

## Morocco

### Sick Leave

Morocco mandates compulsory health insurance called Assurance Maladie Obligatoire ("AMO"). Workers may use those funds for costs relating to their own or their dependents' illness, accident, maternity, or functional rehabilitation.

### Mandatory Employer Costs

Employer costs consist mainly of the Social Security Insurance. There are 5 contributions that the company makes monthly:

- **CNSS Benefits** ☐ CNSS stands for Social Security National Fund, and this contribution goes mainly to the retirement benefits plan.
- **Family Benefits** ☐ Again, this is a CNSS contribution, and this one goes to the fund for family benefits (employees with dependents get some advantages from the CNSS).
- **Professional Training Contributions** ☐ Another CNSS contribution, this one goes to the fund for training reimbursement options offered to companies.
- **AMO Participation & AMO Contribution** ☐ AMO (Mandatory health insurance), is the statutory health insurance offered by Social Security.