, Italy, Japan, South Korea, Malta, the Netherlands, New Zealand, Norway, Portugal, Slovenia, Spain, Switzerland, and the USA. Under international social security agreements, Australia equates social insurance periods in partner countries with periods of Australian residence in order to meet minimum qualifying periods for Australian pensions. The other countries count periods of Australian residence as periods of social insurance in order to meet their minimum qualifying periods for payment.

# CANADA - SEASONAL AGRICULTURAL WORKERS PROGRAM (SAWP)

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability/ Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
Canada with Mexico and Caribbean States/ MOU between countries and Employment Agreement btw the employer and foreign worker	Agricultural sector/ Low-skilled farm workers	Employer-based with labor market test	Up to 8 months a year renewable/ compulsory return after work completed – at least 4 months in home country before re-entry in Canada, no access to permanent residence	<b>YES</b> (Employer covers medical insurance until eligibility to provincial health insurance)	<b>YES / YES</b> (On-the-job injury and illness insurance provided by employer and eligibility through Employment Insurance premium <sup>9</sup> while in Canada)	<b>YES / YES</b> (eligibility through Employment Insurance premium – can be collected outside of Canada)	<b>NCU</b>	<b>YES</b> (Partially covered by employer - fully covered in British Columbia)/ <b>YES</b> (Free housing provided by the employer - except in British Columbia)	<b>NC</b>	<b>NC/ NC</b>	<b>YES</b> (prevailing wage rate) / <b>NO / YES</b> (foreign workers protected from discrimination at hiring, working and firing by federal human rights laws)	<b>NO</b> (residence permitted only if employed) / <b>NC / YES</b> (provided for free by employer at the work place)	<b>NO / YES</b> (Compulsory Savings Scheme for Caribbean workers – 25% of wages remitted to home country govnt)	<b>YES<sup>10</sup>/NO</b>	<b>NO</b> (no family unification)	<b>NO</b> (no family unification)	<b>YES</b> (Contribution to Canadian Pension Plan: old age, disability and survivors benefits <sup>11</sup> ) <b>/ YES</b> (bilateral agreements with Mexico and most Caribbean countries)

**Sources:** Human Resources and Skills Development Canada, Citizenship and Immigration Canada, ILO Migration Survey 2003

**Comments:**

- Federal and Provincial jurisdictions: Besides federal laws and programs such as the Employment Insurance or the Canadian Pension Plan, every Canadian province has its own labor and employment laws, which may lead to slight differences in social protection provisions for seasonal migrants. For instance, health care benefits can be either provided through the provincial health insurance or through a private medical insurance covered by the employer. Travel and housing provisions can also vary for certain provinces like British Columbia. Wage conditions and employment standards (including minimum wages, overtime, hours of work, rest periods, holidays and vacations) may also vary from one province to the other.
- Employment Insurance Premium: SAWP migrants contribute to the Employment Insurance program in Canada, which provides temporary financial assistance for unemployed workers (regular unemployment benefits) and those who cannot work for reasons of sickness (sickness benefits), childbirth (maternity benefits), parenting (parental benefits) or support to a family member gravely ill with a significant risk of death (compassionate care benefits). Despite their contribution to the scheme, seasonal workers cannot meet the eligibility criteria for the regular unemployment benefits since they can only stay in Canada if employed. However, they can be eligible for sickness benefits while in Canada and can collect maternity, parental and compassionate care benefits inside and outside of Canada. Eligibility requirements are the same as for Canadian citizens and permanent residents (see footnotes). Because most seasonal workers work in Canada for only part of the year, they may not work enough to meet these eligibility requirements.
- Canadian Pension Plan benefits and portability: SAWP migrants contribute to the Canadian Pension Plan which can make them eligible to a monthly retirement pension at age 65, disability benefits and survivor benefits. They can receive the same benefits as Canadian workers if they meet the eligibility requirements (see footnote). Canada has signed bilateral social security agreements with a number of countries in the Caribbean and Mexico, which allows for totalization of periods of contributions and exportability of pensions benefits.

<sup>9</sup> To be eligible workers must have shown that they have worked in a job that has paid EI premiums and for 600 insurable hours in the last 52 weeks or since their last claim, whichever is less.

<sup>10</sup> The Wage Earner Protection Program is a federal program that provides payment of eligible wages due to workers made redundant because of employer's bankruptcy. It applies to workers who are owed eligible wages for the 6 month period ending on the bankruptcy date.

<sup>11</sup> To be eligible workers must be at least 65 years old or, for a reduced pension, be between 60 and 64 years old and have contributed to the CPP and earned at least \$3500 in a given year. To qualify for disability benefits, workers must have contributed to the CPP in at least four of the last six calendar years before the start of the disability. Disability benefits end when workers start to receive retirement benefits. To qualify for survivor benefits, the deceased must have worked in Canada and contributed to CPP for at least one third of the calendar years in his contributory period and must have contributed for a minimum of three years.

## FRANCE – SEASONAL WORKERS PROGRAM

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries, especially Morocco, Tunisia, and Poland/ National Program, Labor Agreements with the 3 countries above	Seasonal agricultural or non-agricultural work / low- to mid-skilled	Employer-based with labor market test	3 years renewable, allowing residence and work periods of 6 months max over 12 months	YES	YES/YES (All employees are covered, without condition of a minimum paid employment prior to the injury or illness)	YES/YES	NCU	NC/NC	NC	NC/NC	YES/YES/ YES	NO <sup>12</sup> /NC/NC	NO/NO	YES/YES <sup>13</sup>	NO (no family unification)	NO (no family unification)	YES (Old Age <sup>14</sup> / Disability <sup>15</sup> / Survivors <sup>16</sup> ) / YES (for EU nationals and nationals from countries with social security bilateral agreement with the EU or France <sup>17</sup> )

**Sources:** French Office for Immigration and Integration; French Ministry of Labor, Solidarity and Public Service; French Social Security website; Régime de Garantie des Salaires; ILO Migration Survey 2003.

### Comments:

- All migrant workers legally employed in France contribute to the French social security system and benefit from the same social protection provisions as nationals. They also enjoy the same wage and work conditions.
- Seasonal workers can benefit from health, maternity/paternity, disability and survivors benefits if they have worked at least 800 hours over a year, or contributed with a salary at least equal to 2030 times the hourly minimum wage over a year.

<sup>12</sup> To qualify for unemployment benefits, the claimant must have contributed to the scheme for a minimum period of 122 days in the last 28 months, or the last 36 months for if aged over 50.

<sup>13</sup> All employees in France can benefit from the Wages Guarantee Fund (Régime de Garantie des Salaires) in case of insolvency of their employer. This fund is an employers' association financed through employers' contributions. It guarantees the payment of wages and redundancy entitlements when the employer goes bankrupt and is unable to pay his employers.

<sup>14</sup> Individuals who reach 60 years of age and who have contributed for at least one quarter to the General Social Security Pension Scheme are entitled to a pension, if they request it.

<sup>15</sup> To be eligible, a claimant must have suffered a reduction of 2/3 of his capacity to work, be under age of 60, establish that he has been insured for 12 months and show that he has performed at least 800 hours of work in the last 12 months (including at least 200 hours in the 3 first months prior to the disability).

<sup>16</sup> To qualify for benefits, the claimant must have paid contributions on an amount equal to 60 times the hourly minimum wage or 60 hours worked during the calendar month, or contributions on an amount equal to 120 times the hourly minimum wage or 120 hours of paid employment within three calendar months

<sup>17</sup> Includes Algeria, Andorra, Benin, Cameroun, Canada, Cap-Vert, Congo, Ivory Coast, Croatia, US, Gabon, Guernsey, Israel, Jersey, Macedonia, Madagascar, Mali, Morocco, Mauritania, Monaco, Niger, Philippines, Quebec, Saint-Marin, Senegal, Togo, Tunisia, and Turkey.



## NEW ZEALAND – RECOGNISED SEASONAL EMPLOYERS SCHEME

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
Priority to Pacific Islands nationals <sup>18</sup> / Inter-Agency Understandings with 5 “kick start states” <sup>19</sup>	Horticulture and viticulture industries / Low-skilled	Employer-based with labor market test and annual quota (8000 in 2010)	Max 7 months in any 11 months period (9 months for Tuvalu and Kiribati residents)/ Return compulsory after work completed, re-entry possible if return to home country at the end of contract	YES (covered by the employer)	YES (covered by the gnv't's accident insurance scheme) / YES (5 days paid sick leave after 6 months employed)	YES/NO <sup>20</sup>	YES	YES (the employer pays half of travel costs)/YES (provided by the employer)	YES (through employer-sponsored medical insurance)	YES (the employer must ensure access to personal banking for his workers)/ YES <sup>21</sup>	YES (market rate for work performed) / NO/YES	NO/NC/NC	NC/NC	NO/NO	NO (no family unification)	NO (no family unification)	NO

**Sources:** Immigration New Zealand (Department of Labour), Work and Income (Ministry of Social development), New Zealand Now official website, Ministry of Health, ILO MIGRANT Good practices database.

**Comments:** The RSE scheme is developed through the coordination of the Department of Labour, the Ministry of Social Development, and New Zealand’s International Aid and Development Agency (NZ Aid) in New Zealand, and collaboration with ministries of labour and community leaders in Pacific countries involved for the selection of potential seasonal migrant workers. It aims to create a mutually beneficial circular migration scheme where employers in the New Zealand horticulture and viticulture industries can have access to a secure labour supply in order to circumvent local labor shortages and remain competitive on world markets, while selected Pacific Island workers can secure access to the New Zealand labour market and contribute to economic development in their home countries through employment experience abroad and remittances. The government of New Zealand is collaborating with the World Bank to monitor and evaluate the outcomes of this recent policy scheme.

<sup>18</sup> Pacific Islands Forum member nations are: Federated States of Micronesia, Papua New Guinea, Kiribati, Nauru, Palau, The Republic of Marshall Islands, Solomon Islands, Tonga, Tuvalu, Samoa, and Vanuatu.

<sup>19</sup> New Zealand has signed Inter-Agency Understandings with 5 Pacific states selected to start developing the RSE policy: Kiribati, Samoa, Tuvalu, Tonga, Solomon Islands, and Vanuatu.

<sup>20</sup> Any employee is eligible for parental leave if she/he has worked for the same employer for an average of at least 10 hours a week (including at least one hour in every week or 40 hours in every month) in the 6 or 12 months immediately before the baby’s expected due date or the date of adoption. Paternity leave and extended leave of up to 52 weeks is available for employees with 12 months eligible service. Parental leave payments are available for 14 weeks for eligible workers.

<sup>21</sup> Comparison of remittance transfer providers through Send Money Pacific: a website created through the joint Australian and New Zealand government’s lead initiative “Reducing the Cost of Remittances to the Pacific”.



## SPAIN – TYPE T PERMITS FOR SEASONAL MIGRANTS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy /Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Scheme	Seasonal work (tourism, agriculture or construction)/ low-skilled	Employer-based with labor market test	Maximum 9 months of work in a period of 12 consecutive months, renewable/ compulsory return after work period completed, possibility of re-entry /access to permanent residence through other types of temporary work permits	YES	YES/YES	YES/YES (eligible when contribution of 180 days over the last 7 years before the leave and 360 days over the whole working life in Spain)	NCU	YES/YES	NC	NC/NC	YES/YES/ YES	YES/YES/ YES	YES <sup>22</sup> /YES <sup>23</sup>	YES/YES <sup>24</sup>	YES (in Spain and in EEA and Switzerland with the European Health Insurance Card only for temporary stays)	YES (in Spain)	YES (contribution to national pension scheme covering old-age, disability and survivors benefits <sup>25</sup> ) / YES (only for EU nationals or nationals from a country with social security agreement with the EU or Spain <sup>26</sup> )

**Sources:** Spanish Ministry of Labor and Immigration; Fondo de Garantía Salarial; ILO Migration Survey 2003

**Comments:** All migrant workers legally employed in Spain contribute to the national social security system and benefit from the same social protection provisions as national workers. They also enjoy the same wage and work conditions.

<sup>22</sup> Workers dismissed for valid reasons receive compensation of 20 days' wage for each year of service, up to a maximum sum of 12 months' pay (for periods of service under a year, this is prorated by the number of months of service).

<sup>23</sup> When a worker terminates a fixed-term contract she/he is entitled to a compensation of 8 days' salary per year of employment.

<sup>24</sup> The Wages Guarantee Fund (Fondo de Garantía Salarial) guarantees payment of wages and compensation for termination of employment in case the employer goes bankrupt or is in financial difficulty and cannot pay his employees their entitlements.

<sup>25</sup> Eligibility criteria: to reach age 65 and 15 years of contribution.

<sup>26</sup> Includes Andorra, Argentina, Australia, Brazil, Canada, Chile, Colombia, Dominican Republic, Ecuador, United States, Philippines, Morocco, Mexico, Paraguay, Peru, Russia, Tunisia, Ukraine, Uruguay, and Venezuela.

## UNITED KINGDOM – SEASONAL AGRICULTURAL WORKERS SCHEME

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS									FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)	
UK with Bulgaria and Romania/ National scheme	Agricultural sector/ Low-skilled seasonal work	Quota set every year	Btw 5 weeks and 6 months, renewable after 3 months gap	<b>YES</b> (National Health System – full coverage for anyone working in the UK)	<b>NO/ NO</b> (only available for agricultural workers employed continuously with the same employer for at least 12 months)	<b>NO/ NO</b> (non eligible given the short duration of the stay)	<b>NCU</b>	<b>NO</b> (covered by worker) / <b>YES</b> (employer provides accommodation)	<b>NC</b>	<b>NC/NC</b>	<b>YES</b> (at least agricultural minimum wage)/ <b>YES</b> / <b>YES</b>	<b>YES/ NC/ NC</b>	<b>NO/NC</b>	<b>YES/YES<sup>27</sup></b>	<b>YES</b> (only if dependants are living permanently in the UK with the migrant worker during his/her work period)	<b>YES</b> (as European Economic Area nationals – covered only in the UK)	<b>YES</b> (Disability and survivors benefits through National Insurance contribution but not enough years of contribution to receive old-age benefits)/ <b>YES</b> (as EU nationals)	

**Sources:** Home Office - UK Border Agency, Directgov, HM Revenue and Customs, UK Department of Health, UK Department for Environment, Food and Rural Affairs, The Insolvency Service, ILO Migration Survey 2003.

### Comments:

- Social protection provisions for temporary migrant workers in the UK is mainly based on (1) universal health care benefits (full coverage by the National Health System for anyone working in the UK and for his/her dependants living in the UK during his/her work period), (2) Public Funds, and (2) National Insurance contributions. Public funds encompass a wide range of benefits among which child benefits, housing benefits, disability allowance or income-based jobseeker's allowance. Temporary migrants workers usually have "no recourse to public funds", meaning that they are not able to claim most of these benefits. However, for some funds there are exceptions to this rule. Among those exceptions, EEA nationals and family members, and nationals from countries which have a social security agreement with the UK or the EU (see list in footnote) can claim certain benefits (including child benefit). Public funds do not include state benefits based on National Insurance contributions. National Insurance contribution is paid by any employee working in the UK, just as the income tax. National Insurance contributions pay for the following state benefits: contribution-based jobseeker's allowance; incapacity benefit; retirement pension; widow's benefit and bereavement benefit; guardian's allowance; statutory maternity pay; maternity allowance; and contribution-related employment and support allowance. Seasonal agricultural workers cannot meet the eligibility criteria for some of the state benefits related to National Insurance contribution because of the limited period of their stay. This is the case for maternity leave or old age benefits.
- Pay and work conditions for seasonal agricultural workers are set every year by the Agricultural Wage Order. This order sets out the minimum wage to be paid for agricultural work, overtime rates, and conditions for rest breaks, holiday or sick pay. All agricultural workers including seasonal workers are eligible to paid holiday leave and appropriate rest breaks. However, benefits for workers getting ill or injured during work time are not available for seasonal workers since they require for agricultural workers to be employed continuously with the same employer at least for 12 months.

<sup>27</sup> Unpaid wages, holiday pay, and wages in lieu of notice, up to certain limits, are covered by the Redundancy Fund to employees who's employer has gone insolvent and cannot pay his employees.

## UNITED STATES – H2-A VISA PROGRAM FOR TEMPORARY AGRICULTURAL WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS									FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)	
US with a list of countries <sup>28</sup> (nationals from a country not on the list can also apply but are subject to US gvnt approval)/ National Program	Agricultural sector/ Low-skilled farm workers	Employer-based with labor market test	Maximum of 1 year, possible incremental extensions of 1 year up to 3 years in total, readmission possible after a leave of 3 months at the end of the 3 years period of holding a H2-A visa	<b>NC</b> (employer-sponsored health insurance, non-universal)	<b>YES</b> (State-based insurance, only optional coverage in certain states)/ <b>NC</b> (free medical treatment for on-the-job illness but no federal requirement for paid sick leave, only unpaid leave under certain circumstances)	<b>NC / NC</b> (employer-sponsored: matter of agreement between employer and employee, only unpaid leave under certain circumstances <sup>29</sup> )	<b>NCU</b>	<b>YES</b> (All travel costs covered by the employer after completion of the contract)/ <b>YES</b> (Free housing provided by the employer)	<b>NC</b>	<b>NC/ NC</b>	<b>YES</b> (prevailing wage rate) / <b>NC</b> / <b>YES</b>	<b>NO</b> (residence permitted only if employed)/ <b>NC / NC</b>	<b>NC/ NC</b> (employer-sponsored: matter of agreement between employer and employee)	<b>NO/NO</b>	<b>NCU</b>	<b>NCU</b>	<b>NO</b> (No contribution to the Social Security System in the US – only death benefits for family including in home country)	

Sources: US Department of Labor, US Citizenship and Immigration Service, US Office of Consular Affairs, ILO Migration Survey 2003

### Comments:

- Most social protection benefits in the US (including health care benefits) are employer-sponsored and non-universal, meaning private arrangements agreed in the contract between the employer and his employee without federal obligations for universal coverage.
- Temporary agricultural workers do not contribute to the US Social Security System and are thus excluded from any long-term benefit.

<sup>28</sup> List for 2010: Argentina, Australia, Belize, Brazil, Bulgaria, Canada, Chile, Costa Rica, Croatia, Dominican Republic, Ecuador, El Salvador, Ethiopia, Guatemala, Honduras, Indonesia, Ireland, Israel, Jamaica, Japan, Lithuania, Mexico, Moldova, the Netherlands, New Zealand, Nicaragua, Norway, Peru, Philippines, Poland, Romania, Serbia, Slovakia, South Africa, South Korea, Turkey, Ukraine, United Kingdom, and Uruguay.

<sup>29</sup> Employees are eligible to take sick or maternity leave if they have worked for at least 12 months, and have worked at least 1 250 hours over the previous 12 months, and work at a location where at least 50 employees are employed by the employer within 75 miles.

## **TYPE 2: NON-SEASONAL AND NON-TRANSITIONAL TEMPORARY LABOR MIGRATION SCHEMES FOR LOW- TO MID-SKILLED WORKERS**

**CANADA – PILOT PROJECT FOR OCCUPATIONS REQUIRING LOWER LEVELS OF FORMAL TRAINING (Page 13)**

**SINGAPORE – WORK PERMIT (R PASS) FOR UNSKILLED WORKERS (Page 14)**

**SPAIN– TYPE A PERMITS FOR TEMPORARY MIGRANTS IN CONSTRUCTION WORK AND SERVICES FOR INDUSTRY AND INFRASTRUCTURE (Page 15)**

**SWITZERLAND – SHORT-TERM RESIDENCE PERMIT (PERMIT L) FOR TEMPORARY SKILLED WORKERS (Page 16)**

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## CANADA – PILOT PROJECT FOR OCCUPATIONS REQUIRING LOWER LEVELS OF FORMAL TRAINING

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
Canada with all countries / National Program	All sectors/ occupations that require at most a high-school diploma or max 2 years of job-specific training	Employer-based with labor market test	Maximum of 24 months renewable (if successful labor market test) / Access to permanent residence possible after 2 years of full-time skilled work	<b>YES</b> (Employer covers medical insurance until eligibility to provincial health insurance)	<b>YES / YES</b> (provincial workplace safety insurance plan and eligibility through Employment Insurance premium <sup>30</sup> while in Canada)	<b>YES / YES</b> (eligibility through Employment Insurance premium – can be collected outside of Canada)	<b>NCU</b>	<b>YES</b> (employers pay roundtrip transport costs)/ <b>NC</b> (but employers must support workers in finding affordable housing)	<b>NC</b>	<b>NC/ NC</b>	<b>YES</b> (prevailing wage rate) / <b>YES / YES</b> (foreign workers protected from discrimination at hiring, working and firing by federal human rights laws)	<b>YES</b> (eligibility through Employment premium only while in Canada) / <b>NC / YES</b> (can require worker's contribution)	<b>YES/YES<sup>31</sup></b>	<b>YES<sup>32</sup>/NO</b>	<b>YES</b> (available only in Canada under provincial health insurance)	<b>YES</b> (available only in Canada after 18 month of residence)	<b>YES</b> (Contribution to Canadian Pension Plan: old age, disability and survivors benefits <sup>33</sup> ) / <b>YES</b> (under provisions of bilateral agreements with a number of countries <sup>34</sup> )

**Sources:** Human Resources and Skills Development Canada, Citizenship and Immigration Canada, ILO Migration Survey 2003

**Comments:**

- Federal and Provincial jurisdictions: In Canada, besides federal laws and programs such as the Employment Insurance or the Canadian Pension Plan, every province has its own labor and employment laws, which may lead to slight differences in social protection provisions for temporary migrants. For instance, health care benefits can be either provided through the provincial health insurance or through a private medical insurance covered by the employer. Wage conditions and employment standards (including minimum wages, overtime, hours of work, rest periods, holidays and vacations) may also vary from one province to the other.
- Employment Insurance Premium: temporary migrants contribute to the Employment Insurance program in Canada, which provides temporary financial assistance for unemployed workers (regular unemployment benefits) and those who cannot work for reasons of sickness (sickness benefits), childbirth (maternity benefits), parenting (parental benefits) or support to a family member gravely ill with a significant risk of death (compassionate care benefits). Regular unemployment benefits and sickness benefits can only be collected while in Canada. Maternity, parental and compassionate care benefits can be collected inside and outside of Canada. Eligibility requirements are the same as for permanent workers (see note 2).
- Canadian Pension Plan benefits and portability: temporary migrants contribute to the Canadian Pension Plan which can make them eligible to a monthly retirement pension at age 65, disability benefits and survivor benefits. They can receive the same benefits as Canadian workers if they meet the eligibility requirements (see footnote). Canada has signed bilateral social security agreements with an important number of countries in the world, which allows for totalization of periods of contributions and exportability of pensions benefits.

<sup>30</sup> To be eligible workers must have shown that they have worked in a job that has paid EI premiums and for 600 insurable hours in the last 52 weeks or since their last claim, whichever is less.

<sup>31</sup> Minimum 12 months of employment to qualify.

<sup>32</sup> The Wage Earner Protection Program is a federal program that provides payment of eligible wages due to workers who lost their job because of their employer's bankruptcy. It applies to workers who are owed eligible wages for the 6 months ending on the bankruptcy date.

<sup>33</sup> To be eligible workers must be at least 65 years old or, for a reduced pension, be between 60 and 64 years old and have contributed to the CPP and earned at least \$3500 in a given year. To qualify for disability benefits, workers must have contributed to the CPP in at least four of the last six calendar years before the start of the disability. Disability benefits end when workers start to receive retirement benefits. To qualify for survivor benefits, the deceased must have worked in Canada and contributed to CPP for at least one third of the calendar years in his contributory period and must have contributed for a minimum of three years.

<sup>34</sup> Bilateral Social Security Agreements for pension benefits of migrant workers including equality of treatment, export of benefits, and totalization (Source: ILO Migration Survey 2003): Antigua and Barbuda, Australia, Austria, Barbados, Belgium, Chile, Croatia, Cyprus, Czech Republic, Denmark, Dominica, Finland, France, Germany, Greece, Grenada, Guernsey, Hungary, Iceland, Ireland, Israel, Italy, Jamaica, Jersey, South Korea, Luxembourg, Malta, Mexico, Netherlands, New Zealand, Norway, Philippines, Portugal, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, Slovakia, Slovenia, Spain, Sweden, Switzerland, Trinidad and Tobago, United States, Uruguay, United Kingdom.

## SINGAPORE – WORK PERMIT (R PASS) FOR UNSKILLED WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Scheme	All sectors/ Low-skilled workers with a monthly salary of not more than \$1,800	Employer-based with foreign worker levy (tax on employer)	Usually 1-2 years renewable as long as employed/ No access to permanent residence under R Pass	<b>YES</b> (Employers are required to cover medical insurance for their workers)	<b>YES/YES<sup>35</sup></b>	<b>NO<sup>36</sup>/NO</b>	<b>NCU</b>	<b>YES</b> (return upon termination of contract)/ <b>YES</b> (provided by the employer)	<b>NC</b>	<b>NC/NC</b>	<b>YES</b> (under the Employment Act) / <b>YES<sup>37</sup>/YES</b>	<b>NO/NC/NC</b>	<b>YES<sup>38</sup>/NC</b>	<b>NO/NO</b>	<b>NO</b>	<b>NO</b>	<b>NO</b>

Sources: Ministry of Manpower, Central Provident Fund Board, Ministry of Health

### Comments:

- In Singapore the Employment Act covers every employee- regardless of nationality - who is under a contract of service with an employer, except any person employed in managerial or executive position (including professionals with tertiary education), any seaman, any domestic worker, or any person employed by a Statutory Board or the Government. It fixes work and salary conditions, including work-related benefits such as sick pay, maternity leave, annual leave and public holidays.
- The social security system in Singapore is based on a Central Provident Fund (CPF) for Singaporeans and permanent residents. The CPF is a social security savings scheme for retirement benefits, health care expenditures and access to home ownership. Since foreign workers with an R Pass are not eligible to permanent residence, they are not covered by the CPF for long-term benefits.

<sup>35</sup> An employee covered by the Employment Act is entitled to 14 days of outpatient sick leave per year and 60 days of hospitalization leave if she/he has worked with the same employer for at least 3 months.

<sup>36</sup> Female foreign worker shall not become pregnant or deliver any child in Singapore during the validity of her work permit (Employment of Foreign Manpower Act, Chapter 91A).

<sup>37</sup> An employee covered by the Employment Act is to paid annual leave if she/he has worked at least 3 months for the same employer. She/he entitled to 7 days for 12 months of continuous service and one additional day for every 12 months of continuous service up to a maximum of 14 days.

<sup>38</sup> Minimum 36 months of employment to qualify.



# SPAIN– TYPE A PERMITS FOR TEMPORARY MIGRANTS IN CONSTRUCTION WORK AND SERVICES FOR INDUSTRY AND INFRASTRUCTURE

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Scheme	Construction work and services in industry and infrastructure (electricity, rail, telephone, etc.)/ mid-skilled	Employer-based with labor market test	Maximum 1 year, renewable/ compulsory return after work period completed, possibility of re-entry /access to permanent residence through other types of temporary work permits	YES	YES/YES	YES/YES (eligible when contribution of 180 days over the last 7 years before the leave and 360 days over the whole working life in Spain)	NCU	YES/YES	NC	NC/NC	YES/YES/ YES	YES/YES/ YES	YES <sup>39</sup> /YES <sup>40</sup>	YES/YES <sup>41</sup>	YES (in Spain and in EEA and Switzerland with the European Health Insurance Card only for temporary stays)	YES (in Spain)	YES (contribution to national pension scheme covering old-age, disability and survivors benefits <sup>42</sup> ) / YES (only for EU nationals or nationals from a country with social security agreement with the EU or Spain <sup>43</sup> )

**Sources:** Spanish Ministry of Labor and Immigration; Fondo de Garantía Salarial; ILO Migration Survey 2003

**Comments:** All migrant workers legally employed in Spain contribute to the national social security system and benefit from the same social protection provisions as national workers. They also enjoy the same wage and work conditions.

<sup>39</sup> Workers dismissed for valid reasons receive compensation of 20 days' wage for each year of service, up to a maximum sum of 12 months' pay (for periods of service under a year, this is prorated by the number of months of service).

<sup>40</sup> When a worker terminates a fixed-term contract she/he is entitled to a compensation of 8 days' salary per year of employment.

<sup>41</sup> The Wages Guarantee Fund (Fondo de Garantía Salarial) guarantees payment of wages and compensation for termination of employment in case the employer goes bankrupt or is in financial difficulty and cannot pay his employees their entitlements.

<sup>42</sup> Eligibility criteria: to reach age 65 and 15 years of contribution.

<sup>43</sup> Includes Andorra, Argentina, Australia, Brazil, Canada, Chile, Colombia, Dominican Republic, Ecuador, United States, Philippines, Morocco, Mexico, Paraguay, Peru, Russia, Tunisia, Ukraine, Uruguay, and Venezuela.



## SWITZERLAND – SHORT-TERM RESIDENCE PERMIT (PERMIT L) FOR TEMPORARY SKILLED WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
Non-EU/EFTA countries/ National scheme	All sectors/ Mid-to high-skilled	Employer-based with labor market test + quotas fixed every year	1 year, extension possible up to 24 months/no access to permanent residence	YES (Compulsory health insurance for all persons residing in Switzerland)	YES/YES	YES <sup>44</sup> /NC (depending on cantons and employers)	NCU	NC/NC	NC	NC/NC	YES/YES /YES	YES <sup>45</sup> / NC/NC	NO/NC	YES/YES <sup>46</sup>	YES (in Switzerland and in EEA countries with the European Health Insurance Card only for temporary stays)	YES (paid by the employer at the same time as the salary, only in Switzerland)	YES <sup>47</sup> /YES <sup>48</sup>

**Sources:** Federal Office for Migration, Swiss Portal of the Federal Government, State Secretariat for Economic Affairs, Federal Office of Public Health, Federal Social Insurance Office

**Comments:** All migrant workers legally employed in Switzerland contribute to the Swiss social insurance system and benefit from the same social protection provisions as nationals. They also enjoy the same wage and work conditions.

<sup>44</sup> In order to be entitled to this benefit, a woman must have been insured during the 9 months before the birth and, in the course of this period, have exercised a gainful occupation during at least 5 months.

<sup>45</sup> To become eligible, the claimant must have pursued an occupation liable to contributions during at least 12 months in the course of the last 2 years preceding unemployment and be resident in Switzerland with a valid work permit.

<sup>46</sup> All workers are entitled to insolvency compensation from an insolvency fund financed through general taxation when their employer goes bankrupt and becomes unable to pay his employees their wages.

<sup>47</sup> All persons living or working in Switzerland are insured by the Old-Age and Survivors' Insurance (OASI) and Disability Insurance (DI). Additionally, the occupational benefit plan is compulsory for wage-earners already liable to OASI/DI and who receive an annual income of at least CHF 20.520 (in 2010). Old age provisions covered by the occupational benefit plan (2<sup>nd</sup> pillar) complement the OASI/DI (1<sup>st</sup> pillar).

<sup>48</sup> Nationals from countries with a social security agreement with Switzerland (EU countries and Australia, Canada, Chile, Croatia, Ex-Yugoslavia, Israel, Macedonia, Philippines, San Marino, Turkey, and US) can obtain partial old-age, disability and survivors' benefits in their home country or receive a lump sum payment in lieu of a pension if they have been covered under OASI/DI (1<sup>st</sup> pillar) for a short time only. If there is no social security agreement, the claimant can be reimbursed of the accumulated OASI contributions. Migrant workers who have contributed to the occupational retirement scheme (2<sup>nd</sup> pillar) can receive either a partial pension or a lump sum payment in their home country.

## UNITED KINGDOM – SECTORS BASED SCHEME

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
UK with Bulgaria and Romania/ National scheme	Food manufacturing sector (fish, meat and mushroom processing) / low-skilled	Quota set every year	Max 12 months/ Possibility to apply for a registration certificate that gives unrestricted access to UK labor market after a 12 month continuous work period under SBS	YES (National Health System – full coverage for anyone working in the UK)	YES/ YES <sup>49</sup>	YES/ YES (depending on recent employment and earnings history <sup>50</sup> )	NCU	NC/NC	NC	NC/NC	YES/ YES / YES	YES/ NC/ NC	NO <sup>51</sup> /NC	YES/YES <sup>52</sup>	YES (only if dependants are living permanently in the UK with the migrant worker during his/her work period)	YES (only if dependants are European Economic Area nationals – covered only in the UK)	YES (Disability and survivors benefits, old-age benefits through National Insurance contribution <sup>53</sup> )/ <b>YES</b> (as EU nationals)

Sources: Home Office - UK Border Agency, Directgov, HM Revenue and Customs, UK Department of Health, The Insolvency Service, ILO Migration Survey 2003.

### Comments:

Social protection provisions for temporary migrant workers in the UK is mainly based on (1) universal health care benefits (full coverage by the National Health System for anyone working in the UK and for his/her dependants living in the UK during his/her work period), (2) Public Funds, and (2) National Insurance contributions. Public funds encompass a wide range of benefits among which child benefits, housing benefits, disability allowance or income-based jobseeker's allowance. Temporary migrants workers usually have "no recourse to public funds", meaning that they are not able to claim most of these benefits. However, for some funds there are exceptions to this rule. Among those exceptions, EEA nationals and family members, and nationals from countries which have a social security agreement with the UK or the EU (see list in footnote) can claim certain benefits (including child benefit). Public funds do not include state benefits based on National Insurance contributions. National Insurance contribution is paid by any employee working in the UK, just as the income tax. National Insurance contributions pay for the following state benefits: contribution-based jobseeker's allowance; incapacity benefit; retirement pension; widow's benefit and bereavement benefit; guardian's allowance; statutory maternity pay; maternity allowance; and contribution-related employment and support allowance.

<sup>49</sup> Eligible if employed, sick for at least four days in a row and earning at least £97 a week.

<sup>50</sup> To qualify for maternity pay or paternity pay, the worker must have been employed by the same employer continuously for at least 26 weeks into the 15<sup>th</sup> week before the week of the birth and earned an average of at least £97 a week. If the mother does not meet the earning requirements, she can still receive a maternity allowance if she is self-employed or earned £30 a week averaged over any 13 weeks in her test period.

<sup>51</sup> Minimum 24 months of employment to qualify.

<sup>52</sup> Unpaid wages, holiday pay, and wages in lieu of notice, up to certain limits, are covered by the Redundancy Fund to employees who's employer has gone insolvent and cannot pay his employees.

<sup>53</sup> Eligibility criteria: to reach age 65 and 30 years of contribution.

## UNITED STATES – H2-B VISA PROGRAM FOR TEMPORARY NON-AGRICULTURAL WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
US with a list of countries <sup>54</sup> (nationals from a country not on the list can also apply but are subject to US Gvnt approval)/ National Program	All non-agricultural sectors / All skill levels	Employer-based with labor market test / quota: numerical limit provided every fiscal year	Max 1 year, possible incremental extensions of 1 year up to 3 years in total, readmission possible after a leave of 3 months at the end of the 3 years period of holding a H2-B visa/ possibility to apply to Green card after end of H2-B visa	<b>NC</b> (employer-sponsored health insurance, non-universal)	<b>YES</b> (State-based insurance)/ <b>NC</b> (free medical treatment for on-the-job illness but no federal requirement for paid sick leave, only unpaid leave under certain circumstances)	<b>NC / NC</b> (employer-sponsored: matter of agreement between employer and employee, only unpaid leave under certain circumstances <sup>55</sup> )	<b>NCU</b>	<b>NC</b> (Unless return transportation costs if employee dismissed for business reasons unrelated to job performance before the end of contract) / <b>NC</b>	<b>NC</b>	<b>NC/ NC</b>	<b>YES</b> (prevailing wage rate)/ <b>NC / YES</b>	<b>NO</b> (residence permitted only if employed)/ <b>NC / NC</b>	<b>NC/ NC</b> (employer sponsored: matter of agreement between employer and employee)	<b>NO/NO</b>	<b>NC</b> (employer-sponsored)	<b>NC</b> (employer-sponsored)	<b>YES</b> (through contribution to Social Security <sup>56</sup> ) / <b>YES</b> (totalization possible when bilateral agreement <sup>57</sup> )

Sources: US Department of Labor, US Citizenship and Immigration Service, US Office of Consular Affairs, ILO Migration Survey 2003

### Comments:

- Most social protection benefits in the US (including health care benefits) are employer-sponsored and non-universal, meaning private arrangements agreed in the contract between the employer and his employee without federal obligations for universal coverage.
- Temporary Migrant Workers contribute to the US Social Security System, which includes retirement benefits, disability benefits, survivors benefits and Medicare (a health insurance plan for people aged 65 or older and disabled workers who receive disability benefits). But temporary migrants cannot technically reach the minimum of 10 years of contribution to become eligible for old-age benefits from the US. Moreover, non-US citizens cannot receive social security benefits if they have been outside of the US for more than 6 months, unless their home country has signed a bilateral totalization agreement with the US (see list in footnote). In the later case, they can transfer the social security credits earned during their work period in the US to accrue old-age benefits in their home country's social security program. None of the bilateral social security agreements signed by the United States include any provision on the portability of health care benefits.

<sup>54</sup> List for 2010: Argentina, Australia, Belize, Brazil, Bulgaria, Canada, Chile, Costa Rica, Croatia, Dominican Republic, Ecuador, El Salvador, Ethiopia, Guatemala, Honduras, Indonesia, Ireland, Israel, Jamaica, Japan, Lithuania, Mexico, Moldova, the Netherlands, New Zealand, Nicaragua, Norway, Peru, Philippines, Poland, Romania, Serbia, Slovakia, South Africa, South Korea, Turkey, Ukraine, United Kingdom and Uruguay.

<sup>55</sup> Employees are eligible to take sick or maternity leave if they have worked for at least 12 months, and have worked at least 1 250 hours over the previous 12 months, and work at a location where at least 50 employees are employed by the employer within 75 miles.

<sup>56</sup> Eligibility criteria: workers can retire early at age 62 and get reduced Social Security benefits. The full retirement age before 2003 was 65. Starting in 2003, it will increase gradually until it reaches 67 for people born in 1960 or later. Contributors accumulate credits (up to 4 credits each year) according to their earnings. Most workers need 40 credits (or credits equal to about 10 years of work) to get retirement benefits.

<sup>57</sup> Includes Australia, Austria, Belgium, Canada, Chile, Finland, France, Germany, Greece, Ireland, Italy, South Korea, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, and United Kingdom.

## **TYPE 3: PROBATIONARY LABOR MIGRATION SCHEMES FOR MID- TO HIGH-SKILLED WORKERS**

**AUSTRALIA – EMPLOYER SPONSORED WORKERS (SUBCLASS 457) (Page 20)**

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**UNITED KINGDOM – POINTS-BASED SYSTEM FOR SPONSORED SKILLED WORKERS (Page 26)**

**UNITED STATES – H1-B VISA PROGRAM FOR TEMPORARY WORKERS IN SPECIALTY OCCUPATIONS (Page 27)**

## AUSTRALIA – EMPLOYER SPONSORED WORKERS (SUBCLASS 457)

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Scheme	All sectors/ mid-to high-skilled (nominated occupations)	Employer-based	Between 1 day and 4 years, renewable/ Eligible to permanent residence after 2 years of temporary residence	<b>NO</b> (except in case of reciprocal health agreement, workers are required to maintain private health insurance for them and their family during their stay <sup>58</sup> )	<b>YES/YES</b> <sup>59</sup>	<b>YES/YES</b> <sup>60</sup>	<b>NCU</b>	<b>YES</b> (the employer covers return if requested by the worker)/ <b>NC</b>	<b>NC</b>	<b>NC/NC</b>	<b>YES</b> (market salary rates) / <b>YES/YES</b>	<b>NO/NC/ NC</b>	<b>YES</b> <sup>61</sup> / <b>NC</b>	<b>YES</b> <sup>62</sup> / <b>NO</b>	<b>NO</b> (except in case of reciprocal health agreement workers are required to maintain private health insurance for them and their family during their stay)	<b>NO</b> (only for permanent residents)	<b>YES</b> <sup>63</sup> / <b>YES</b> (possibility to claim pension contribution after departure <sup>64</sup> , or totalization under social security agreement <sup>65</sup> )

**Sources:** Department of Immigration and Citizenship, Centre Link, Fair Work Australia, Australian Family Assistance Office, Australian Taxation Office, Department of Foreign Affairs and Trade, ILO Migration Survey 2003

<sup>58</sup> From 14 September 2009, all new Subclass 457 visa holders are responsible for health costs for themselves and their family. They will be required by law to maintain adequate insurance for these health costs for the length of their visa. For Subclass 457 visa holders approved prior to 14 September 2009, the sponsor is still responsible for all medical or hospital expenses arising from treatment administered in a public hospital for the duration of the visa. Visitors to Australia from countries with which the Australian government has signed reciprocal agreements – namely the UK, Ireland, Finland, Italy, Malta, the Netherlands, Norway, New Zealand, and Sweden – are eligible for Medicare assistance (public health care) for medically necessary treatment.

<sup>59</sup> All employees in Australia are entitled to receive 10 days of paid personal/carer's leave, 2 days of unpaid carer's leave, and 2 days of paid or unpaid compassionate leave. These forms of leave are designed to help an employee deal with personal illness, caring responsibilities, family emergencies, and the death or serious illness of close family members.

<sup>60</sup> All employees in Australia are eligible to unpaid parental leave if they have completed at least 12 months of continuous service with their employer. Each eligible member of an employee couple may take a separate period of up to 12 months of unpaid parental leave.

<sup>61</sup> 12 months of employment minimum to qualify.

<sup>62</sup> An employee who is entitled to severance pay is also eligible for the General Employee Entitlements and Redundancy Scheme (GEERS). The GEERS is a government scheme helping employees who lose their job because of the liquidation or bankruptcy of their employer, and are seeking outstanding employment entitlements. Eligible employees can apply for GEERS help if the employer in liquidation or bankruptcy is unable to pay their employees their redundancy pay entitlements.

<sup>63</sup> Super is the national compulsory saving scheme for retirement benefits. Any employer in Australia must contribute to the super fund if the worker is less than 70 years of age and is paid a salary of at least A\$450 in a calendar month. Workers can also choose to make personal contributions to their superannuation from their net income after tax. If so, they may be eligible for the Government co-contribution.

<sup>64</sup> Temporary workers leaving Australia can claim their superannuation money after leaving upon expiration or cancellation of their temporary visa. If they claim their super payment, they can still return to Australia on another visa.

<sup>65</sup> Australia currently has international social security agreements with Austria, Belgium, Canada, Chile, Croatia, Cyprus, Denmark, Finland, Germany, Greece, Republic of Ireland, Italy, Japan, South Korea, Malta, the Netherlands, New Zealand, Norway, Portugal, Slovenia, Spain, Switzerland, and the USA. Under international social security agreements, Australia equates social insurance periods in partner countries with periods of Australian residence in order to meet minimum qualifying periods for Australian pensions. The other countries count periods of Australian residence as periods of social insurance in order to meet their minimum qualifying periods for payment.

## DENMARK – GREENCARD SCHEME FOR SKILLED WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Scheme	All sectors/ High-skilled (min Bachelor's level)	Points system	18 months initially, possible first extension of 2 and half years, second extension up to 4 years / eligible to access to permanent residence permit after 4 years of legal residence, and through a points-system	YES (public health insurance covering all residents)	YES/YES	YES/YES <sup>66</sup>	NCU	NC/NC	NC	NC/NC	YES/YES /YES	NC (voluntary application to an unemployment insurance fund <sup>67</sup> )/ YES/ YES (active labor market policy as part of the flexicurity system)	NO/NO <sup>68</sup>	YES/YES <sup>69</sup>	YES (in Denmark and in EEA and Switzerland with the European Health Insurance Card only for temporary stays)	YES (in Denmark)	YES <sup>70</sup> /YES <sup>71</sup>

**Sources:** Danish Immigration Service, Danish Ministry of Employment, National Labour Market Authority, ILO Migration Survey 2003, ILO NATLEX.

**Comments:** Migrant workers legally employed in Denmark are subject to Danish social security legislation and covered by the Danish social security schemes on equal footing with Danish employees. They are required to satisfy the same conditions in order to receive benefits. They also enjoy the same wage and work conditions.

<sup>66</sup> Parents have the right to a total of 52 weeks leave with maternity leave subsistence allowance in connection with pregnancy and birth. The mother is entitled to 4 weeks leave prior to giving birth and 14 weeks after. The father is entitled to 2 weeks in connection with the birth. The remaining 32 weeks can be divided between the parents according to their wishes and needs. The public authorities and certain private companies have accords or agreements that ensure employees receive salaried maternity leave. Parents who do not receive a salaried maternity leave can receive maternity maintenance from their municipal authority.

<sup>67</sup> In Denmark insurance against unemployment is voluntary. If a worker wants to be insured against unemployment, she/he must apply for admission into an unemployment insurance fund. Many unemployment insurance funds are affiliated with a trade union. It is not a prerequisite to be a member of the trade union in order to become a member of an unemployment insurance fund and vice versa. To become eligible for unemployment benefits, the claimant must have been a member of an unemployment insurance fund for 12 months and have worked for 52 weeks over the last three years.

<sup>68</sup> Minimum of 144 months of employment to qualify.

<sup>69</sup> Through Employee's Wage Guarantee Fund

<sup>70</sup> Denmark has two main pension types: social pensions (paid by the state) and supplementary pensions (linked to employment and paid by the employer and employee together). Social pensions include the state retirement pension, which is statutory and part of the national social security system, as well as ATP contribution (labour market supplementary pension) which generally covers all employees. Supplementary pensions are collective pension schemes agreed as part of collective agreements between the social partners as well as company pension schemes agreed individually between the employer and employee. Employees in Denmark are typically covered by supplementary pension schemes.

<sup>71</sup> ATP pension (labour market supplementary pension) can be paid abroad at the date of retirement. Supplementary pensions can be paid abroad but are subject to tax, varying from one scheme to the other. Social pensions are fully portable for EU citizens within the EU.



## FRANCE – VISA PROGRAM FOR SKILLS AND TALENTS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Program	All sectors/ High-skilled	Access granted for workers with projects that contribute to economic development in France	3 years renewable/ possibility of access to permanent residence after 2 years of continuous legal residence	YES <sup>72</sup>	YES/YES (All employees are covered, without condition of a minimum paid employment prior to the injury or illness)	YES/YES <sup>73</sup>	NCU	NC/NC	NC	NC/NC	YES/YES/ YES	YES <sup>74</sup> /NC/NC	YES/YES <sup>75</sup>	YES/YES <sup>76</sup>	YES (in France and in EEA and Switzerland with the European Health Insurance Card only for temporary stays)	YES (in France)	YES (Old Age <sup>77</sup> / Disability <sup>78</sup> / Survivors <sup>79</sup> ) / YES (for EU nationals and nationals from countries with social security bilateral agreement with the EU or France <sup>80</sup> )

**Sources:** French Office for Immigration and Integration; French Ministry of Labor, Solidarity and Public Service; French Social Security website; Régime de Garantie des Salaires; ILO Migration Survey 2003.

**Comments:** All migrant workers legally employed in France contribute to the French social security system and benefit from the same social protection provisions as nationals. They also enjoy the same wage and work conditions.

<sup>72</sup> To qualify for benefits, the claimant must have paid a certain amount in contributions or worked a certain number of hours within a given reference period: contributions on an amount equal to 60 times the hourly minimum wage or 60 hours worked during the calendar month, or contributions on an amount equal to 120 times the hourly minimum wage or 120 hours of paid employment within three calendar months, or contributions on 2.030 times the hourly minimum wage or 1200 hours worked during the 12-month period preceding the claim.

<sup>73</sup> To qualify for maternity or paternity benefits, the worker must have worked at least 200 hours in the three months prior to the beginning of the pregnancy, or prior to the prenatal leave. He/she must moreover have been contributing with a wage at least equal to 1015 times the hourly minimum wage over the last six months prior to the pregnancy or prenatal leave, and be registered for at least ten months to the scheme at the estimated date of the delivery.

<sup>74</sup> To qualify for unemployment benefits, the claimant must have contributed to the scheme for a minimum period of 122 days (4 months) in the last 28 months, or the last 36 months for if aged over 50.

<sup>75</sup> Minimum 24 months of employment to qualify.

<sup>76</sup> All employees in France can benefit from the Wages Guarantee Fund (Régime de Garantie des Salaires) in case of insolvency of their employer. This fund is an employers' association financed through employers' contributions. It guarantees the payment of wages and redundancy entitlements when the employer goes bankrupt and is unable to pay his employers.

<sup>77</sup> Individuals who reach 60 years of age and who have contributed for at least one quarter to the General Social Security Pension Scheme are entitled to a pension, if they request it.

<sup>78</sup> To be eligible, a claimant must have suffered a reduction of 2/3 of his capacity to work, be under age of 60, establish that he has been insured for 12 months and show that he has performed at least 800 hours of work in the last 12 months (including at least 200 hours in the 3 first months prior to the disability).

<sup>79</sup> To qualify for benefits, the claimant must have paid contributions on an amount equal to 60 times the hourly minimum wage or 60 hours worked during the calendar month, or contributions on an amount equal to 120 times the hourly minimum wage or 120 hours of paid employment within three calendar months

<sup>80</sup> Includes Algeria, Andorra, Benin, Cameroun, Canada, Cap-Vert, Congo, Ivory Coast, Croatia, US, Gabon, Guernsey, Israel, Jersey, Macedonia, Madagascar, Mali, Morocco, Mauritania, Monaco, Niger, Philippines, Quebec, Saint-Marin, Senegal, Togo, Tunisia, and Turkey.



# NEW ZEALAND – TALENT WORK PERMIT

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS									FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)	
All countries/ National scheme	All sectors/ High-skilled <sup>81</sup>	Employer-based	Max 30 months, renewable/ Eligible for access to permanent residence	<b>YES</b> (covered by public health system)	<b>YES</b> (covered by the gnv't's accident insurance scheme) / <b>YES</b> (5 days paid sick leave after 6 months employed, carried over to next year up to 20 days)	<b>YES/YES</b> <sup>82</sup>	<b>NCU</b>	<b>NC/NC</b>	<b>NC</b>	<b>NC/NC</b>	<b>YES/YES</b> (4 weeks after 12 months employment)/ <b>YES</b>	<b>NO</b> (eligible only if access to permanent residence after 2 years of employment) / <b>NC/NC</b>	<b>NC/NC</b>	<b>NO/NO</b>	<b>YES</b> ( in NZ)	<b>YES</b> (Families Tax Credits in NZ after 12 months of continuous residence)	<b>NO</b> (covered only if access to permanent residence - in case of access to permanent residence, totalization if social security agreement <sup>83</sup> , exportability under portability arrangement with Pacific countries <sup>84</sup> , or for other countries <sup>85</sup> )	

**Sources:** Immigration New Zealand (Department of Labour), Work and Income (Ministry of Social development), New Zealand Now official website, Ministry of Health, ILO Migration Survey 2003.

**Comments:** A Talent work permit can be issued for 30 months and after two years working in New Zealand the holder is eligible to apply for New Zealand permanent residence. A permanent resident is eligible to New Zealand 's public pension scheme (New Zealand Superannuation and veteran's Pension) and other public benefits such as unemployment benefits on the same basis as New Zealand citizens.

<sup>81</sup> A Talent work permit can be granted to suitably skilled and qualified workers with either a job offer (of at least 2 years) from an Accredited Employer, or a job offer (of at least 2 years) in an occupation on the Long Term Skill Shortage List, or an exceptional talent in the arts, culture or sports and a job offer requiring that expertise.

<sup>82</sup> Any employee is eligible for parental leave if she/he has worked for the same employer for an average of at least 10 hours a week (including at least one hour in every week or 40 hours in every month) in the 6 or 12 months immediately before the baby's expected due date or the date of adoption. Paternity leave and extended leave of up to 52 weeks is available for employees with 12 months eligible service. Parental leave payments are available for 14 weeks for eligible workers.

<sup>83</sup> New Zealand has social security agreements with the UK, the Netherlands, Ireland, Jersey, Guernsey, Australia, Greece, Canada, and Denmark.

<sup>84</sup> New Zealand has a special portability arrangement with the following Pacific countries: American Samoa, Cook Islands, Federated States of Micronesia, Fiji, French Polynesia, Guam, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn Island, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna. A claimant can apply to receive part his/her New Zealand pension benefits in one of these countries. The amount he/she will get is based on the number of years he/she has resided in New Zealand since the age of 20. The maximum amount granted is 50% of the basic rate received in New Zealand if the worker has resided at least 10 complete years in New Zealand since the age of 20.

<sup>85</sup> The payment of old age benefits will be based on the number of months the claimant has lived in New Zealand between the ages of 20 and 65. If she/he has lived in New Zealand continuously between the ages of 20 and 65 she/he will receive 100% of her/his New Zealand pension entitlement. If she/he has in New Zealand for less than 45 years between the ages of 20 and 65 she/he will be paid a proportionate amount.

## SINGAPORE – S PASS FOR MID-LEVEL SKILLED WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National Scheme	All sectors/ Mid-skilled workers with a monthly salary of at least \$1,800	Points-system + employer-based with foreign worker levy (tax on employer) and quota on companies (max 25% of total workforce)	Usually 1-2 years renewable as long as employed / Eligibility for permanent residence	<b>YES</b> (Employers are required to cover medical insurance for their workers)	<b>YES/YES<sup>86</sup></b>	<b>YES<sup>87</sup>/NO</b>	<b>NCU</b>	<b>YES</b> (return upon termination of contract)/ <b>NC</b>	<b>NC</b>	<b>NC/ NC</b>	<b>YES</b> (under the Employment Act) <b>/YES<sup>88</sup>/ YES</b>	<b>NO/NC/ NC</b>	<b>YES<sup>89</sup>/NC</b>	<b>NO/NO</b>	<b>NO</b> (Covered only if access to permanent residence and contribution to Central Provident Fund)	<b>NO</b>	<b>NO</b> (covered only if access to permanent residence and contribution to Central Provident Fund)

Sources: Ministry of Manpower, Central Provident Fund Board, Ministry of Health

### Comments:

- In Singapore the Employment Act covers every employee regardless of nationality who is under a contract of service with an employer, except any person employed in managerial or executive position (including professionals with tertiary education in comparable employment terms), any seaman, any domestic worker, or any person employed by a Statutory Board or the Government. It fixes work and salary conditions, including work-related benefits such as sick pay, maternity leave, annual leave and public holidays.
- The social security system in Singapore is based on a Central Provident Fund (CPF) for Singaporeans and permanent residents (only mid- to high-skilled workers with valid work permits (S Pass and Employment Pass) and their dependents are eligible to permanent residence). The CPF is a social security savings scheme for retirement benefits, health care expenditures and access to home ownership. Eligible workers and their employers make monthly contributions to the CPF and these contributions go into three accounts: (1) ordinary account: the savings can be used to buy a home, pay for CPF insurance, investment, and education; (2) special account: for old age and investment in retirement-related financial products; (3) medisave account: the savings can be used for hospitalization expenses and approved medical insurance. At the age of 55, members may withdraw their CPF savings after setting aside a CPF minimum sum. At the age of 62, members may make monthly withdrawals from their minimum sum to help meet basic needs in retirement. Members can withdraw their CPF savings if they leave Singapore.

<sup>86</sup> An employee covered by the Employment Act is entitled to 14 days of outpatient sick leave per year and 60 days of hospitalization leave if she/he has worked with the same employer for at least 3 months.

<sup>87</sup> An employee who is covered under the Employment Act will be entitled to 12 weeks of maternity leave. She will be paid by her employer for the first 8 weeks of maternity leave if she has fewer than 2 living children (excluding the new born), and she has served her employer for at least 90 days before the birth of the child. The last 4 weeks of maternity leave can be taken flexibly over a 12-month period from the child's birth.

<sup>88</sup> An employee covered by the Employment Act is to paid annual leave if she/he has worked at least 3 months for the same employer. She/he entitled to 7 days for 12 months of continuous service and one additional day for every 12 months of continuous service up to a maximum of 14 days.

<sup>89</sup> Minimum 36 months of employment to qualify.

## SWITZERLAND – INITIAL RESIDENCE PERMIT (PERMIT B) FOR TEMPORARY SKILLED WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
Non-EU/EFTA countries/ National scheme	All sectors/ Mid-to high-skilled	Employer-based with labor market test + quotas fixed every year	1 year renewable / access to permanent residence permit possible after 10 years of regular and uninterrupted stay	<b>YES</b> (Compulsory health insurance for all persons residing in Switzerland)	<b>YES/YES</b>	<b>YES<sup>90</sup>/NC</b> (depending on cantons and employers)	<b>NCU</b>	<b>NC/NC</b>	<b>NC</b>	<b>NC/NC</b>	<b>YES/YES /YES</b>	<b>YES<sup>91</sup>/ NC/NC</b>	<b>NO/NC</b>	<b>YES/YES<sup>92</sup></b>	<b>YES</b> (in Switzerland and in EEA countries with the European Health Insurance Card only for temporary stays)	<b>YES</b> (paid by the employer at the same time as the salary, only in Switzerland)	<b>YES<sup>93</sup>/YES<sup>94</sup></b>

**Sources:** Federal Office for Migration, Swiss Portal of the Federal Government, State Secretariat for Economic Affairs, Federal Office of Public Health, Federal Social Insurance Office

**Comments:** All migrant workers legally employed in Switzerland contribute to the Swiss social insurance system and benefit from the same social protection provisions as nationals. They also enjoy the same wage and work conditions.

<sup>90</sup> In order to be entitled to this benefit, a woman must have been insured during the 9 months before the birth and, in the course of this period, have exercised a gainful occupation during at least 5 months.

<sup>91</sup> To become eligible, the claimant must have pursued an occupation liable to contributions during at least 12 months in the course of the last 2 years preceding unemployment and be resident in Switzerland with a valid work permit.

<sup>92</sup> All workers are entitled to insolvency compensation from an insolvency fund financed through general taxation when their employer goes bankrupt and becomes unable to pay his employees their wages.

<sup>93</sup> All persons living or working in Switzerland are insured by the Old-Age and Survivors' Insurance (OASI) and Disability Insurance (DI). Additionally, the occupational benefit plan is compulsory for wage-earners already liable to OASI/DI and who receive an annual income of at least CHF 20,520 (in 2010). Old age provisions covered by the occupational benefit plan (2<sup>nd</sup> pillar) complement the OASI/DI (1<sup>st</sup> pillar).

<sup>94</sup> Nationals from countries with a social security agreement with Switzerland (EU countries and Australia, Canada, Chile, Croatia, Ex-Yugoslavia, Israel, Macedonia, Philippines, San Marino, Turkey, and US) can obtain partial old-age, disability and survivors' benefits in their home country or receive a lump sum payment in lieu of a pension if they have been covered under OASI/DI (1<sup>st</sup> pillar) for a short time only. If there is no social security agreement, the claimant can be reimbursed of the accumulated OASI contributions. Migrant workers who have contributed to the occupational retirement scheme (2<sup>nd</sup> pillar) can receive either a partial pension or a lump sum payment in their home country.

# UNITED KINGDOM – POINTS-BASED SYSTEM FOR SPONSORED SKILLED WORKERS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
All countries/ National scheme	All sectors/ mid- to high-skilled	Points-based system and employer-based (sponsor required to get access)	Max 3 years plus 1 month, extendable for another 2 years possible/ possibility to apply for access to permanent residence after completing a continuous period of 5 years in the UK in an eligible immigration category	YES (National Health System – full coverage for anyone working in the UK)	YES/ YES <sup>95</sup>	YES/ YES (depending on recent employment and earnings history <sup>96</sup> )	NCU	NC/NC	NC	NC/NC	YES/ YES / YES	YES/ NC/ NC	YES <sup>97</sup> /NC	YES/YES <sup>98</sup>	YES (only if dependants are living permanently in the UK with the migrant worker during his/her work period)	YES (only nationals from EEA, Switzerland and countries with social security agreement with the EU or UK <sup>99</sup> - covered only in the UK)	YES (Disability and survivors benefits, old-age benefits through National Insurance contribution <sup>100</sup> )/ YES (for nationals from EEA, Switzerland and countries with social security agreement with the EU or the UK)

**Sources:** Home Office - UK Border Agency, Directgov, HM Revenue and Customs, UK Department of Health, The Insolvency Service, ILO Migration Survey 2003.

**Comments:** Social protection provisions for temporary migrant workers in the UK is mainly based on (1) universal health care benefits (full coverage by the National Health System for anyone working in the UK and for his/her dependants living in the UK during his/her work period), (2) Public Funds, and (2) National Insurance contributions. Public funds encompass a wide range of benefits among which child benefits, housing benefits, disability allowance or income-based jobseeker's allowance. Temporary migrants workers usually have "no recourse to public funds", meaning that they are not able to claim most of these benefits. However, for some funds there are exceptions to this rule. Among those exceptions, EEA nationals and family members, and nationals from countries which have a social security agreement with the UK or the EU (see list in footnote) can claim certain benefits (including child benefit). Public funds do not include state benefits based on National Insurance contributions. National Insurance contribution is paid by any employee working in the UK, just as the income tax. National Insurance contributions pay for the following state benefits: contribution-based jobseeker's allowance; incapacity benefit; retirement pension; widow's benefit and bereavement benefit; guardian's allowance; statutory maternity pay; maternity allowance; and contribution-related employment and support allowance.

<sup>95</sup> Eligible if employed, sick for at least four days in a row and earning at least £97 a week.

<sup>96</sup> To qualify for maternity pay or paternity pay, the worker must have been employed by the same employer continuously for at least 26 weeks into the 15<sup>th</sup> week before the week of the birth and earned an average of at least £97 a week. If the mother does not meet the earning requirements, she can still receive a maternity allowance if she is self-employed or earned £30 a week averaged over any 13 weeks in her test period.

<sup>97</sup> Minimum 24 of employment to qualify.

<sup>98</sup> Unpaid wages, holiday pay, and wages in lieu of notice, up to certain limits, and severance pay are covered by the Redundancy Fund to employees who's employer has gone insolvent and cannot pay his employees.

<sup>99</sup> Includes Turkey, Morocco, Algeria, Tunisia, San Marino, Barbados, Canada, Israel, Mauritius, New Zealand, Croatia, Bosnia-Herzegovina, Serbia and Montenegro, and former Yugoslav Republic of Macedonia.

<sup>100</sup> Eligibility criteria: to reach age 65 and 30 years of contribution.

# UNITED STATES – H1-B VISA PROGRAM FOR TEMPORARY WORKERS IN SPECIALTY OCCUPATIONS

SCHEME OVERVIEW				SHORT-TERM BENEFITS			WORK-RELATED BENEFITS								FAMILY BENEFITS		LONG-TERM BENEFITS
Countries involved/ Legal Framework or Labor Agreement	Sector of activity/ Skill level	Access: employer-based/ quotas/ other	Duration, Renewability / Access to Permanent Residence	Health Care Benefits	Work Injury Benefits/ Sick Pay	Maternity Leave /Paternity Leave	Pre-departure Info & Training	Travel provisions (arrival & departure /home leave) / Housing provisions	Emergency Repatriation Insurance/ Cost Coverage	Access to finance/ Facilitated remittance transfers	Wage equality with native workers/ Vacation Pay/ Anti-discrimination measures	Unemployment Benefits/ Work-specific Labor market integration/ Training	Severance pay/ end-of-service benefits	Provisions in case of Bankruptcy/ Insolvency Fund	Health Care Benefits	Family Allowance or similar	Pension Benefits (Old Age/ Disability/ Survivors)/ Portability provisions (National/ Bilateral/ Multilateral)
US with all countries / National Program	High-skilled workers with highly specialized knowledge requiring at least a Bachelor's level	Employer-based with labor market test / quota: cap of 65000 visas each fiscal year	Up to 3 years, extension possible up to 6 years/ possibility to apply to Green card for permanent residence	<b>NC</b> (employer-sponsored health insurance, non-universal)	<b>YES</b> (State-based insurance)/ <b>NC</b> (free medical treatment for on-the-job illness but no federal requirement for paid sick leave, only unpaid leave under certain circumstances)	<b>NC / NC</b> (employer-sponsored: matter of agreement between employer and employee, only unpaid leave under certain circumstances <sup>101</sup> )	<b>NCU</b>	<b>NC/ NC</b>	<b>NC</b>	<b>NC/ NC</b>	<b>YES</b> (prevailing wage rate) / <b>NC / YES</b>	<b>NO</b> (residence permitted only if employed)/ <b>NC / NC</b>	<b>NC/ NC</b> (employer sponsored: matter of agreement between employer and employee)	<b>NO/NO</b>	<b>NC</b> (employer-sponsored)	<b>NC</b> (employer-sponsored)	<b>YES</b> (through contribution to Social Security <sup>102</sup> ) / <b>YES</b> (totalization possible when bilateral agreement <sup>103</sup> )

Sources: US Department of Labor, US Citizenship and Immigration Service, US Office of Consular Affairs, ILO Migration Survey 2003

## Comments:

- Most social protection benefits in the US (including health care benefits) are employer-sponsored and non-universal, meaning private arrangements agreed in the contract between the employer and his employee without federal obligations for universal coverage.
- Temporary Migrant Workers contribute to the US Social Security System, which includes retirement benefits, disability benefits, survivors benefits and Medicare (a health insurance plan for people aged 65 or older and disabled workers who receive disability benefits). But temporary migrants cannot technically reach the minimum of 10 years of contribution to become eligible for old-age benefits from the US. Moreover, non-US citizens cannot receive social security benefits if they have been outside of the US for more than 6 months, unless their home country has signed a bilateral totalization agreement with the US (see list in footnote). In the later case, they can transfer the social security credits earned during their work period in the US to accrue old-age benefits in their home country's social security program. None of the bilateral social security agreements signed by the United States include any provision on the portability of health care benefits.

<sup>101</sup> Employees are eligible to take sick or maternity leave if they have worked for at least 12 months, and have worked at least 1 250 hours over the previous 12 months, and work at a location where at least 50 employees are employed by the employer within 75 miles.

<sup>102</sup> Eligibility criteria: workers can retire early at age 62 and get reduced Social Security benefits. The full retirement age before 2003 was 65. Starting in 2003, it will increase gradually until it reaches 67 for people born in 1960 or later. Contributors accumulate credits (up to 4 credits each year) according to their earnings. Most workers need 40 credits (or credits equal to about 10 years of work) to get retirement benefits.

<sup>103</sup> Includes Australia, Austria, Belgium, Canada, Chile, Finland, France, Germany, Greece, Ireland, Italy, South Korea, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, and United Kingdom.