

# Social Security Programs Throughout the World: Africa, 2015



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## Preface

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

*Social Security Programs Throughout the World* is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). The ISSA is the principal international institution bringing together social security agencies and organizations around the world. Founded in 1927, the ISSA is located at the International Labour Office in Geneva.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. ISSA has researched and written the publication since the introduction of the four-volume format in 2002, and beginning with this volume, the publication is co-financed by both institutions. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and other types of data that are drawn together to update this report. *Social Security Programs Throughout the World* is based on legislation in effect in January 2015, or the last date for which information has been received by SSA or ISSA. We added a new country, Angola, in this volume.

Shea McClanahan and Ian Orton managed the data collection and analysis for the ISSA and Barbara Kritzer performed a technical review of the report for SSA. Staff of the Office of Information Resources at SSA edited the report and prepared it for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be e-mailed to [ssptw@ssa.gov](mailto:ssptw@ssa.gov). Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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This report and other publications are available at <http://www.socialsecurity.gov/policy>.

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September 2015

***Errata Policy***

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <http://www.socialsecurity.gov/policy/docs/progdsc/ssptw/2014-2015/africa/index.html>.

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## Guide to Reading the Country Summaries

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on Africa, the data reported are based on laws and regulations in force in January 2015 or on the last date for which information has been received.<sup>1</sup> Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs wherever possible. The terminology may therefore differ from national concepts or usage.

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<sup>1</sup> The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

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### Sources of Information

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) in partnership with the U.S. Social Security Administration (SSA). This information was supplemented by data collected by the ISSA. Empirical data were also provided by numerous social security institutions throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

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### Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

## Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see source of funds under Old Age, Disability, and Survivors.)

## Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may include old-age pensions for persons over a certain

### Countries in Africa that Responded to the Social Security Programs Throughout the World Survey

Algeria	Egypt	Madagascar	Seychelles
Benin	Equatorial Guinea	Malawi	Sierra Leone
Burkina Faso	Ethiopia	Mali	South Africa
Burundi	Gabon	Mauritania	Sudan
Cameroon	Gambia	Mauritius	Swaziland
Cape Verde	Ghana	Morocco	Tanzania
Chad	Guinea	Namibia	Togo
Congo (Brazzaville)	Kenya	Niger	Tunisia
Congo (Kinshasa)	Lesotho	Nigeria	Uganda
Côte d'Ivoire	Liberia	Rwanda	Zambia
Djibouti	Libya	São Tomé and Príncipe	Zimbabwe



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age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

### **Means-Tested**

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are usually administered locally.

### **Other Types of Programs**

Three other types of programs are those delivered, mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

#### **Programs Delivered by Financial Services Providers**

*Individual account.* Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager

lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

*Mandatory occupational pension.* Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

*Mandatory private insurance.* Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

**Provident Funds.** These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

**Employer-Liability Systems.** Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers

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may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

### **Format of Country Summaries**

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

### **Old Age, Disability, and Survivors**

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

**Coverage.** The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of

economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and military personnel, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage

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and salary workers against loss of income due to work injury, and then old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

**Source of Funds.** The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government,

separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

**Qualifying Conditions.** Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified pensionable age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about five years, there is now an emerging international trend toward equalizing the statutory retirement age.

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Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to five years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child raising, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of three to five years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

**Old-Age Benefits.** The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings



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arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those

of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

**Disability Benefits.** Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, for instance, 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

**Survivor Benefits.** Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern



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the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. In many instances, a widower must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

**Administrative Organization.** Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

### **Sickness and Maternity**

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits,

which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Historically, cash sickness and maternity benefits as well as health care were often administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

Another important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Sometimes, such benefits are furnished as part of a single system with common financing and administration. Many countries provide medical care services for sickness and maternity as an integral part of the health insurance system and some link those services directly with the provision of cash benefits. In other instances, however, maternity cash grants are covered under family allowance programs. In many cases, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

**Coverage.** The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insur-

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ance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

**Source of Funds.** Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, employees and employers contribute directly to a separate program that includes both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

**Qualifying Conditions.** Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than one month

to six months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last six or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

**Cash Benefits.** The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of two to seven days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly two to three weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers. In other programs, employers are required to pay benefits for a certain number of days before social insurance payments begin.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she

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must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately six weeks before the expected date of childbirth and end six to eight weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to six months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

**Medical Benefits.** Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing

all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or for each day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

**Maternity Care.** Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

**Medical Care for Dependents.** When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and

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dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

**Administrative Organization.** The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

### **Work Injury**

The oldest type of social security—the work injury program—provides compensation for work-connected

injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

**Types of Systems.** There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

**Coverage.** Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.



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**Source of Funds.** Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

**Work Injury Benefits.** Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of one to three days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant of several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

**Survivor Benefits.** Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general



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program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

**Administrative Organization.** The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

### **Unemployment**

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

**Coverage.** About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried

employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Uninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

**Source of Funds.** The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

**Qualifying Conditions.** To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is six months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between

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unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

**Unemployment Benefits.** Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between three and seven days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from eight to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

**Administrative Organization.** Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require per-

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sons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

### **Family Allowances**

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

**Types of Systems and Coverage.** Family allowance programs are generally of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits.

Employment-related family programs also pay allowances to widows of social security beneficiaries.

**Source of Funds.** The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

**Eligibility.** Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

**Benefits.** Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance for each child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

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**Administrative Organization.** In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

**Table 1.**  
**Social security programs, by country and type**

Country	Old age, disability, and survivors	Sickness and maternity				Unemployment	Family allowances
		Cash sickness benefits	Cash maternity benefits	Medical benefits	Work injury		
Algeria	X	X	X	X	X	X	X
Angola	<sup>a</sup> X		X	X	X		X
Benin	X	<sup>b</sup> X	X	<sup>b</sup> X	X		X
Botswana	<sup>a</sup> X	<sup>b</sup> X	<sup>b</sup> X	<sup>b</sup> X	<sup>b</sup> X		X
Burkina Faso	X		X	X	X		X
Burundi	X	<sup>b</sup> X	<sup>b</sup> X	X	X		X
Cameroon	X	<sup>b</sup> X	X	<sup>b</sup> X	X		X
Cape Verde	X	X	X	X	X		X
Central African Republic	X	<sup>b</sup> X	X		X		X
Chad	X		X		X		X
Congo (Brazzaville)	X		X	X	X		X
Congo (Kinshasa)	X	<sup>b</sup> X	<sup>b</sup> X	<sup>b</sup> X	X		X
Côte d'Ivoire	X		X	X	X		X
Djibouti	<sup>a</sup> X	<sup>b</sup> X	X	<sup>c</sup> X	X		X
Egypt	X	X	X	X	X	X	
Equatorial Guinea	X	X	X	X	X		X
Ethiopia	X	<sup>b</sup> X	<sup>b</sup> X	<sup>d</sup>	X		
Gabon	X	<sup>b</sup> X	X	X	X		X
Gambia	X	<sup>b</sup> X	<sup>b</sup> X		<sup>b</sup> X		
Ghana	X	X	<sup>b</sup> X	X	<sup>b</sup> X		
Guinea	X	X	X	X	X		X
Kenya	X	<sup>b</sup> X	<sup>b</sup> X	X	<sup>b</sup> X		
Lesotho	<sup>a</sup> X	<sup>b</sup> X	<sup>b</sup> X		X		
Liberia	X				X		
Libya	X	X	<sup>b</sup> X	X	X		X
Madagascar	X	<sup>b</sup> X	X		X		X
Malawi	<sup>d</sup>	<sup>b</sup> X	<sup>b</sup> X		<sup>b</sup> X		
Mali	X	<sup>b</sup> X	X	X	X		X
Mauritania	X		X	X	X		X

(Continued)



**Table 1.**  
**Social security programs, by country and type—Continued**

Country	Old age, disability, and survivors	Sickness and maternity				Unemployment	Family allowances
		Cash sickness benefits	Cash maternity benefits	Medical benefits	Work injury		
Mauritius	X	<sup>b</sup> X	<sup>b</sup> X	X	X	X	X
Morocco	X	X	X	X	<sup>b</sup> X	X	X
Namibia	X	X	X	X	X		X
Niger	X	<sup>b</sup> X	X	X	X		X
Nigeria	X		<sup>b</sup> X	X	X		
Rwanda	X	<sup>b</sup> X	<sup>b</sup> X	X	X		
São Tomé and Príncipe	X	X	X	X	X		
Senegal	X		X	X	X		X
Seychelles	X	X	X	X	X	X	
Sierra Leone	X				<sup>b</sup> X		
South Africa	X	X	X	X	<sup>b</sup> X	X	X
Sudan	X	<sup>b</sup> X	<sup>b</sup> X	X	X		
Swaziland	X				<sup>b</sup> X		
Tanzania	X	<sup>b</sup> X	X	X	X		
Togo	X	<sup>b</sup> X	X	<sup>b</sup> X	X		X
Tunisia	X	X	X	X	X	X	X
Uganda	X	<sup>b</sup> X	<sup>b</sup> X	<sup>b</sup> X	<sup>b</sup> X		
Zambia	X		<sup>b</sup> X	X	<sup>b</sup> X		
Zimbabwe	X		<sup>b</sup> X		<sup>b</sup> X		

SOURCE: The country summaries in this volume.

NOTES: A number of employer-liability systems appear for the first time in this volume due to increased data collection on these programs. Although most of these programs are not new, where relevant, new programs are indicated. In many countries employers are also mandated, usually by the labor code, to provide severance pay. These systems are not included in this table but are described in the country summaries wherever possible.

- a. Old-age and survivors benefits only.
- b. Employer-liability system only.
- c. New program.
- d. The statutory program has not yet been implemented.

**Table 2.**  
**Mandatory, old-age income security programs, by country and type**

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Algeria		X					
Angola		X					
Benin		X					
Botswana				X			
Burkina Faso		X					
Burundi		X					
Cameroon		X					
Cape Verde		X		X			
Central African Republic		X					
Chad		X					
Congo (Brazzaville)		X					
Congo (Kinshasa)		X					
Côte d'Ivoire		X					
Djibouti		X					
Egypt		X					
Equatorial Guinea		X					
Ethiopia		X					
Gabon		X					
Gambia		X			X		
Ghana		X				X	
Guinea		X					
Kenya							X
Lesotho				X			
Liberia		X					
Libya		X					
Madagascar	<sup>a</sup> X	<sup>a</sup> X					
Malawi							X
Mali		X					
Mauritania		X					
Mauritius		X		X			
Morocco		X					
Namibia	X			X			
Niger		X					
Nigeria							X
Rwanda		X					

(Continued)

**Table 2.**  
**Mandatory, old-age income security programs, by country and type—Continued**

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
São Tomé and Príncipe		X					
Senegal		X					
Seychelles		X		X			
Sierra Leone		X					
South Africa			X				
Sudan		X					
Swaziland			X		X		
Tanzania		X					
Togo		X					
Tunisia		X					
Uganda					X		
Zambia		X					
Zimbabwe		X					

SOURCE: The country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

**Flat-rate pension:** A pension of uniform amount or one based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

**Earnings-related pension:** A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

**Means-tested pension:** A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

**Flat-rate universal pension:** A pension of uniform amount normally based on residence but independent of earnings. It is generally financed through government contributions, with no contributions from employers or employees.

**Provident funds:** Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

**Occupational retirement schemes:** Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

**Individual retirement schemes:** Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

a. The benefit formula contains a flat-rate component as well as an element based on earnings or years of coverage.

**Table 3.**  
**Demographic and other social security-related statistics, by country, 2015**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Algeria	39.9	4.6	48.5	69.4	72.7	60	55	50	45	13,814
Angola	22.1	2.4	98.7	50.4	53.4	60	60	c	c	7,910
Benin	10.6	2.9	83.0	57.9	60.7	60	60	55	55	1,865
Botswana	2.0	3.7	58.6	48.2	46.6	65	65	d	d	17,531
Burkina Faso	17.42	2.4	91.3	55.7	56.9	56	56	d	d	1,684
Burundi	10.5	2.4	89.2	52.2	56.1	60	60	d	d	794
Cameroon	22.8	3.2	85.1	53.9	56.2	60	60	50	50	2,965
Cape Verde	0.50	5.2	51.7	71.1	78.8	65	60	d	d	6,648
Central African Republic	4.7	3.8	76.5	48.3	52.1	60	60	d	d	606
Chad	13.2	2.4	102.2	50.3	52.1	60	60	d	d	2,244
Congo (Brazzaville)	4.6	3.4	85.0	57.4	60.2	57	57	52	52	6,189
Congo (Kinshasa)	69.4	2.9	91.1	48.2	51.8	65	60	d	d	805
Côte d'Ivoire	20.8	3.2	79.7	50.0	51.6	60	60	55	55	3,484
Djibouti	0.9	4.1	60.5	60.2	63.4	60	60	d	d	3,161
Egypt	83.4	5.9	58.3	68.8	73.6	60	60	c	c	11,312
Equatorial Guinea	0.8	2.8	70.8	51.7	54.6	60	60	d	d	32,267
Ethiopia	96.5	3.5	83.5	62.0	65.3	60	60	55	55	1,501
Gabon	1.7	5.1	77.0	62.4	64.5	55	55	d	d	18,775
Gambia	1.9	2.4	93.0	57.5	60.2	60	60	<sup>c</sup> 45	<sup>c</sup> 45	1,630
Ghana	26.4	3.5	71.6	60.2	62.1	60	60	55	55	4,143
Guinea	12.0	3.1	82.4	55.3	56.9	55	55	50	50	1,236
Kenya	45.5	2.7	81.0	59.8	63.6	60	60	50	50	2,910
Lesotho	2.1	4.2	67.1	49.2	49.5	70	70	d	d	2,614
Liberia	4.4	3.0	83.9	59.6	61.5	60	60	d	d	979
Libya	6.3	4.9	52.2	73.5	77.3	65	60	d	d	15,605
Madagascar	23.6	2.8	81.4	63.2	66.2	60	60	d	d	1,437
Malawi	16.8	3.2	93.3	55.1	55.4	e	e	e	e	815
Mali	15.8	2.7	100.9	55.1	54.9	58	58	53	53	1,733

(Continued)

**Table 3.**  
**Demographic and other social security-related statistics, by country, 2015—Continued**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Mauritania	4.0	3.2	75.7	60.0	63.1	60	60	d	d	3,897
Mauritius	1.3	9.1	39.8	71.1	78.0	60	60	d	d	18,585
Morocco	33.5	5.0	49.1	69.1	72.7	60	60	55	55	7,379
Namibia	2.3	3.6	64.2	61.7	67.1	60	60	d	d	9,964
Niger	18.5	2.6	111.6	58.3	58.6	60	60	d	d	967
Nigeria	178.5	2.7	89.2	52.2	52.8	50	50	c	c	5,877
Rwanda	12.1	2.4	80.2	62.4	65.7	60	60	d	d	1,556
São Tomé and Príncipe	0.2	3.3	81.3	64.3	68.3	62	62	d	d	3,064
Senegal	14.5	2.9	86.5	61.9	64.9	55	55	53	53	2,312
Seychelles	0.1	7.8	42.8	69.3	79.4	63	63	60	60	26,245
Sierra Leone	6.2	2.7	78.3	45.3	45.8	60	60	55	55	2,053
South Africa	54.0	5.6	53.9	54.7	58.8	60	60	d	d	13,046
Sudan	38.8	3.3	79.0	60.3	63.9	60	60	50	50	4,130
Swaziland	1.3	3.5	69.7	49.6	48.3	50	50	d	d	6,350
Tanzania	50.8	3.2	92.4	60.2	62.9	60	60	55	55	2,591
Togo	7.0	2.8	80.1	55.6	57.4	60	60	55	55	1,454
Tunisia	11.0	7.3	43.9	71.5	75.9	60	60	55	55	11,124
Uganda	38.8	2.4	102.4	58.0	60.4	55	55	d	d	1,717
Zambia	15.0	2.6	96.4	56.3	60.0	55	55	50	50	4,086
Zimbabwe	14.6	3.8	74.8	58.8	60.8	60	60	d	d	1,859

SOURCE: The World Bank, *World Development Indicators*, available at <http://databank.worldbank.org/data/reports.aspx?source=world-development-indicators>.

NOTES: Statutory and pensionable ages shown in this table are the general pensionable age or the age that applies to the largest covered population and are taken from the country summaries in this volume.

GDP = gross domestic product.

- Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.
- General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- Regardless of age but subject to other requirements.
- The country has no early pensionable age, has one only for specific groups, or information is not available.
- The statutory old-age pension system has not yet been implemented.



**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015 (in percent)**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
<b>Algeria</b>						
Insured person	<sup>a</sup> 7.00	1.5	0	0.5	0	9
Employer	<sup>a</sup> 10.25	12.5	1.25	1	<sup>b</sup>	25
Total	<sup>a</sup> 17.25	14.0	1.25	1.5	0	34
<b>Angola</b>						
Insured person	3	<sup>a</sup>	0	...	<sup>a</sup>	3
Employer	8	<sup>a</sup>	<sup>b</sup>	...	<sup>a</sup>	<sup>b</sup> 8
Total	11	<sup>a</sup>	<sup>b</sup> 0	...	<sup>a</sup>	<sup>b</sup> 11
<b>Benin</b>						
Insured person	3.6	0	0	...	0	3.6
Employer	6.4	0.2	1	...	8.8	16.4
Total	10.0	0.2	1	...	8.8	20.0
<b>Botswana</b>						
Insured person	0	0	0	...	0	0
Employer	0	<sup>b</sup>	<sup>b</sup>	...	0	<sup>b</sup> 0
Total	0	<sup>b</sup> 0	<sup>b</sup> 0	...	0	<sup>b</sup> 0
<b>Burkina Faso</b>						
Insured person	5.5	0	0	...	0	5.5
Employer	5.5	<sup>a</sup>	<sup>b</sup> 3.5	...	7	<sup>b</sup> 16.0
Total	11.0	<sup>a</sup> 0	<sup>b</sup> 3.5	...	7	<sup>b</sup> 21.5
<b>Burundi</b>						
Insured person	4	0	0	...	0	4
Employer	6	<sup>b</sup> 0	3	...	<sup>b</sup>	<sup>b</sup> 9
Total	10	<sup>b</sup> 0	3	...	<sup>b</sup>	<sup>b</sup> 13
<b>Cameroon</b>						
Insured person	2.8	0	0	...	0	2.80
Employer	4.2	7	1.75	...	7	19.95
Total	7.0	7	1.75	...	7	22.75
<b>Cape Verde</b>						
Insured person	4	<sup>a</sup> 4	0	...	0	8
Employer	8	<sup>a</sup> 4	2	...	3	17
Total	12	<sup>a</sup> 8	2	...	3	25

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
<b>Central African Republic</b>						
Insured person	3	0	0	...	0	3
Employer	4	a, b	3	...	12	<sup>b</sup> 19
Total	7	<sup>a,b</sup> 0	3	...	12	<sup>b</sup> 22
<b>Chad</b>						
Insured person	3.5	0	0	...	0	3.5
Employer	5.0	a	4	...	7.5	16.5
Total	8.5	<sup>a</sup> 0	4	...	7.5	20.0
<b>Congo (Brazzaville)</b>						
Insured person	4	<sup>a</sup> 0	0	...	0	4.00
Employer	8	a, b	2.25	...	10.03	<sup>b</sup> 20.28
Total	12	<sup>a,b</sup> 0	2.25	...	10.03	<sup>b</sup> 24.28
<b>Congo (Kinshasa)</b>						
Insured person	3.5	0	0	...	0	3.5
Employer	3.5	b	1.5	...	4	<sup>b</sup> 9.0
Total	7.0	<sup>b</sup> 0	1.5	...	4	<sup>b</sup> 12.5
<b>Côte d'Ivoire</b>						
Insured person	6.3	0	0	...	0	6.30
Employer	7.7	0.75	2	...	5	15.45
Total	14.0	0.75	2	...	5	21.75
<b>Djibouti</b>						
Insured person	4	<sup>a</sup> 0	0	...	0	4.0
Employer	4	a, b	1.2	...	5.5	<sup>b</sup> 10.7
Total	8	<sup>a,b</sup> 0	1.2	...	5.5	<sup>b</sup> 14.7
<b>Egypt</b>						
Insured person	13	1	0	0	...	14
Employer	17	4	3	2	...	26
Total	30	5	3	2	...	40
<b>Equatorial Guinea</b>						
Insured person	4.5	a	a	...	a	4.5
Employer	21.5	a	a	...	a	21.5
Total	26.0	a	a	...	a	26.0

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
<b>Ethiopia</b>						
Insured person	7	0	<sup>a</sup> 0	...	...	7
Employer	11	<sup>b</sup>	<sup>a, b</sup>	...	...	<sup>b</sup> 11
Total	18	<sup>b</sup> 0	<sup>a, b</sup> 0	...	...	<sup>b</sup> 18
<b>Gabon</b>						
Insured person	2.5	2.5	0	...	0	5.0
Employer	5.0	<sup>a, b</sup> 4.1	3	...	8	<sup>b</sup> 20.1
Total	7.5	<sup>a, b</sup> 6.6	3	...	8	<sup>b</sup> 25.1
<b>Gambia</b>						
Insured person	5	0	0	...	...	5.0
Employer	10	<sup>b</sup>	1	...	...	<sup>b</sup> 11
Total	15	<sup>b</sup> 0	1	...	...	<sup>b</sup> 16
<b>Ghana</b>						
Insured person	5.5	<sup>a, c</sup> 0	0	...	...	<sup>c</sup> 5.5
Employer	13.0	<sup>a, b</sup> 0	<sup>b</sup>	...	...	<sup>b</sup> 13.0
Total	18.5	<sup>a, b, c</sup> 0	<sup>b</sup> 0	...	...	<sup>b, c</sup> 18.5
<b>Guinea</b>						
Insured person	2.5	<sup>a</sup> 2.5	0	...	0	5
Employer	10.0	<sup>a</sup> 4.0	4	...	2	20
Total	12.5	<sup>a</sup> 6.5	4	...	2	25
<b>Kenya</b>						
Insured person	6	0	0	...	...	6
Employer	6	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup> 6
Total	12	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 12
<b>Lesotho</b>						
Insured person	0	0	0	...	...	0
Employer	0	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup> 0
Total	0	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 0
<b>Liberia</b>						
Insured person	3	...	0	...	...	3.00
Employer	3	...	1.75	...	...	4.75
Total	6	...	1.75	...	...	7.75

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
<b>Libya</b>						
Insured person	3.75	<sup>a</sup> 0	a	...	0	3.75
Employer	10.50	a, b	a	...	0	<sup>b</sup> 10.50
Total	14.25	<sup>a,b</sup> 0	a	...	0	<sup>b</sup> 14.25
<b>Madagascar</b>						
Insured person	1.0	0	0	...	0	1
Employer	9.5	a	1.25	...	2.25	13
Total	10.5	<sup>a</sup> 0	1.25	...	2.25	14
<b>Malawi</b>						
Insured person	d	0	0	...	...	0
Employer	d	b	b	...	...	b
Total	d	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 0
<b>Mali</b>						
Insured person	3.6	<sup>a</sup> 0	0	...	0	3.6
Employer	5.4	a, b	1	...	8	<sup>b</sup> 14.4
Total	9.0	<sup>a,b</sup> 0	1	...	8	<sup>b</sup> 18.0
<b>Mauritania</b>						
Insured person	1	0	0	...	0	1.0
Employer	8	a	5.5	...	3	16.5
Total	9	<sup>a</sup> 0	5.5	...	3	17.5
<b>Mauritius</b>						
Insured person	3	0	0	1	0	4
Employer	6	b	a	0	0	<sup>b</sup> 6
Total	9	<sup>b</sup> 0	<sup>a</sup> 0	1	0	<sup>b</sup> 10
<b>Morocco</b>						
Insured person	<sup>a</sup> 3.96	0.33	0	0.19	0	4.48
Employer	<sup>a</sup> 7.93	0.67	b	0.38	6.4	<sup>b</sup> 15.38
Total	<sup>a</sup> 11.89	1.00	<sup>b</sup> 0	0.57	6.4	<sup>b</sup> 19.86
<b>Namibia</b>						
Insured person	0.9	<sup>a</sup> 0	0	...	0	0.9
Employer	0.9	a, b	b	...	0	<sup>b</sup> 0.9
Total	1.8	<sup>a,b</sup> 0	<sup>b</sup> 0	...	0	<sup>b</sup> 1.8

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
<b>Niger</b>						
Insured person	5.25	0	0	...	0	5.25
Employer	6.25	a, b	1.75	...	8.4	<sup>b</sup> 16.40
Total	11.50	<sup>a,b</sup> 0	1.75	...	8.4	<sup>b</sup> 21.65
<b>Nigeria</b>						
Insured person	8	0	0	...	...	8
Employer	10	b	1	...	...	<sup>b</sup> 11
Total	18	<sup>b</sup> 0	1	...	...	<sup>b</sup> 19
<b>Rwanda</b>						
Insured person	3	0	0	...	...	3
Employer	3	b	2	...	...	<sup>b</sup> 5
Total	6	<sup>b</sup> 0	2	...	...	<sup>b</sup> 8
<b>São Tomé and Príncipe</b>						
Insured person	6	a	a	...	...	6
Employer	8	a	a	...	...	8
Total	14	a	a	...	...	14
<b>Senegal</b>						
Insured person	5.6	a	0	...	0	5.6
Employer	8.4	a	1	...	7	16.4
Total	14.0	a	1	...	7	22.0
<b>Seychelles</b>						
Insured person	2	0	0	0	...	2
Employer	2	0	0	0	...	2
Total	4	0	0	0	...	4
<b>Sierra Leone</b>						
Insured person	5	...	0	...	...	5
Employer	10	...	b	...	...	<sup>b</sup> 10
Total	15	...	<sup>b</sup> 0	...	...	<sup>b</sup> 15

(Continued)



**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
<b>South Africa</b>						
Insured person	a	a	0	1	0	1
Employer	a	a	b	1	0	<sup>b</sup> 1
Total	a	a	<sup>b</sup> 0	2	0	<sup>b</sup> 2
<b>Sudan</b>						
Insured person	8	0	0	...	...	8
Employer	17	b	2	...	...	<sup>b</sup> 19
Total	25	<sup>b</sup> 0	2	...	...	<sup>b</sup> 27
<b>Swaziland</b>						
Insured person	5	...	0	...	...	5
Employer	5	...	b	...	...	<sup>b</sup> 5
Total	10	...	<sup>b</sup> 0	...	...	<sup>b</sup> 10
<b>Tanzania</b>						
Insured person	10	<sup>a,b</sup> 0	a	...	...	<sup>b</sup> 10
Employer	10	a, b	1	...	...	<sup>b</sup> 11
Total	20	<sup>a,b</sup> 0	<sup>a</sup> 1	...	...	<sup>b</sup> 21
<b>Togo</b>						
Insured person	4.0	0	0	...	0	4.0
Employer	12.5	a	2	...	3	17.5
Total	16.5	<sup>a</sup> 0	2	...	3	21.5
<b>Tunisia</b>						
Insured person	<sup>a</sup> 4.74	<sup>a</sup> 3.17	0	0	0.89	8.80
Employer	<sup>a</sup> 7.76	<sup>a</sup> 5.08	0.4	0	2.21	15.45
Total	<sup>a</sup> 12.50	<sup>a</sup> 8.25	0.4	0	3.10	24.25
<b>Uganda</b>						
Insured person	5	0	0	...	...	5
Employer	10	b	b	...	...	<sup>b</sup> 10
Total	15	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 15
<b>Zambia</b>						
Insured person	5	0	0	...	...	5
Employer	5	b	b	...	...	<sup>b</sup> 5
Total	10	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 10

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and type, 2015**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family benefits	Total, all programs
Zimbabwe						
Insured person	3.5	0	0	...	...	3.5
Employer	3.5	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup> 3.5
Total	7.0	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 7.0

SOURCE: The country summaries in this volume.

NOTES: This table provides an overview, and contribution rates are not directly comparable across programs and countries. The earnings used to calculate contributions can vary, and some rates are subject to contribution ceilings. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average rate paid or the lowest rate in the range is used. In most cases, contribution rates for individual accounts do not include administrative fees. In some countries, certain benefits may be financed under another program. Sickness and Maternity contributions include medical benefits only in countries where cash benefits and medical benefits are financed from the same contributions.

... = not applicable.

- a. All or certain benefits are financed under another program.
- b. Employers pay the total cost or provide benefits directly to the insured.
- c. Nonstandard financing. See country profile for specific information.
- d. The statutory program has not yet been implemented.



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**Country  
Summaries**

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## Algeria

Exchange rate: US\$1.00 = 87.81 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1949.

**Current laws:** 1983 (social security), implemented in 1984, and 1994 (early pension).

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

#### Coverage

All employed persons with a labor contract, household workers, veterans, and certain categories of fishermen and apprentices with earnings of at least half the legal minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Special systems for military personnel and self-employed persons (nonwage earners).

#### Source of Funds

**Insured person:** 7% of gross earnings (old age). See Sickness and Maternity for disability and survivors benefits and the death grant.

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

**Employer:** 10.25% of gross payroll (old age). See Sickness and Maternity for disability and survivors benefits and the death grant.

**Government:** None; the government subsidizes the minimum pension.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women and veterans) with at least 15 years of contributions; any age with at least 32 years of contributions or for workers with a total disability who do not qualify for a disability pension.

Employment must cease.

Workers who do not have the required number of years of coverage at the normal retirement age can continue working for up to five years to qualify.

The retirement age is reduced for persons employed in arduous or unhealthy work, women who have raised at least one child for at least nine years, and veterans with a disability.

Partial pension: Age 50 (men) with at least 20 years of contributions and age 45 (women) with at least 15 years

of contributions (women) and voluntarily retired from employment.

Early pension: Age 50 (men) and age 45 (women) with at least 20 years of contributions. The insured must be involuntarily unemployed due to economic factors such as downsizing or business closure, must have worked at least three of the last 10 years for the same employer, and must not receive income from any professional activity.

Dependent spouse's supplement: Paid for a dependent spouse with no income.

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

**Retirement settlement:** Age 60 with at least five years or 20 quarters of coverage and less than 15 years of contributions.

All old-age benefits are payable abroad only under reciprocal agreement.

**Disability pension:** Must be assessed with a total (100%) loss of working capacity and have at least 60 days of employment in the last 12 months or 180 days in the last three years.

Partial disability: Must be assessed with at least a 50% loss of earning capacity.

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

All disability benefits are payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

**Death grant:** The deceased had at least 15 days (or 100 hours) of insured employment in the three months before death.

Eligible survivors include a widow(er) of any age; children younger than age 18 (age 25 if an apprentice with earnings up to half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income below the minimum old-age pension.

The legal monthly minimum wage is 18,000 dinars.

All survivor benefits are payable abroad only under reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average monthly earnings in the five years before retirement or the best five years of the total professional career, whichever is greater, multiplied by the number of years of contributions, up to 80%, is paid.

To calculate the pension, each covered year or covered quarter is based on 180 days or 45 days of work, respectively.

The minimum pension is 75% of the legal monthly minimum wage.

The maximum pension is 15 times the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Dependent spouse's supplement: 2,500 dinars is paid.

Constant-attendance supplement: 40% of the insured's pension is paid. The minimum supplement is 12,000 dinars a year.

Partial pension and early pension: The pension is reduced by 1% for each year the pension is taken before the normal retirement age. The pension is increased by 1% every 12 months until the pensioner reaches the normal retirement age. The pension is then recalculated using the number of years the pension was taken before the normal retirement age and the insured's total coverage period.

Early pension: A lump sum is paid according to the number of years that the insured retires before the normal retirement age (The benefit is financed by the employer. The employer directs the contribution to the specific fund which pays the pensioner).

The minimum early pension is 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

**Retirement settlement:** A lump sum of 2.5% of the insured's average monthly earnings in the five years before retirement or the best five years of the total work history, whichever is greater, multiplied by the number of years of contributions is paid.

Benefit adjustment: Benefits are adjusted annually in May.

### **Permanent Disability Benefits**

**Disability pension:** 80% of the insured's average earnings in the last year or the best three years of the insured's total work history, whichever is greater, is paid.

At the normal retirement age, the disability pension ceases and is replaced by the old-age pension of at least the same amount.

Constant-attendance supplement: 40% of the pension is paid.

Partial disability: 60% of the insured's average earnings in the last year or the best three years of the insured's total work history, whichever is greater, is paid.

The minimum pension is 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Benefit adjustment: Benefits are adjusted annually in May.

### **Survivor Benefits**

**Spouse's pension:** 75% (50% if there are other survivors) of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally.

**Other eligible survivors:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for one other survivor; 40% is split equally if there is more than one other survivor.

If there is no surviving spouse, 45% of the old-age or disability pension the deceased received or was entitled to receive is paid to a full orphan and 30% to a dependent parent.

All survivor benefits combined must be at least 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

All survivor benefits combined must not exceed 90% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted annually in May.

**Death grant:** A lump sum of 12 times the deceased's best monthly earnings in the year before death is paid.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

### **Administrative Organization**

Ministry of Labor, Employment and Social Security provides general supervision.

National Retirement Fund (<http://www.cnr-dz.com>) administers the old-age program for salaried employees.

National Social Insurance Fund (<http://www.cnas.dz>) administers the disability and survivors program for salaried employees.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz>) administers the old-age and disability program for nonwage earners (self-employed persons).

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1983 (social security), implemented in 1984.

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

## Coverage

**Cash and medical benefits:** Employed persons.

**Medical benefits only:** Self-employed persons; unemployment beneficiaries, early pensioners, national liberation war pensioners, persons with at least a 50% assessed degree of disability, unemployed students and their dependents; social assistance beneficiaries.

## Source of Funds

**Insured person:** 1.5% of gross earnings.

The insured person's contributions also finance disability benefits, survivor benefits, and the death grant under Old Age, Disability, and Survivors.

**Self-employed person:** 7.5% of annual taxable income (medical benefits).

**Employer:** 12.5% of gross payroll.

The employer's contributions also finance disability benefits, survivor benefits, and the death grant under Old Age, Disability, and Survivors.

**Government:** None.

## Qualifying Conditions

**Cash sickness benefits:** Must be in covered employment when the incapacity began. For up to six months of benefits, the insured must have been employed for at least 15 days (or 100 hours) in the last quarter or 60 days (or 400 hours) in the last 12 months; for more than six months of benefits, the insured must have been employed for at least 60 days (or 400 hours) in the last 12 months or 180 days in the last three years.

**Cash maternity benefits:** Must have at least 15 days (or 100 hours) of insured employment in the last three months or 60 days (or 400 hours) in the last 12 months before the pregnancy began.

**Medical benefits:** Must have at least 15 days (or 100 hours) of insured employment in the three months before the year in which the incapacity began or 60 days (or 400 hours) of employment in the last 12 months.

## Sickness and Maternity Benefits

**Sickness benefit:** 50% of the insured's daily wage (100% for an extended illness or hospitalization) is paid for the first 15 days; 100% from the 16th day up to three years (four years under certain circumstances).

The minimum earnings used to calculate the benefit is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

**Maternity benefit:** 100% of the insured's earnings is paid for up to 14 weeks, including up to six weeks before the expected date of childbirth.

The minimum earnings used to calculate the benefit is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

## Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmological and optical services, some dental care, functional and vocational rehabilitation, prostheses, specialized treatments, and transportation.

Government hospitals provide free medical care for an unlimited duration for certain categories of sickness; some categories may require cost sharing.

Cost sharing: Medical expenses are reimbursed at 80%; 100% for insured persons with chronic diseases, work injury beneficiaries with an assessed degree of disability of more than 50%, and old-age or disability pensioners with income below the legal minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Maternity care is reimbursed at 100%, including hospital stays of up to eight days.

## Dependents' Medical Benefits

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

## Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnas.dz>) administers the program for salaried employees.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz>) administers the program for nonwage earners (self-employed persons).

## Work Injury

### Regulatory Framework

**First law:** 1919.

**Current law:** 1983 (social security), implemented in 1984.

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

### Coverage

Employed persons, apprentices, students (including those in technical schools), trainees, and persons undergoing medical or vocational rehabilitation.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** None.

## Algeria

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

**Employer:** 1.25% of gross payroll.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

100% of the insured's net daily salary is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum earnings used to calculate the benefit is 3.33% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

### Permanent Disability Benefits

**Permanent disability pension:** The insured's average earnings in the last 12 months before the disability began multiplied by the assessed degree of disability is paid.

A lump sum is paid if the assessed degree of disability is less than 10%.

The minimum annual earnings used to calculate the pension is 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the permanent disability pension is paid.

**Foreign worker settlement:** If there is no reciprocal agreement, a lump sum of three times the annual permanent disability pension the insured would be eligible to receive is paid to injured foreign workers who leave the country permanently.

### Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmological and optical services, some dental care, prostheses, functional and vocational rehabilitation, specialized treatments, and transportation.

There is no limit to duration.

### Survivor Benefits

**Survivor pension:** 75% (50% if there are other eligible survivors) of the deceased's average earnings in the 12 months before the date of the accident resulting in the insured's death is paid. If there is more than one widow, the pension is split equally.

Eligible survivors include a widow of any age; children younger than age 18 (age 25 if an apprentice with earnings

up to half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income below the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Survivors of foreign workers are eligible for benefits if they reside in Algeria or are covered under a reciprocal agreement.

**Other eligible survivors:** 30% of the deceased's average earnings is paid for one survivor; 40% is split equally if there is more than one eligible survivor.

If there is no surviving spouse, 45% of the deceased's average earnings is paid for a full orphan and 30% to a dependent parent.

All survivor benefits combined must not exceed 90% of the deceased's average annual earnings. The deceased's average annual earnings must be at least 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

**Death grant:** A lump sum of 12 times the deceased's best monthly earnings in the year before death is paid.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

### Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnas.dz>) administers the program.

## Unemployment

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### Regulatory Framework

**First and current law:** 1994 (unemployment).

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

### Coverage

Residents of Algeria.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** 0.5% of gross earnings.

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

**Employer:** 1% of gross payroll.

**Government:** None.



## Qualifying Conditions

**Unemployment benefit:** Must be involuntarily unemployed; must have at least three years of contributions, including six months before unemployment; must not receive income from any work-related activity; must have been looking for work for at least three months. The previous employer must have paid all required social security contributions.

Lump-sum subsidy: The insured must have worked for the same employer for more than three years.

## Unemployment Benefits

The benefit is calculated using a reference salary of 50% of the sum of the insured's average monthly earnings in the last 12 months and the legal monthly minimum wage. The benefit is paid for two months for each year of contributions, up to 36 months.

The legal monthly minimum wage is 18,000 dinars.

The minimum duration of benefit entitlement is 12 months.

Benefits are paid in four parts: 100% of the reference salary during the first period, 80% during the second period, 60% during the third period, and 50% during the fourth period.

The minimum monthly benefit is 70% of the legal monthly minimum wage.

The maximum monthly benefit is three times the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Lump-sum subsidy: The employer pays 80% of the insured's average monthly earnings in the last year for each year of employment (up to 12 years).

Unemployment beneficiaries and their dependents are eligible for sickness, maternity, and family benefits (entitlement may continue for up to 12 months after the unemployment benefit ceases). Periods during which the unemployment benefit has been paid are credited when calculating old-age, disability, and survivor pensions.

## Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Unemployment Insurance Fund (<http://www.cnac.dz>) administers the program.

## Family Allowances

### Regulatory Framework

**First and current law:** 1941 (family benefits).

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

## Coverage

Nonagricultural employees and social insurance beneficiaries.

Exclusions: Self-employed persons.

Special systems for public-sector employees and employees of certain agricultural cooperatives.

## Source of Funds

**Insured person:** None.

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

**Employer:** The total cost of the school allowance.

**Government:** The total cost of family allowances.

## Qualifying Conditions

**Family benefits:** The child must be younger than age 17 (age 18 if an apprentice, age 21 if a student or disabled). The insured must earn at least half the legal monthly minimum wage; have a disability or illness; or receive an unemployment benefit or old-age pension.

The legal monthly minimum wage is 18,000 dinars.

**School allowance:** Paid for children older than age 6. The insured must earn at least half the legal monthly minimum wage; have a disability or illness; or receive an unemployment benefit or old-age pension.

The legal monthly minimum wage is 18,000 dinars.

## Family Allowance Benefits

**Family allowances:** If family earnings are 15,000 dinars a month or less, 600 dinars a month is paid for each of the first five children and 300 dinars for each additional child; for more than 15,000 dinars a month, 300 dinars a month is paid for each child.

**School allowance:** If family earnings are 15,000 dinars a month or less, 800 dinars a year is paid for each of the first five children and 400 dinars for each additional child; for more than 15,000 dinars a month, 400 dinars a year is paid for each child. The school allowance is paid once a year in addition to family allowances.

## Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnas.dz>) administers the program.



## Angola

Exchange rate: US\$1.00 = 104 kwanza.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1990 (social security).

**Current laws:** 2004 (social protection), 2005 (funeral grant), 2005 (survivor pension and death grant), and 2008 (old age pension).

**Type of program:** Social insurance system (old age and survivors).

#### Coverage

Employed and self-employed persons, including foreigners covered under bilateral agreements.

#### Source of Funds

**Insured person:** 3% of total monthly earnings.

The insured's contributions also finance sickness and maternity benefits and family allowances.

**Self-employed person:** 11% of declared monthly earnings (full benefit) or 8% (partial benefit).

The self-employed person must choose between a full and partial benefit.

The self-employed person's contributions for a full benefit also finance sickness and maternity benefits.

**Employer:** 8% of total monthly earnings.

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

**Government:** None; contributes as an employer for civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 60 (women, one year earlier for each child, up to five) with at least 180 months of contributions; at any age with at least 420 months of contributions.

Early pension: Age 50 with at least 180 months of contributions in hazardous or arduous working conditions.

Old-age grant: Age 60 and unemployed with at least 120 months of contributions.

The old-age pension is payable abroad under bilateral agreement.

**Permanent survivor pension:** The deceased had at least 36 months of contributions in the last five years before death.

Eligible survivors include a widow(er) and parents aged 50 or older at the time of the deceased's death and unable to work, and children assessed with at least a 30% physical or mental disability.

The widow(er)'s pension ceases on remarriage. The permanent survivor pension is payable abroad under bilateral agreement.

**Temporary survivor pension:** The deceased had at least 36 months of contributions in the last five years before death. The survivor does not meet the age qualifications for a permanent survivor pension.

Eligible survivors include an unemployed widow(er) at any age; an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried, and a child up to age 18 (age 25 if in technical school or a university).

The widow(er)'s pension ceases on remarriage. The temporary survivor pension is payable abroad under bilateral agreement.

**Death grant:** The deceased had at least six months of coverage, including at least three months of contributions.

Eligible survivors include a widow(er), children, parents of a pensioner or insured person, and an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried.

The death grant is payable abroad under bilateral agreement.

**Funeral grant:** The deceased had at least three months of contributions prior to death. Paid to the deceased's widow(er), parents, children, descendants or any other person in charge of funeral expenses.

The funeral grant is payable abroad under bilateral agreement.

#### Old-Age Benefits

**Old-age pension:** The insured's average monthly earnings in the last 36 months (12 months for civil servants) multiplied by the number of months of contributions, divided by 420.

The maximum monthly pension is 35 times the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

Early pension: 30% of the insured's average salary in the last 12 months is paid.

**Old-age grant:** 30% of the insured's average salary in the last 12 months is paid.

## Survivor Benefits

**Permanent survivor pension:** 70% of the insured's last month's wage is paid.

**Temporary survivor pension:** 70% of the insured's last month's wage is paid to the widow(er) for one year and to children up to age 18 or 25 (if studying).

**Death grant:** A lump sum of six times the insured's old age pension at the time of death or the insured's average monthly earnings in the last 12 months is paid. 50% is paid to the widow(er) and 50% to the children; 100% to the widow(er) if there are no children or to the children if there is no widow(er); 100% to other eligible survivors if there are no children or widow(er).

**Funeral grant:** A lump sum of 25,000 kwanzas is paid.

## Administrative Organization

Ministry of Public Administration, Employment and Social Insurance provides general supervision.

National Social Insurance Institute (<http://www.inss.gv.ao>) administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1975 (national health service).

**Current laws:** 1992 (user fees), 2003 (health services), 2004 (social protection), and 2011 (maternity).

**Type of program:** Social insurance (cash maternity benefits) and universal (medical benefits) system.

### Coverage

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (social insurance):** Employed and self-employed persons, including foreigners covered under bilateral agreements.

**Medical benefits (universal):** Angolan citizens.

### Source of Funds

#### Insured person

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

**Medical benefits (universal):** None.

#### Self-employed person

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

**Medical benefits (universal):** None.

## Employer

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

**Medical benefits (universal):** None.

## Government

**Maternity (social insurance):** None

**Medical benefits (universal):** The total cost.

## Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (social insurance):** The insured must have at least six months of contributions in the last 12 months.

**Cash prenatal benefit (social insurance):** The insured must have at least six months of contributions in the last 12 months and a risky pregnancy assessed by the National Health Committee.

**Cash breastfeeding benefit (social insurance, means tested):** The insured must have at least three months of contributions in the last 12 months; paid for the insured's person's children under age 3. Children must be vaccinated according to Ministry of Health regulations.

## Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Cash maternity benefits (social insurance):** The insured's average monthly wage in the six months preceding the maternity or prenatal leave is paid for three months; four months in case of multiple births; 45 days in case of a stillbirth.

The maternity leave can start from up to four weeks before the expected date of delivery.

**Prenatal benefit (social insurance):** 60% of the cash maternity benefit is paid from the assessment of a risky pregnancy until childbirth, up to 180 days.

**Breastfeeding benefit (social insurance, means tested):** For an income of up to five times the minimum wage, 1,500 kwanzas is paid for each child; from more than five times the minimum wage up to 10 times the minimum wage, 1,000 kwanzas is paid; for an income above 10 times the minimum wage, 500 kwanzas is paid.

The legal minimum wage is 15,003 kwanzas.

## Workers' Medical Benefits

Universal primary health care is provided. Specialist care is provided with copayments.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

The Ministry of Health (<http://www.minsa.gov.ao/>) administers the national health system.

National Social Insurance Institute (<http://www.inss.gv.ao/>) administers and distributes the benefits, under the supervision of the Ministry of Public Administration, Employment and Social Insurance (<http://www.mapess.gv.ao/>).

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1990 (social insurance).

**Current laws:** 2004 (social protection) and 2005 (work injury).

**Type of program:** Employer-liability system.

#### **Coverage**

Employed persons.

Exclusions: Self-employed workers.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (insurance premiums).

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

65% of the insured's salary is paid. In case of hospitalization: 100% of the salary for the first 30 days, 75% of salary if the condition persists.

#### **Permanent Disability Benefits**

**Permanent disability pension:** For a total loss of working capacity in the usual job, 50% to 70% of the insured's average earnings in the last 12 months is paid. If the insured is assessed with a total loss of working capacity for any type of job, family allowances are also paid for each family member.

The permanent disability pension and family allowances combined may not exceed 100% of the insured's average earnings in the last 12 months.

**Partial disability:** For a partial loss of working capacity in the usual job, 70% of the assessed loss of working capacity multiplied by the insured's average earnings in the last 12 months is paid.

### **Survivor Benefits**

**Spouse's pension:** 30% of the insured's base earnings is paid up to age 60; 40% after retirement or if assessed with loss of work capacity.

**Orphan pension:** 20% of the insured's base earnings is paid to each surviving child, up to three.

**Ascendant pension:** 10% of the insured's base earnings is paid to each surviving ascendant, up to three.

### **Administrative Organization**

Ministry of Public Administration, Employment and Social Insurance provides general supervision.

National Social Insurance Institute (<http://www.inss.gv.ao/>) administers the program.

### **Unemployment**

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#### **Regulatory Framework**

Under the Employment Law (2000), employers must provide employees with severance pay due to: wrongful termination of contract, the employer's insolvency or bankruptcy, restructuring, economic conditions, technology, or the employee's retirement. For wrongful termination of contract, the benefit is the base salary (average earnings in the last 12 months) multiplied by the length of service. For retirement, the benefit is 25% of base salary multiplied by the length of service. For all other situations, the benefit is base salary multiplied by the length of service up to five years, plus 50% of the base salary multiplied by the length of service greater than five years.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1990 (social insurance).

**Current laws:** 2004 (social protection) and 2011 (family benefits).

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

#### **Coverage**

Employed persons, including foreigners covered under bilateral agreements.

Exclusions: Self-employed persons.

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### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

### **Qualifying Conditions**

**Family benefits (means tested):** Paid for up to five children aged 3 to 14 whose parents work or receive an old-age or permanent disability pension (in case of loss of working capacity for any type of job).

### **Family Allowance Benefits**

**Family benefits (means tested):** For income up to five times the minimum wage, 800 kwanzas is paid for each child; from more than five times the minimum wage to 10 times the minimum wage, 500 kwanzas is paid; for an income above 10 times the minimum wage, 300 kwanzas is paid.

The legal minimum wage is 15,003 kwanzas.

### **Administrative Organization**

Ministry of Public Administration, Employment and Social Insurance provides general supervision.

National Social Insurance Institute (<http://www.inss.gv.ao/>) administers the program.

## Benin

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970.

**Current law:** 2003 (social security).

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

#### Coverage

Employed persons and certain company managers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons, agricultural workers, cooperative members, apprentices, interns, and students in technical schools.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.6% of gross earnings. Voluntarily insured persons contribute 10% of the last gross salary earned while in compulsorily insured employment.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The insured's contributions may be refunded to foreign workers who permanently leave the country and workers who continue working from age 60 to 65 (only for contributions made while aged 60 to 65).

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

**Employer:** 6.4% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of coverage.

Employment must cease.

Early pension: Age 55 with at least 180 months of coverage.

Employment must cease.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

The old-age pension is suspended if the pensioner begins new covered employment.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 with at least 12 months of coverage but less than 180 months of coverage.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least 60 months of coverage, including at least six months in the 12 months before the disability began (the coverage condition is waived if the disability is the result of an accident).

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

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

The pension is payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Eligible survivors include a widow or a disabled or dependent widower who was married to the deceased for at least a year before the insured's death; a widow who is pregnant by or who had a child with the deceased; and a dependent child younger than age 19 (age 22 if an apprentice, a student, or disabled).

The pension is payable abroad only under reciprocal agreement.

**Survivor settlement:** The deceased was not entitled to receive an old-age or disability pension and had less than 180 months of coverage.

Eligible survivors include a widow or a disabled or dependent widower who was married to the deceased for at least a year before the insured's death; a widow who is pregnant by or who had a child with the deceased; and a dependent child younger than age 19 (age 22 if an apprentice, a student, or disabled).



## Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings in the first 15 years of coverage plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

The maximum pension is set by the Council of Ministers.

Average monthly earnings are 1.66% of the earnings used to calculate contributions in the last five years of coverage.

Early pension: The pension is reduced by 5% for each year the pension is awarded before the insured reaches age 60; at age 60, the normal pension is paid.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

**Old-age settlement:** A lump sum of the insured's average monthly earnings in the last five years multiplied by the number of 12-month periods of coverage is paid.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

## Permanent Disability Benefits

**Disability pension:** The pension is 30% of the insured's average monthly earnings in the first 15 years of coverage plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%. For each year the pension is awarded before the insured reaches age 60, the insured is credited with a six-month coverage period.

The maximum pension is set by the Council of Ministers.

Average monthly earnings are 1.66% of the earnings used to calculate contributions in the last five years of coverage.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Constant-attendance supplement: 40% of the disability pension is paid.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

The insured may receive two or more pensions at the same time. The total amount received is 100% of the higher pension plus 50% of the other pension(s).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

## Survivor Benefits

**Spouse's pension:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow(er), the

pension is split equally. A widower may receive a pension for his first deceased spouse only.

Remarriage settlement: The spouse's pension ceases on remarriage. A lump sum of six months of pension is paid.

**Orphan's pension:** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for one orphan; 40% for two or more orphans; 30% for a full orphan who is an only child. The amount paid may be recalculated if the number of eligible orphans changes.

All survivor benefits combined must not exceed 80% of the old-age or disability pension the deceased received or was entitled to receive.

An eligible survivor may also receive survivor benefits under the work injury program at the same time. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

**Survivor settlement:** A lump sum of one month of the old-age or disability pension the deceased would have received with 180 months of contributions is paid for each six-month period of coverage. If there is more than one eligible survivor, the settlement is split equally. If there is no eligible spouse or orphan, the settlement is paid to the deceased's parents.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

**Funeral grant:** Funeral costs are reimbursed up to five times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

## Administrative Organization

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org>), managed by a tripartite board and a director, administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current laws:** 1998 (labor code) and 2003 (social security).

**Type of program:** Social insurance (maternity benefits) and employer-liability (sickness and medical benefits) system.

### Coverage

Employed women and certain company managers.

## Benin

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Exclusions: Self-employed persons, agricultural workers, cooperative members, apprentices, interns, and students in technical schools.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

**Employer:** 0.2% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** The 1998 labor code requires employers to provide paid sick leave.

**Cash maternity benefits:** Must have at least six months of coverage.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Benefits are payable abroad only under reciprocal agreement.

### Sickness and Maternity Benefits

**Sickness benefit:** The 1998 labor code requires employers to provide paid sick leave.

**Maternity benefit:** 100% of the insured's earnings at the time the maternity leave starts is paid for six weeks before and eight weeks after the expected date of childbirth (the employer pays half); may be extended for up to four weeks if there are complications arising from childbirth.

### Workers' Medical Benefits

The 1998 labor code requires employers to pay 60% of the cost of health and medical services for employees.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Medical benefits for dependents are the same as those for the worker. Eligible dependents include the spouse and dependent children.

Some maternity, child health, and welfare services are provided under Family Allowances.

### Administrative Organization

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org>), managed by a tripartite board and a director, administers the program.

### Work Injury

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#### Regulatory Framework

**First law:** 1959.

**Current law:** 2003 (social security).

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

#### Coverage

Employed persons, certain company managers, apprentices, interns, students in technical schools, and cooperative members.

Exclusions: Self-employed persons and agricultural workers.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 1% to 4% of gross payroll, according to the assessed risk.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### Temporary Disability Benefits

**Temporary disability benefit (social insurance):** 66.7% of the insured's average daily earnings in the month before the disability began is paid from the day after the disability began, up to 12 months; thereafter, the benefit is based on the insured's yearly earnings in the year before the disability began, up to 10 times the legal minimum wage multiplied by 1.4, according to the assessed degree of disability. The benefit is paid until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 40,000 CFA francs.

An approved doctor assesses the disability.

**Temporary disability benefit (employer liability):** 33.3% of the insured's average daily earnings in the month before the disability began is paid from the day after the disability began, up to 12 months; thereafter, the benefit is based on the insured's yearly earnings in the year before the disability began, up to 10 times the legal minimum wage multiplied by 1.4, according to the assessed degree of disability. The benefit is paid until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 40,000 CFA francs.

An approved doctor assesses the disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of at least 20%, the benefit is the insurable annual earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

The minimum monthly earnings used to calculate the pension are the legal monthly minimum wage multiplied by 1.4. If the insured's earnings are between 1.4 and three times the legal monthly minimum wage, the total annual earnings are used to calculate the pension. If the insured's earnings are higher than three times the legal monthly minimum wage, the annual earnings used to calculate the pension are three times the legal monthly minimum wage plus 50% of the difference between the insured's earnings and three times the legal monthly minimum wage. The maximum monthly earnings used to calculate the pension are the legal monthly minimum wage multiplied by 6.5.

The legal monthly minimum wage is 40,000 CFA francs.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of earnings are paid.

Pensions are paid monthly if the assessed degree of disability is at least 75%; otherwise, pensions are paid monthly or quarterly.

An approved doctor assesses the disability.

The insured may receive two or more pensions. The total amount received is 100% of the higher pension plus 50% of the other pension(s).

**Disability allowance:** For an assessed degree of disability of less than 20%, a lump sum of five years of pension is paid, according to the assessed degree of disability.

An approved doctor assesses the disability.

**Benefit adjustment:** Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, prostheses, rehabilitation, and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's earnings is used to calculate the permanent disability pension is paid to a spouse who married the deceased before the disability began; up to 20% to a divorced spouse who received alimony. If there is more than one widow(er), the pension is split equally.

The pension ceases on remarriage.

**Remarriage settlement:** The spouse's pension ceases on remarriage. A lump sum of six months of pension is paid.

**Orphan's pension:** 15% of the deceased's earnings used to calculate the permanent disability pension is paid to each of the first two orphans and 10% to each additional orphan.

Eligible orphans include dependent children younger than age 22. An orphan's pension may not be combined with family allowances.

**Dependent parent's and grandparent's pension:** 10% of the deceased's earnings used to calculate the permanent disability pension is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 85% of the permanent disability pension the deceased received or was entitled to receive.

An eligible survivor may also receive survivor benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

**Funeral grant:** Funeral costs are reimbursed up to five times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

**Benefit adjustment:** Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org>), managed by a tripartite board and a director, administers the program.

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1955.

**Current law:** 2003 (social security).

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

### **Coverage**

Employed persons, certain company managers, local authority employees, and some civil servants.

Exclusions: Self-employed persons, agricultural workers, cooperative members, apprentices, interns, and students in technical schools.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 8.8% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 22. The parent must have worked at least 18 days or 120

hours during the month, including periods for which cash maternity or work injury benefits are paid.

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit is paid.

**Prenatal allowance:** The pregnant woman (insured or wife of the insured) must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,500 CFA francs a month is paid for each child from the first day of the month of birth.

**Prenatal allowance:** 500 CFA francs a month is paid for nine months.

Some maternity, child health, and welfare services are also provided.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org>), managed by a tripartite board and a director, administers the program.

## Botswana

Exchange rate: US\$1.00 = 9.50 pula.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1996 (universal pension and orphan care).

**Type of program:** Universal (old-age and orphan care) system.

#### Coverage

**Old-age pension (universal):** Residents of Botswana. Special system for public-sector employees.

**Orphan care benefit (universal):** Orphaned citizens of Botswana.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Old-age pension (universal):** Age 65. Must have a valid national identity card.

**Disability allowance (social assistance, means tested):** No statutory benefits are provided; cash benefits and food baskets are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

**Orphan care benefit (universal):** Provided for the loss of one parent (single parent) or both parents (married couple); an orphan whose parents' whereabouts are not known. The child must be younger than age 18 and residing in Botswana.

#### Old-Age Benefits

**Old-age pension (universal):** 250 pula a month is paid. Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

#### Permanent Disability Benefits

**Disability allowance (social assistance, means tested):** No statutory benefits are provided; monthly cash benefits and a food basket are provided to registered, destitute,

disabled persons under the destitute program (see Family Allowances).

#### Survivor Benefits

**Orphan care benefit (universal):** A monthly food basket worth 450 pula to 750 pula; a school uniform, subsidies for transportation, clothing and rent where applicable, and other payments as needed. The benefits are given to the orphan's caregiver (guardian) or to an orphan acting as the head of the family (guardian) for younger siblings.

#### Administrative Organization

Department of Labour and Social Security (<http://www.gov.bw>) provides general supervision.

Social Benefits Division, Department of Social Services, Ministry of Local Government and Rural Development (<http://www.gov.bw>) administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 1981 (labor code), implemented in 1982, and 2002 (public health).

**Type of program:** Employer-liability (cash sickness and maternity benefits) and universal (medical benefits).

#### Coverage

**Cash sickness, cash maternity, and medical benefits (employer liability):** Employed persons, including public-sector employees.

Exclusions: Self-employed persons.

**Medical benefits (universal):** Residents of Botswana.

#### Source of Funds

##### Insured person

*Cash sickness, cash maternity, and medical benefits (employer liability):* None.

*Medical benefits (universal):* None.

##### Self-employed person

*Cash sickness, cash maternity, and medical benefits (employer liability):* Not applicable.

*Medical benefits (universal):* None.

##### Employer

*Cash sickness, cash maternity, and medical benefits (employer liability):* The total cost.

*Medical benefits (universal):* None.

##### Government

*Cash sickness, cash maternity, and medical benefits (employer liability):* None.



*Medical benefits (universal):* The total cost.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period. Must provide a medical certificate.

**Cash maternity benefits (employer liability):** There is no minimum qualifying period. Must provide a medical certificate indicating the expected date of childbirth.

**Medical benefits (universal):** There is no minimum qualifying period.

**Medical benefits (employer liability):** Must reside on the employer's land or work in an area of Botswana where medical facilities are not available.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's basic remuneration is paid. There is no limit to duration; employers must provide at least 20 days of certified paid sick leave a year.

**Maternity benefit (employer liability):** At least 50% of the employee's basic remuneration or 50 thebe a day (100 thebe equals 1 pula), whichever is greater, is paid for six weeks before and six weeks after the expected date of childbirth; may be extended up to two weeks if there are complications arising from pregnancy or childbirth.

### Workers' Medical Benefits

**Medical benefits (universal):** Public hospitals and clinics provide medical services. Benefits include generalist and specialist care, hospitalization, laboratory services, dental care, emergency care, X-rays, maternity care, and mental health care.

Cost sharing: Patients pay a 5 pula consultation fee. (Children younger than age 5 and persons older than age 65 are exempt.)

**Medical benefits (employer liability):** Necessary medicine and medical treatment are provided, according to regulations.

### Dependents' Medical Benefits

**Medical benefits for dependents (universal):** Medical benefits for dependents are the same as those for the insured.

**Medical benefits for dependents (employer liability):** Medical benefits for dependents are the same as those for the employee.

Eligible dependents include family members who are living with the employee.

## Administrative Organization

### Employer liability system

Ministry of Labour and Home Affairs (<http://www.gov.bw>) provides general supervision.

Department of Labour and Social Security enforces the law.

### Universal (medical benefits) system

Ministry of Health (<http://www.moh.gov.bw>) provides general supervision.

Public clinics, primary and district hospitals, and referral hospitals provide medical services.

## Work Injury

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### Regulatory Framework

**First law:** 1936.

**Current laws:** 1998 (worker's compensation).

**Type of program:** Employer-liability system, normally through a private carrier.

### Coverage

Employed persons, including government and local authority employees and military personnel.

Exclusions: Casual workers, family labor, and self-employed persons.

### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums or provides benefits directly to employees).

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

66% of the difference between the insured's monthly earnings before the work injury occurred or the occupational disease began, and the insured's monthly earnings (actual or potential) after the work injury occurred or the occupational disease began, is paid for up to six months; may be extended for additional three-month periods up to 24 months with the approval of the Commissioner for Workmen's Compensation. A lump sum may be paid under certain circumstances.

Partial disability: A percentage of the total disability benefit is paid according to the assessed degree of disability.

## **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 60 months of the insured's earnings is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A lump sum of 60 months of the insured's earnings multiplied by the assessed degree of disability is paid.

## **Workers' Medical Benefits**

Employers provide medical, surgical, and dental care, hospitalization, skilled nursing services, and medicine, up to 75,000 pula; the costs of prostheses, up to 10,000 pula; and transportation costs, up to 1,500 pula.

## **Survivor Benefits**

**Survivor benefit:** A lump sum of 48 months of the insured's earnings minus funeral costs is paid to dependent survivors.

A reduced benefit is paid to survivors who were only partially dependent.

**Funeral grant:** The amount is deducted from the survivor benefit.

## **Administrative Organization**

Department of Labour and Social Security (<http://www.gov.bw>) enforces the law.

Employers may insure against liability with private insurance companies.

## **Unemployment**

### **Regulatory Framework**

Under the amended 1984 Employment Order, employees with 60 months of continuous employment are entitled to a severance benefit from their employer. Under the amended 2010 Employment Act, in case of termination of the employment contract before an employee has served a continuous period of 60 months, employees are entitled to a severance benefit that is proportionate to the length of service.

Department of Labour and Social Security (<http://www.gov.bw>) enforces the law.

### **Family Allowances**

#### **Regulatory Framework**

Monthly cash benefits of 90 pula and a monthly food basket worth 450 pula to 750 pula are provided to all destitute residents, including those unable to support themselves because of old age, disability, or a chronic health condition; needy children younger than age 18 with a terminally ill parent; or orphans or abandoned children younger than age 18 not covered by the orphan care program (see Old Age, Disability and Survivors).

## Burkina Faso

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current law:** 2006 (social security).

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

#### Coverage

Employed persons, temporary workers, apprentices and interns under a contract.

Voluntary coverage is available for self-employed persons and persons previously insured for at least six consecutive months if the coverage begins within five years of the end of compulsory insurance.

Special system for civil servants.

#### Source of Funds

**Insured person:** 5.5% of covered earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

**Self-employed person:** 11% of declared earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

**Employer:** 5.5% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 56 (blue-collar workers and the voluntarily insured), age 58 (white-collar workers), age 60 (supervisors and managers), age 63 (doctors and university teachers), or age 50 (if prematurely aged), with at least 180 months of coverage. A month of coverage is any month in which the insured worked for at least 18 days in covered employment.

**Early pension:** Up to five years before the normal retirement age if the insured became unemployed due to economic reasons, or under a mutual agreement with the employer.

Employment must cease.

Child's supplement: Paid for up to six dependent children.

The pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Age 56 (blue-collar workers and the voluntarily insured), age 58 (white-collar workers), age 60 (supervisors and managers), or age 63 (doctors and university teachers), with less than 180 months of coverage.

Employment must cease.

**Disability pension:** Must be assessed with at least a 66.7% permanent loss of earning capacity, have at least five years of coverage, including six months in the last year, and be younger than the normal retirement age. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident.

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

Child's supplement: Paid for each of the first six dependent children.

The pension is payable abroad under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include the widow(er) and orphans younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled) or parents (if the deceased was not married and had no children).

If the deceased was voluntarily insured, the guardian of an orphan entitled to the survivor pension must provide school attendance and medical certificates annually.

The pension ceases on remarriage.

An orphan receiving the survivor pension may not receive family allowances.

The pension is payable abroad under reciprocal agreement.

**Survivor settlement:** Paid if the deceased had less than 180 months of coverage and did not qualify for a disability pension at the time of death.

## Old-Age Benefits

**Old-age pension:** 2% of the insured's average monthly earnings in the five best years multiplied by the number of years of contribution (2% of the insured's average monthly covered earnings based on the whole contribution period for the voluntarily insured), up to 80%, is paid.

The minimum pension is 84% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

Depending on the amount, the pension is paid monthly or quarterly.

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

**Old-age settlement:** A lump sum of 20% of the insured's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system (the most recent adjustment took place in 2013).

## Permanent Disability Benefits

**Disability pension:** 2% of the insured's average monthly covered earnings in the five best years of coverage is paid for each year of coverage, up to 80%. The insured is credited with a six-month coverage period for each year that a claim is made before the normal retirement age.

The minimum pension is 84% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

Constant-attendance allowance: 50% of the disability pension is paid.

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, plus any constant-attendance allowance and child supplements (if applicable).

A disability pensioner may also receive disability benefits under the work injury program.

Depending on the amount, the pension is paid monthly or quarterly.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system (the most recent adjustment took place in 2013).

## Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid

to the widow(er). If there is more than one widow(er), the pension is split equally.

Depending on the amount, the pension is paid monthly or quarterly.

**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

The minimum orphan's pension is the value of the family allowance benefit.

Depending on the amount, the pension is paid monthly or quarterly.

**Dependent parent's pension (if there are no other survivors):** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

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

An eligible survivors may also receive survivor benefits under the work injury program. The total combined benefit is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Depending on the amount, the pension is paid monthly or quarterly.

**Survivor settlement:** A lump sum of 20% of the deceased's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system (the most recent adjustment took place in 2013).

## Administrative Organization

Ministry of Civil Service, Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Economy and Finance provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org>), managed by a tripartite board and a director, administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1955.

**Current laws:** 1981 (maternity benefit) and 2006 (social security).

**Type of program:** Social insurance system. Maternity benefits only.

### Coverage

Employed women.

Exclusions: Self-employed, students, interns and apprentices.

Special system for civil servants (cash maternity benefits only).

Voluntary private health insurance programs are available.

### Source of Funds

**Insured person:** None.

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

**Employer:** See source of funds under Family Allowances.

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's last gross earnings is paid for 14 weeks, including at least four weeks before the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth. The full benefit for the period after childbirth is paid for a stillborn child.

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

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Some maternity services are provided under Family Allowances.

### Workers' Medical Benefits

Working women receive free medical care during pregnancy and childbirth. (Additional benefits for mothers are provided under Family Allowances.)

The labor code requires employers to provide certain medical services.

### Dependents' Medical Benefits

**Medical benefits for dependents:** The wife of an insured man receives free medical care during pregnancy and childbirth.

Some health and welfare services are also provided to mothers and children under Family Allowances.

### Administrative Organization

Ministry of Civil Service, Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Economy and Finance provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org>), managed by a tripartite board and a director, administers the program.

### Work Injury

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#### Regulatory Framework

**First law:** 1959.

**Current law:** 2006 (social security).

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

#### Coverage

Employed persons, temporary workers, including rural laborers, interns and apprentices under a contract.

Exclusions: Civil servants and self-employed persons.

#### Source of Funds

##### Insured person

*Social insurance and employer liability:* None.

##### Self-employed person

*Social insurance and employer liability:* Not applicable.

##### Employer

*Social insurance:* 3.5% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

*Employer liability:* The total cost.

##### Government



**Social insurance:** Contributes as employer for public-sector employees who are not civil servants

**Employer liability:** Total cost for public-sector employees who are not civil servants.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

**Temporary disability benefit (social insurance):** 66.7% of the insured's average daily earnings in the 90 days before the month in which the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

**Temporary disability benefit (employer liability):** 33.3% of the insured's average daily earnings in the 90 days before the month in which the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

### Permanent Disability Benefits

**Permanent disability pension (social insurance):** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 50% of the permanent disability pension (social insurance) is paid.

The pension may be paid partially as a lump sum after five to seven years, subject to conditions.

**Partial disability:** If the insured is assessed with at least a 15% disability, a percentage of the full pension is paid according to the assessed degree of disability.

The pension is paid quarterly if the assessed degree of disability is at least 15% and less than 75%; monthly if at least 75%.

If the assessed degree of disability is less than 15%, a lump sum of three years of the disability pension is paid according to the assessed degree of disability.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system.

### Workers' Medical Benefits

Benefits include medical, surgical, and dental care; hospitalization; medicine; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

### Survivor Benefits

**Spouse's pension:** 50% of the deceased's average monthly earnings in the last three months is paid to a widow(er) who was married to the deceased. If there is more than one widow(er), the pension is split equally.

**Orphan's pension:** 40% of the deceased's average monthly earnings in the last three months is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

Eligible orphans must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled).

An orphan receiving the pension may not receive family allowances.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings in the last three months is split equally among eligible dependent parents and grandparents.

All survivor benefits combined must not exceed 85% of the disability pension the deceased received or was entitled to receive.

**Funeral expenses:** 50% of the maximum monthly earnings used to calculate contributions (300,000 CFA francs) is paid.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system.

### Administrative Organization

Ministry of Civil Service, Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Economy and Finance provides financial supervision.



## Burkina Faso

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National Social Security Fund (<http://www.cnssbf.org>), managed by a tripartite board and a director, administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 2006 (social security).

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

#### **Coverage**

Employed persons, temporary workers, students, interns and apprentices under a contract.

Exclusions: Self-employed persons and students in vocational training centers.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 7% of covered payroll.

The employer's contributions also finance maternity benefits.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** Any deficit; contributes as an employer for public-sector employees who are not civil servants.

#### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled).

Children younger than age 6 must undergo prescribed medical examinations. The parent or guardian must have at least three months of covered employment based on 18 days or 120 hours a month of work. The allowance is also paid to a pensioner or to an unemployed person for the first six months of unemployment.

The child may not receive an orphan's pension and family allowances at the same time.

If a parent is also entitled to family allowances from the special system for civil servants, only the higher benefit award is paid.

**Prenatal allowance:** A parent must have at least three months of covered employment based on at least 18 days or 120 hours a month of work. The mother must undergo prescribed medical examinations. The full benefit is paid if the claim is made in the first three months of pregnancy.

#### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each of the first six children.

**Prenatal allowance:** 1,000 CFA francs a month is paid for up to nine months. The allowance is paid in three equal parts.

Some health and welfare services are also provided to mothers, children, and pensioners.

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system.

#### **Administrative Organization**

Ministry of Civil Service, Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Economy and Finance provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org>), managed by a tripartite board and a director, administers the program.

## Burundi

Exchange rate: US\$1.00 =  
1,550 Burundi francs (BIF).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 2002 (pensions).

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

#### Coverage

Salaried workers covered by the labor code, military and police personnel, workers under contract with the civil service, interns, and apprentices.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special system for civil servants and judges.

#### Source of Funds

**Insured person:** 4% of monthly earnings; 5.8% if in arduous work. The voluntarily insured contribute 10% of monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 105 BIF in rural areas and 160 BIF in urban areas.

The maximum monthly earnings used to calculate contributions are 450,000 BIF.

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

**Employer:** 6% of monthly payroll; 8.8% for employees in arduous work.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 105 BIF in rural areas and 160 BIF in urban areas.

The maximum monthly earnings used to calculate contributions are 450,000 BIF.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged or age 45 if in arduous work) with at least 15 years of coverage.

Retirement is not necessary.

The pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Age 60 with at least 12 months of coverage but less than 15 years.

**Disability pension:** Must be assessed with at least a 66.7% permanent loss of earning capacity and have at least three years of coverage, including six months in the last year. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident.

The pension is payable abroad under reciprocal agreement.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage at the time of death.

Eligible survivors include the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents if there is no surviving spouse or children.

The widow(er)'s pension ceases on remarriage.

The pension is payable abroad under reciprocal agreement.

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents if there is no surviving spouse or child.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 2% of the insured's average monthly earnings for each 12-month period of coverage exceeding 180 months is paid, up to 80%.

The minimum pension is 60% of the legal minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 BIF.

The insured may receive the old-age pension and a survivor pension at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% of the lower pension is paid. If prematurely aged and under age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

**Old-age settlement:** A lump sum of the insured's average monthly earnings in the last three or five years (whichever

is greater) multiplied by the number of 12-month periods of contributions is paid.

### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid, up to 80%. If the insured is younger than the pensionable age at the time of the claim, a six-month contribution period is credited for each year the insured is younger than the pensionable age.

The minimum pension is 60% of the legal minimum wage in urban areas.

The legal daily minimum in urban areas is 160 BIF.

Constant-attendance supplement: 50% of the disability pension is paid.

The insured may receive the disability pension and a survivor pension at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension at the same time, only the higher pension is paid. If prematurely aged and younger than age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The pension ceases on remarriage.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

**Dependent parent's and grandparent's pension:** If there are no other eligible survivors, 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent parent or grandparent.

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

The survivor can receive a survivor pension and either an old-age pension or a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

**Survivor settlement:** A lump sum equal to a percentage (spouse, 50%; orphan, 25%; other dependents, 25%) of the

old-age settlement the deceased was entitled to receive is paid.

### Administrative Organization

Ministry of Civil Service, Labor and Social Security (<http://www.ministereftss.gov.bi>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi>), managed by a tripartite board and a director, administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First and current law:** 1980 (health insurance), 1984 and 1993 (labor code), 2002 (social insurance), 2005.

**Type of program:** Employer-liability (cash and medical benefits) and social assistance (medical benefits) system.

#### Coverage

**Cash sickness and maternity benefits (employer liability):** Salaried workers covered by the labor code.

**Medical benefits (employer liability):** Salaried workers covered by the labor code.

**Medical benefits (social assistance):** Burundi citizens.

#### Source of Funds

##### Insured person

*Employer liability:* None.

*Social assistance:* None.

##### Self-employed person

*Employer liability:* Not applicable.

*Social assistance:* None.

##### Employer

*Employer liability:* The total cost.

*Social assistance:* None.

##### Government

*Employer liability:* The total cost (provides benefits directly to civil servants).

*Social assistance:* The total cost.

#### Qualifying Conditions

There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Cash sickness benefits:** 66.7% of wages is paid for up to three months each calendar year.

**Cash maternity benefits:** 50% of wages is paid for up to 12 weeks (14 if there are complications arising from pregnancy or childbirth) including at least six weeks after childbirth.

### **Workers' Medical Benefits**

**Medical benefits (employer liability):** Employers provide medical care for their employees.

**Medical benefits (social assistance):** Informal workers aged 21 or older can buy a Medical Assistance Card for 3,000 BIF a year and pay 20% of the cost of medicine and 20% of the cost of medical appointments and tests in local clinics and district hospitals.

The public-sector mutual provides medical benefits for civil servants and covers 80% of medical costs, 70% for medicine, and 90% for chronic diseases. Civil servants contribute 6% of salaries (excluding housing expenses). A private-sector mutual was established in May 2014 and is being implemented.

### **Dependents' Medical Benefits**

**Medical benefits (employer liability):** Dependents' medical benefits are the same as those for the worker.

**Medical benefits (social assistance):** Pregnant women and children younger than age 5 receive free health care (social assistance).

### **Administrative Organization**

Ministry of Civil Service, Labor and Social Security (<http://www.ministereftps.gov.bi>) provides general supervision.

Employers provide benefits directly to their employees.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1949.

**Current law:** 2002 (pensions).

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

### **Coverage**

Salaried workers covered by the labor code, including agricultural workers, apprentices, trainees, and military and police personnel.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 3% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 80,000 BIF.

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

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

66.7% of the insured's average daily earnings up to a maximum is paid from the 31st day after the disability began (from the second day for a commuting accident or if the employer pays the costs related to the accident) for the total period of incapacity for work, up to six months from the date of the accident. The insured's salary is suspended while receiving temporary disability benefits.

The average daily earnings used to calculate benefits are based on earnings in the three calendar months before the month the accident occurred.

The pension is payable abroad under reciprocal agreement.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average monthly earnings up to a maximum is paid.

The pension may be paid as a lump sum after five years, subject to conditions.

The average monthly earnings used to calculate benefits are based on earnings in the three calendar months before the month the accident occurred.

**Partial disability:** For an assessed degree of disability of less than 100%, a percentage of the full disability is paid according to the assessed degree of disability; a lump sum is paid for an assessed degree of disability of less than 15%.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 50% of the permanent disability pension is paid.

If the insured is entitled to receive the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% of the lower pension is paid. If the insured is entitled to both the nonwork injury disability pension and the work injury permanent disability pension, only the higher pension is paid.

Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, eyeglasses, and rehabilitation.

## **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid to a widow(er).

The pension ceases on remarriage.

Remarriage settlement: A lump sum of six months of the pension is paid to the widow(er).

**Orphan's pension:** 20% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% for each full orphan.

**Dependent parent's and grandparent's pension:** If there are no other eligible survivors, 20% of the old-age or disability pension the deceased received or was entitled to receive if assessed with a permanent total disability is paid to each dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

**Funeral grant:** A lump sum of 30 times the deceased's average daily earnings is paid, up to a maximum.

The average earnings used to calculate benefits are based on the deceased's earnings in the three calendar months before the month the accident occurred.

The minimum grant is 60,000 BIF.

## **Administrative Organization**

Ministry of Civil Service, Labor and Social Security (<http://www.ministereftss.gov.bi>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi>), managed by a tripartite board and a director, administers the program.

National Social Security Institute and public or approved private medical institutions provide medical services.

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1971.

**Current law:** 1977 (family benefits).

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

### **Coverage**

Salaried workers covered by the labor code and apprentices.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The insured's wife must not be in paid employment and the child must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled).

### **Family Allowance Benefits**

**Family allowances:** Specified monthly benefits are paid for the insured's wife and for each child. Benefits are reduced by 50% if the insured works less than four hours a day.

### **Administrative Organization**

Ministry of Civil Service, Labor and Social Security (<http://www.ministereftss.gov.bi>) provides general supervision.

Employers pay benefits directly to employees.



## Cameroon

Exchange rate: US\$1.00 = 538.82 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1969 (pensions), implemented in 1974.

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

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 2.8% of covered earnings.

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

**Employer:** 4.2% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.

Employment must cease.

**Early pension:** Age 50 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age grant:** Age 60 with at least 12 months and less than 180 months of contributions. Age 50 for early retirement.

**Disability pension:** Younger than age 60 with at least a 66.66% assessed loss of earning capacity and at least five years of coverage, including at least six months of contributions in the last year. There is no contribution requirement if the disability is the result of a nonwork-related accident.

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

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance supplement.

**Survivor pension:** The insured received or was entitled to receive an old-age or disability pension at the time of death, or had at least 180 months of coverage.

Eligible survivors include a widow(er) at any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

The widow(er)'s pension ceases on remarriage.

**Survivor grant:** The insured received or was entitled to receive an old-age grant at the time of death.

Eligible survivors include a widow(er) at any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum pension is 80% of the insured's average monthly earnings.

**Early pension:** Calculated in the same way as the old-age pension.

**Old-age grant:** A lump sum of the insured's average monthly earnings multiplied by the number of 12-month periods of coverage is paid. An early old-age grant is calculated in the same way as the old-age grant.

#### Permanent Disability Benefits

**Disability pension:** The pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months. For each year a claim is made before the insured reaches age 60, the insured is credited with a six-month insurance period.

Constant-attendance supplement: 40% of the insured's disability pension is paid.

#### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid

to the widow(er). If there is more than one widow, the pension is split equally.

**Orphan's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 25% for each full orphan.

**Dependent parent's pension:** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

**Other eligible survivors:** If there is no surviving widow(er), child, or dependent parent, the pension is split equally among other relatives.

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

**Survivor grant:** A lump sum of 30% of the deceased's average monthly earnings multiplied by the number of six-month periods of contributions is paid. If there is more than one survivor, the grant is split equally.

**Funeral grant:** If there are no eligible survivors, the cost of the funeral is paid.

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.mintss.gov.cm>) provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the scheme.

## **Sickness and Maternity**

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### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1967 (family allowances) and 1992 (labor code).

**Type of program:** Social insurance (maternity benefits) and employer-liability (cash sickness and medical benefits) system.

### **Coverage**

Employed women.

Exclusions: Self-employed women.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** See source of funds for Family Allowances.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** The labor code requires employers to provide some paid sick leave as well as providing for health care costs for workers and their elementary family members via a system of mutual societies.

**Cash maternity benefits:** The insured must have been in covered employment for at least six consecutive months when the child is born.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The labor code requires employers to provide some paid sick leave.

**Maternity benefit:** 100% of the last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended to six weeks after childbirth if there are complications resulting from pregnancy or childbirth.

### **Workers' Medical Benefits**

Employed women receive 1,400 CFA francs toward medical childbirth expenses and 200 CFA francs for each prenatal and pediatric examination for up to six months.

Government health facilities provide some free medical care.

The labor code requires employers to provide certain medical services for workers and their immediate family members through their own medical services or a mutual benefit societies system.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for employees under by the labor code.

Some health care services are provided to mothers and children under Family Allowances.

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.mintss.gov.cm>) provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1944.

**Current law:** 1977 (work injury).

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

## Coverage

Employed persons, apprentices, seamen, students in technical schools, persons in vocational retraining and rehabilitation, persons working in the national civic and development service.

Exclusions: Civil servants and self-employed persons.

## Source of Funds

**Insured person:** None.

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

**Employer:** 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.

**Government:** None.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

## Temporary Disability Benefits

66.7% of average monthly earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The daily earnings used to calculate benefits are subject to a maximum.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

The legal monthly minimum wage is 36,270 CFA francs.

The monthly earnings used to calculate benefits are subject to a maximum.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, the legal minimum wage is paid.

**Partial disability:** For an assessed degree of disability of at least 20%, a percentage of the full pension is paid according to the assessed degree of disability; for less than 20%, a lump sum of 10 years of the partial disability pension is paid.

## Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, X-rays, laboratory services, and rehabilitation.

## Survivor Benefits

**Survivor pension:** 85% of the deceased's average monthly earnings in the last three months is paid.

The pension is split among the eligible survivors according to a schedule in law. Eligible survivors include a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or if disabled), and dependent parents.

**Funeral grant:** The cost of the burial is paid.

## Administrative Organization

Ministry of Labor and Social Security (<http://www.mintss.gov.cm>) provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the scheme.

## Unemployment

### Regulatory Framework

Under the labor code (1992), employers are required to pay severance pay to a dismissed employee who had a contract of unlimited duration, was employed for at least two years, and did not commit any serious misconduct. The payment is a percentage of the monthly overall wages for each year of service according to the length of service; 20% a year during for the first five years; 25% from the 6th to the 10th year; 30% from the 11th to the 15th; 35% from the 16th to the 20th; 40% after the 21st year.

### Family Allowances

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1967 (family allowances).

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

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for apprentices with families.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 7% of covered payroll; 5.65% (agriculture).

The minimum monthly earnings used to calculate the contributions are based on the legal monthly minimum wage.

## Cameroon

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The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

The legal monthly minimum wage is 36,270 CFA francs.

The employer's contributions also finance maternity benefits.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working at least 18 days or 120 hours a month.

Benefits continue to be paid during periods of work-related disability, for a six-month period of sick leave, a 14-week period of maternity leave that can be extended to 20 maximum 20 weeks, a three-month period of involuntary unemployment, and statutory vacation periods.

Allowances are also paid to old-age pensioners who retire with dependent children and to eligible survivors with dependent children.

**Prenatal grant:** The pregnant woman must undergo two prescribed medical examinations during pregnancy.

**Maternity grant:** Paid to an insured woman or the wife of an insured man if she gives birth to one or more children under medical supervision.

### **Family Allowance Benefits**

**Family allowances:** 1,800 CFA francs a month is paid for each child. The allowance is paid quarterly.

**Prenatal grant:** For each of the two prenatal examinations, 1,800 CFA francs are paid.

**Maternity grant:** 21,600 CFA francs is paid for each viable child.

Some health care and welfare services are also provided to mothers and children.

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.mintss.gov.cm>) provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the scheme.

## Cape Verde

Exchange rate: US\$1.00 = 87.87 escudos.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1957 and 2006.

**Current laws:** 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), 2009 (household workers), 2010 (social pensions) and 2013 (social pensions).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Private- and public-sector employees (including civil servants of the Central Administration first employed after December 31, 2005, and civil servants of the local administration after December 31, 2007), self-employed, household workers, and certain business owners and cooperative employees.

**Social assistance:** Residents of Cape Verde not covered by social insurance.

#### Source of Funds

##### Insured person

**Social insurance:** 3% of gross monthly earnings plus 1% of gross monthly earnings for administrative fees.

The insured person's administrative fees also finance administrative fees for sickness and maternity benefits.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 10% of gross monthly earnings plus 1.5% of gross monthly earnings for administrative fees.

The self-employed person's administrative fees also finance administrative fees for sickness and maternity benefits.

**Social assistance:** None.

##### Employer

**Social insurance:** 7% of gross monthly payroll plus 1% of gross monthly payroll for administrative fees; for micro and small enterprises, 2.8% of volume of sales (for all branches) plus 3% of gross monthly payroll.

The employer's administrative fees also finance administrative fees for sickness and maternity benefits.

**Social assistance:** None.

#### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost of social and disability pensions.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 65 (men) or age 60 (women) with at least seven years of contributions (gradually rising by one year each year until reaching 10 years of contributions in 2018; 15 years from 2019).

The pension is payable abroad.

**Disability pension (social insurance):** Must be assessed with a disability of at least 66.7% or a loss of earning capacity of at least 33.3% and have at least five years of contributions.

The pension is payable abroad.

**Spouse's pension (social insurance):** The deceased received or was entitled to receive an old-age or disability pension or had at least 36 months of contributions at the time of death.

Eligible spouses include a widow older than age 50 or disabled, and a widower older than age 55.

The pension ceases on remarriage.

**Orphan's pension (social insurance):** The deceased received or was entitled to receive an old-age or disability pension or had at least 36 months of contributions at the time of death.

The benefit is paid to the deceased's disabled child(ren).

A temporary survivor pension is paid for up to five years to a widow younger than age 50, a widower younger than age 55, and children aged 18 to 25 who are students.

The pension is payable abroad.

**Social pension (social assistance):** Age 60.

**Disability pension (social assistance):** Aged 18 to 60 and assessed as permanently disabled.

**Survivor pension (social assistance):** The deceased received or was entitled to receive a social pension or social assistance disability pension.

Eligible survivors include a widow(er) who was living with the deceased or any legal heir; aged 18 to 60.

**Funeral grant (social assistance):** The deceased had received a social pension or social assistance disability pension for at least six months.

#### Old-Age Benefits

**Old-age pension (social insurance):** 16% (gradually decreasing by 1% each year until reaching 13% in 2018)



of the insured's covered average monthly earnings plus 1.5% of the insured's covered average monthly earnings for each year of contribution. (From 2019, 2% of the insured's covered average monthly earnings for each year of contribution.)

The average earnings used to calculate benefits are the six best years in the last 10 years of contributions. (From 2019, the 10 best years in the last 15 years of contributions; also, past earnings will be adjusted using the consumer price index.)

The minimum monthly pension is 6,000 escudos.

The maximum monthly pension is 80% of the insured's average monthly earnings.

Benefit adjustment: Pensions are adjusted periodically according to changes in the average salary of civil servants.

**Social pension (social assistance):** 5,000 escudos a month.

### **Permanent Disability Benefits**

**Disability pension:** 16% (decreasing gradually by 1% each year until reaching 13% in 2018) of the insured's covered average monthly earnings plus 1.5% of the insured's covered average monthly earnings for each year of contribution. (From 2019, 2% of the insured's covered average monthly earnings for each year of contribution.)

The average earnings used to calculate benefits are the six best years in the last 10 years of contributions. (From 2019, the 10 best years in the last 15 years of contributions; also, past earnings will be adjusted using the consumer price index.)

The minimum monthly pension is 6,000 escudos.

The maximum monthly pension is 80% of the insured's average monthly earnings.

Benefit adjustment: Pensions are adjusted periodically according to changes in the average salary of civil servants.

**Disability pension (social assistance):** 5,000 escudos a month.

### **Survivor Benefits**

**Spouse's pension (social insurance):** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Orphan's pension (social insurance):** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan; 50% for each full orphan.

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

Benefit adjustment: Pensions are adjusted periodically according to changes in the average salary of civil servants.

**Survivor pension (social assistance):** 5,000 escudos a month is paid for 12 months if the eligible survivor is aged 18 to 45; for life if the eligible survivor is older than 45.

**Funeral grant (social assistance):** 7,000 escudos is paid.

### **Administrative Organization**

Ministry of Youth, Employment and Human Resources development (<http://www.mjedrh.gov.cv>) provides general supervision.

National Social Insurance Institute (<http://www.inps.cv>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1976.

**Current laws:** 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2006 (mutual fund for social pensioners), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), and 2009 (household workers).

**Type of program:** Social insurance and social assistance system.

#### **Coverage**

**Social insurance:** Private- and public-sector employees, self-employed, and household workers.

Business owners, cooperative employees, pensioners, and recipients of social insurance benefits are covered for medical benefits.

**Social assistance:** Residents of Cape Verde not covered by social insurance.

#### **Source of Funds**

##### **Insured person**

**Social insurance:** 4% of gross monthly earnings plus administrative fees (see Old Age, Disability, and Survivors).

**Social assistance:** 2% of the monthly social pension or social assistance disability pension (for funeral grant and medical benefits).

##### **Self-employed person**

**Social insurance:** 8% of gross monthly earnings plus administrative fees (see Old Age, Disability, and Survivors).

**Social assistance:** None.

**Employer**

**Social insurance:** 4% of gross monthly payroll plus administrative fees (see Old Age, Disability, and Survivors).

**Social assistance:** None.

**Government**

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost.

**Qualifying Conditions**

**Cash sickness and maternity benefits (social insurance):** The insured must have at least four months of contributions.

**Funeral grant (social assistance):** The beneficiary received a social pension or social assistance disability pension for at least six months.

**Medical benefits (social assistance):** The beneficiary received a social pension or social assistance disability pension for at least six months.

**Sickness and Maternity Benefits**

**Sickness benefit (social insurance):** 70% of the insured's average earnings in the last four months is paid from the fourth day of the illness for up to 1,095 days. The employer pays 100% of earnings for the first three days. If the sickness lasts longer than 30 days, a medical board must evaluate the insured's health status.

**Maternity benefit (social insurance):** 90% of the insured's average earnings in the last four months is paid for up to 60 days. The benefit is paid as a lump sum. (A nursing allowance is paid under Family Allowances.)

**Funeral grant (social assistance):** 7,000 escudos.

**Workers' Medical Benefits**

**Medical benefits (social insurance):** Benefits include general and specialist care, surgery, hospitalization, laboratory services, doctor's home visits, medicine, prostheses, and dental care.

The Ministry of Health provides medical care directly through public clinics and hospitals. The National Social Insurance Institute reimburses certain treatments not available in public clinics and hospitals.

Cost sharing: Insured persons pay 15%, 25%, 45%, or 50% of the cost of medicine, according to a schedule in law; pensioners pay 5%, 15%, 40%, or 45%. Medicine is free for low-income pensioners. Insured persons and pensioners pay 30% to 50% of the cost of dental care and 20%, 25%, 30%, or 40% of the cost of prostheses and appliances. Low-income pensioners pay 15% less than insured persons and pensioners for dental care, prostheses, and appliances.

1,300 escudos (1,700 escudos for low-income pensioners) a day is paid if domestic travel is required; 2,300 escudos (3,200 for low-income pensioners) when the pensioner is accompanied by an authorised person.

2,000 escudos (3,200 escudos for low-income pensioners) a day is paid for care abroad (if authorised by the Ministry of Health); 3,200 escudos (5,000 escudos for low-income pensioners) when the pensioner is accompanied by an authorised person.

Low-income pensioners are persons earning less than 2.5 times the monthly minimum wage for public-sector workers.

The monthly minimum wage for public-sector workers is 15,000 escudos.

**Medical benefits (social assistance):** Up to 2,500 escudos is reimbursed for medicines.

**Dependents' Medical Benefits**

**Medical benefits for dependents (social insurance):** Medical benefits for dependents are the same as those for the insured.

Eligible dependents include children up to age 18 or receiving family allowances, a spouse or legal partner, dependent parents, and dependent grandparents.

**Administrative Organization**

Ministry of Youth, Employment and Human Resources development (<http://www.mjedrh.gov.cv>) provides general supervision.

National Health Service administers the program.

National Social Insurance Institute (<http://www.inps.cv>) pays cash benefits.

**Work Injury****Regulatory Framework**

**First law:** 1960.

**Current laws:** 1978 (compulsory insurance) and 1991 (administration).

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

**Coverage**

Employed persons; tenant farmers and sharecroppers; members of cooperative enterprises; apprentices and trainees; certain categories of volunteer workers; and certain categories of self-employed persons, including family members employed by them.

Exclusions: Company managers, owners, and shareholders.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 6% of covered monthly earnings.

The maximum daily earnings used to calculate contributions are 300 escudos.

**Employer:** 2% of covered monthly payroll for salaried employees or 6% of covered monthly payroll for all other workers; for household workers, 50 escudos a month (full time) or 30 escudos a month (part time).

The maximum daily earnings used to calculate contributions are 300 escudos.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

If the insured is assessed with a total disability, 40% of the insured's earnings on the day the injury occurred (40% of average earnings in the last six months if those earnings differ from the insured's normal earnings) is paid for the first 14 days; thereafter, 70%. For hospitalization, the benefit is 40% of the insured's earnings; 70% with dependents. The benefit is paid for up to 1,095 days.

The maximum daily earnings used to calculate benefits are 300 escudos.

Partial disability: 25% of the insured's earnings on the day the injury occurred is paid (40% of average earnings in the last six months if those earnings differ from the insured's normal earnings).

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, 70% of the insured's earnings on the day the injury occurred is paid from the day after the disability began (70% of average earnings in the last six months if those earnings differ from the insured's normal earnings). The employer pays the insured's earnings for the day of the work injury.

The maximum daily earnings used to calculate benefits are 300 escudos.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 30% of the insured's earnings is paid.

Partial disability: For an assessed degree of disability of 10% to 99%, a percentage of the full disability pension is paid according to the assessed degree of disability.

The degree of disability is assessed according to a schedule in law.

The insured may be required to undergo medical examinations every six months during the first two years; thereafter, every year.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system.

### **Workers' Medical Benefits**

Benefits include medical treatment, surgery, hospitalization, prostheses, appliances, and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's earnings on the day the injury occurred (30% of the deceased's average earnings in the last six months if those earnings differ from normal earnings) is paid.

Eligible survivors include a dependent widow, a dependent widower older than age 64 or disabled, and a divorced spouse receiving alimony. If there is more than one eligible divorced spouse, the pension is split equally.

The maximum daily earnings used to calculate benefits are 300 escudos.

The pension ceases if the widow(er) remarries or cohabits.

Remarriage allowance: A lump sum of one year of the pension is paid.

**Orphan's pension:** 15% of the deceased's earnings is paid for each dependent child up to age 18 (age 24 if a student, no limit if disabled); 45% for each full orphan.

**Other eligible survivors:** 10% of the deceased's earnings is paid to dependent parents, dependent grandparents, and dependent brothers and sisters up to age 16.

The total monthly survivor pension for other eligible survivors is 30% of the deceased's earnings.

All survivor benefits combined must not exceed 70% of the deceased's monthly earnings.

**Funeral grant:** The cost of the funeral, up to 7,500 escudos, is paid.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Youth, Employment and Human Resources development (<http://www.mjedrh.gov.cv>) provides general supervision.

Private insurance companies administer the program.

## Family Allowances

### Regulatory Framework

**First law:** 1957.

**Current law:** 2004 (employed persons).

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

### Coverage

Private- and public-sector employees (including civil servants of the Central Administration first employed after December 31, 2005, and civil servants of the local administration after December 31, 2007).

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of gross monthly payroll.

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

### Qualifying Conditions

**Family allowances:** Children must be younger than age 15 (age 25 if a student, no limit if disabled). The allowance is also paid for the insured's parents if each parent's income is less than the monthly minimum wage for public-sector workers.

The monthly minimum wage for public-sector workers is 15,000 escudos.

### Family Allowance Benefits

**Family allowances:** 500 escudos a month is paid for each eligible dependent; 2,000 escudos a month for each disabled child younger than age 14; 3,000 escudos a month for each disabled child aged 14 or older. The allowance is paid for up to four children; the limit on the number of children is waived if the insured is deceased and the mother is an unemployed widow.

**Nursing allowance:** A lump sum of 1,500 escudos a month is paid for six months.

**Funeral grant:** The cost of the funeral, up to 30,000 escudos, is paid when the insured, the insured's spouse, or children older than age 14 dies; 20,000 escudos for children aged 5 to 14; 12,000 escudos for children younger than age 5.

Benefit adjustment: Benefits are adjusted periodically (the last adjustment took place in January 2011).

### Administrative Organization

Ministry of Youth, Employment and Human Resources development (<http://www.mjedrh.gov.cv>) provides general supervision.

National Social Insurance Institute (<http://www.inps.cv>) administers the program.

## Central African Republic

Exchange rate: S\$1.00 = 538.82 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1963.

**Current laws:** 2006 (social security).

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

#### Coverage

Employed persons, including employees of the national public service and local authorities, students in professional schools, trainees, and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Civil servants and military and security forces personnel.

#### Source of Funds

**Insured person:** 3% of gross earnings.

**Self-employed person:** Participation is voluntary.

**Employer:** 4% of gross payroll.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of contributions.

Employment must cease.

Age 55, prematurely aged, and unable to be gainfully employed.

The pension is payable abroad only under reciprocal agreement.

**Old-age allowance:** Age 60 with less than 180 months of contributions.

**Disability pension:** Assessed with at least a 66.7% loss of earning capacity, registered with the National Social Security Fund for at least five years, and had at least six months of contributions in the year before the disability began (conditions are waived for employed persons if the disability is the result of a nonoccupational accident). The pension is paid after six consecutive months of disability if the disability is expected to last at least another six months.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) and dependent children.

The spouse must have been married to the insured for at least two years before the insured's death.

The widow(er)'s pension ceases on remarriage.

**Survivor settlement:** The deceased was insured but did not qualify for an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and dependent children.

The spouse must have been married to the insured for at least two years before the insured's death.

The widow(er)'s pension ceases on remarriage.

#### Old-Age Benefits

**Old-age pension:** 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months is paid.

The minimum pension is 60% of the legal monthly minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Pensions are paid quarterly.

**Old-age allowance:** A lump sum of one month of the insured's average earnings is paid for each 12-month period of coverage.

#### Permanent Disability Benefits

**Disability pension:** 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months is paid. The insured is credited with six months of coverage for each year that a claim is made before the normal retirement age.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

Constant-attendance supplement: 50% of the pension is paid.

The pension is paid quarterly.

#### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is



paid to the widow(er). If there is more than one widow, the amount is split equally.

**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among all orphans; 100% for full orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Pensions are paid quarterly.

**Survivor settlement:** A lump sum of one month of the old-age pension the deceased received or was entitled to receive is paid for each six-month period of coverage.

### Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1952.

**Current law:** 2006 (social security) and 2009 (labor code).

**Type of program:** Social insurance (maternity benefits) and employer-liability (sickness benefits) system.

#### Coverage

**Cash sickness benefits (employer liability):** Employed persons.

Exclusions: Magistrates and civil servants, military personnel (including from the Republican Guard), and self-employed persons.

**Cash maternity benefits (social insurance):** Salaried women and uninsured women married to insured men.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

**Sickness benefits (employer liability):** None.

**Maternity benefits (social insurance):** None.

##### Self-employed person

**Sickness benefits (employer liability):** Not applicable.

**Maternity benefits (social insurance):** Not applicable.

##### Employer

**Sickness benefits (employer liability):** The total cost.

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

### Government

**Sickness benefits (employer liability):** None.

**Maternity benefits (social insurance):** None.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period. The sickness must be assessed by a registered medical practitioner.

**Cash maternity benefits (social insurance):** Must have at least six months of insured employment.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the insured's salary is paid for a period determined by the employment level of the employee: eight days for workers paid for each task, daily, weekly or biweekly; one month for workers paid monthly; two months for supervisors; and three months for managers.

**Maternity benefit (social insurance):** 50% of the insured's daily earnings is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

### Workers' Medical Benefits

No statutory benefits are provided.

Some health services are provided to women during the maternity leave period.

### Dependents' Medical Benefits

**Medical benefits for dependents:** No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

### Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

### Work Injury

#### Regulatory Framework

**First laws:** 1935 and 1959.

**Current law:** 2006 (social security).

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

#### Coverage

Employed persons and members of producers' cooperatives.

## Central African Republic

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Exclusions: Agricultural, temporary, and casual workers; and self-employed persons.

### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. The inability to work must be assessed by a medical practitioner.

### Temporary Disability Benefits

50% of the insured's average daily earnings in the 30 days before the disability began is paid for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average monthly earnings is paid for up to 16 years.

The maximum monthly earnings used to calculate benefits are the legal monthly minimum wage multiplied by 75; only 33.3% of the portion of the salary above the legal monthly minimum wage multiplied by 18.73 is used to calculate benefits.

**Partial disability:** For an assessed degree of disability of at least 16%, the benefit is the covered annual earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% and by 1.5 for the assessed degree of disability greater than 50%.

For an assessed degree of disability of 15% or less, or if the annual permanent disability pension is less than the legal monthly minimum wage multiplied by 1.28, a lump sum is paid.

**Constant-attendance supplement:** 40% of the pension is paid if the insured requires the constant attendance of others to perform daily functions.

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, rehabilitation, and transportation.

### Survivor Benefits

**Spouse's pension:** 30% of the permanent disability pension the deceased received or was entitled to receive is paid for up to eight years. If there is more than one widow, the pension is split equally.

The widow must have been married to the deceased for at least one year or have had a child with the deceased.

**Orphan's pension:** 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

All survivor benefits combined must not exceed 85% of the deceased's permanent disability pension.

**Funeral grant:** 0.02% of the deceased's annual earnings is paid. The maximum annual earnings used to calculate the grant are 7,200,000 CFA francs.

### Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

### Family Allowances

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#### Regulatory Framework

**First law:** 1956.

**Current law:** 2006 (social security).

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

#### Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 12% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's contributions also finance maternity benefits.

**Government:** None.

#### Qualifying Conditions

**Family allowances:** The child must be younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled). School-age children are required to attend school. The parent must have worked for at least six months and currently

work at least 20 days or 133 hours a month or receive social insurance benefits.

The maximum number of eligible dependent children is six. Children who reach the age limit may be replaced by another eligible child.

**Prenatal allowance:** The insured must undergo regular prescribed medical examinations.

**Birth grant:** Paid for each of the first three births from a registered civil union.

### ***Family Allowance Benefits***

**Family allowances:** 1,800 CFA francs a month is paid for each child.

**Prenatal allowance:** 1,800 CFA francs a month is paid for nine months.

**Birth grant:** A lump sum of 30,000 CFA francs is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

### ***Administrative Organization***

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

## Chad

Exchange rate: US\$1.00 = 538.82 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1977 (pensions) and 1978 (old age, disability, and survivors).

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

#### Coverage

Salaried workers regulated by the labor code.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.5% of gross earnings.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

**Employer:** 5% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 180 months of coverage or 60 months of contributions in the last 10 years.

Employment must cease.

**Old-age settlement:** Age 60 but does not qualify for the old-age pension.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including at least six months of contributions in the year before the disability began. There is no qualifying period if the disability is the result of a nonoccupational accident.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Remarriage settlement: Paid to the widow(er) upon remarriage.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and pregnant, disabled, or caring for a child; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and pregnant, disabled, or caring for a child; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year the pension is taken before the normal retirement age.

The minimum pension is 60% of the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

**Old-age settlement:** A lump sum of one month of wages is paid for each year of coverage.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with one year of coverage.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

The minimum pension is 60% of the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

Constant-attendance allowance: 50% of the pension is paid.

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

If there is more than one eligible widow, the pension is split equally.

Remarriage settlement: A lump sum of six months of the survivor pension is paid.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan; 40% for each full orphan.

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

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

**Survivor settlement:** A lump sum of one month of wages is paid for each year of coverage.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1966 (labor code).

**Type of program:** Social insurance (cash maternity benefits).

#### **Coverage**

Employed women and spouses of employed men.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** See source of funds under Family Allowances.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** No minimum qualifying conditions.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 50% of the insured's last daily wage is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided.

National Health Insurance Fund provides some health services.

The labor code requires employers to pay for the medical costs relating to childbirth which are not covered the National Social Insurance Fund.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1935.

**Current law:** 1966 (labor code), implemented in 1970.

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

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 4% of gross payroll.



The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The work accident must be reported within 48 hours.

### **Temporary Disability Benefits**

66.7% of the insured's average daily wage in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

**Partial disability:** The benefit is the average insured's average annual earnings in the 12 months before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

The minimum pension is 1.35 times the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

Pensions are normally paid quarterly. If the insured is assessed with a 100% disability, the pension is paid monthly; with at least a 75% disability, the insured may be paid monthly on request.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average earnings in the last 12 months is paid.

**Orphan's pension:** 15% of the deceased's average earnings in the last 12 months is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

**Dependent relative's pension:** 10% of the deceased's average earnings in the last 12 months is paid to each dependent relative, up to a total of 30%.

All survivor benefits combined must not exceed 85% of the deceased's average earnings used to calculate the pension.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

Benefits are paid quarterly.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

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## **Unemployment**

### **Regulatory Framework**

Under the labor code (1996), employers are required to provide severance pay to a dismissed employee who was employed for at least two years with no serious misconduct. The amount is a percentage of the insured's gross monthly salary for each year of service according to the length of service; 25% is paid for each year for two to five years; 30% for five to 10 years; 35% for more than 10 years.

Employers are also required to pay compensation to an employee dismissed due to an assessed work injury or occupational disease, who was employed for at least one year. The payment is a percentage of gross monthly salary for each year of service according to the length of service; 30% is paid for each year for two to five years; 35% for five to 10 years; 40% for more than 10 years.

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## **Family Allowances**

### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1966 (labor code).

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

### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 7.5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

The employer's contributions also finance maternity benefits under Sickness and Maternity.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 20 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have at least six consecutive months of employment and work at least 20 days a month.

**Prenatal allowance:** The woman must undergo regularly prescribed medical examinations during pregnancy. The birth must be medically supervised.

**Birth grant:** Paid for the first three births of the first marriage.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child.

**Prenatal allowance:** 18,000 CFA francs is paid for each birth.

**Birth grant:** A lump sum of 20,000 CFA francs is paid for each of the first three births.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

## Congo (Brazzaville)

Exchange rate: US\$1.00 = 538.82 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1962.

**Current laws:** 2011 (social security) and 2012 (pensions and occupational risks).

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

#### Coverage

Public-, semi-public and private-sector employees, including apprentices, members of cooperatives and temporary employees.

Voluntary coverage is available for self-employed persons.

#### Source of Funds

**Insured person:** 4% of covered earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

**Self-employed person:** 12% of income.

**Employer:** 8% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

**Government:** Provides an annual subsidy if needed.

#### Qualifying Conditions

**Old-age pension:** Age 57 with at least 264 months of contributions for blue-collar workers; age 60 with at least 300 months of contributions for white-collar workers; and age 65 with at least 360 months of contributions for senior executives.

The insured can make one payment at the normal retirement age to cover certain contribution gaps.

Employment must cease.

Early pension: Age 52 with at least 264 months of contributions for blue-collar workers; age 55 with at least 300 months of contributions for white-collar workers;

age 60 with at least 360 months of contributions for senior executives.

Partial pension: Paid if the insured is retired from paid employment and does not meet the contribution requirements for the old-age pension but has at least 60 months of contributions.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Paid at the pensionable age with more than 12 months and less than 60 months of contributions.

**Disability pension:** Must be younger than the pensionable age, be assessed with a permanent loss of work capacity and have an earning capacity of less than 66.7% of the full-time salary for a worker in a similar position; must be registered with the National Social Security Fund when the disability began, and have at least six months of contributions in the year before the disability began.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death but had at least 60 months of contributions.

Eligible survivors include a widow(er) who was married to the deceased for at least one year, and all dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

**Survivor settlement:** The deceased was insured for 12 months and was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least one year, and all dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

#### Old-Age Benefits

**Old-age pension:** 44% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid for blue-collar workers; 50% for white-collar workers; and 60% for senior executives.

An additional 2% of the insured's average monthly earnings is paid for each 12-month period of contributions exceeding the minimum contribution period required for a pension; 1% with at least six months but less than 12 months of additional contributions.

The maximum old-age pension is 80% of the insured's average monthly earnings.

Partial pension: 2% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid for each 12-month period of contributions.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

**Old-age settlement:** A lump sum of one month of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of contributions is paid.

### Permanent Disability Benefits

**Disability pension:** The disability pension is calculated in the same way as the old-age pension. The insured is credited with a six-month contribution period for each year from the date the disability began up to the normal pensionable age, up to 80% of the insured's average monthly earnings.

When the insured reaches the normal retirement age, the disability pension is replaced by an old-age pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

### Survivor Benefits

**Spouse's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the benefit is split equally.

**Orphan's pension:** 35% of the old-age or disability pension the deceased received or was entitled to receive is paid to an orphan. If there is more than one orphan, the benefit is split equally.

All survivor benefits combined must not exceed 50% of the old-age or disability pension the deceased received or was entitled to receive.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

**Survivor settlement:** A lump sum is paid based on the years of contribution, average insured earnings and socio-professional category (blue-collar workers, white-collar workers, or senior executives). Spouse's settlement is 30% of the lump sum. Orphan's settlement is 70%.

### Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund, managed by a tripartite board and a Director General, administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1956.

**Current laws:** 1975 (labor code) and 2011 (social security).

**Type of program:** Social insurance (cash maternity and sickness benefits) and employer-liability (cash sickness) system.

**Note:** Recently two laws were passed that have not been implemented because government regulations have not been finalized. The 2012 law introduces non-contributory allowances for both maternity benefits and family allowances. The 2014 law establishes universal health insurance.

#### Coverage

Private-sector employees and civil service contractors.

Exclusions: Self-employed persons.

Voluntary coverage is not available.

#### Source of Funds

##### Insured person

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

*Cash maternity benefits (social insurance):* See Family Allowances.

##### Self-employed person

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

*Cash maternity benefits (social insurance):* Not applicable.

##### Employer

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

*Cash maternity benefits (social insurance):* See Family Allowances.

##### Government

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

*Cash maternity benefits (social insurance):* None.

#### Qualifying Conditions

**Cash sickness benefits (employer liability):** No minimum qualifying period. The sickness must be assessed by a registered doctor.

**Cash maternity benefits (social insurance and employer liability):** Must have been employed for at least six consecutive months with at least 20 days or 133 hours of work a month. The insured must reside and work in Congo.

#### Sickness and Maternity Benefits

**Cash sickness benefit (employer liability):** 100% of the insured's earnings is paid for up to six months. The maximum time period is determined by collective agreements.

**Cash maternity benefit (social insurance and employer liability):** 100% of the insured's daily covered earnings (50% paid by the employer and 50% by the National Social Security Fund) is paid for 15 consecutive weeks, including at least nine weeks after the date of childbirth; the payment may be extended for three weeks if there are complications arising from pregnancy or childbirth.

Daily covered earnings are based on earnings in the month before the maternity leave begins.

Benefits are paid monthly.

### **Workers' Medical Benefits**

The 1975 labor code requires employers to provide certain medical services.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund, managed by a tripartite board and a Director General, administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1962.

**Current laws:** 2011 (social security) and 2012 (pensions and occupational risks).

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

### **Coverage**

Public-, semi-public and private-sector employees, including apprentices, members of cooperatives and temporary employees.

Voluntary coverage is available for self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 2.25% of income.

**Employer:** 2.25% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

100% of the insured's daily covered earnings in the month before the disability began is paid for up to the first 29 days; 66.7% from 30 to 90 days; and 33.3% from 91 days until assessed with a permanent disability or able to return to work.

### **Permanent Disability Benefits**

**Permanent disability benefit:** The benefit is the insured's average earnings in the 30 days before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% plus the insured's average earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

For an assessed disability of less than 50%, a lump sum is paid, for 50% to 75%, the pension is paid quarterly; for greater than 75%, the pension may be paid monthly at the insured's request.

### **Workers' Medical Benefits**

Medical facilities under contract with, and paid by, the National Social Security Fund provide medical benefits directly to the patients. Medical benefits include general and specialist care, surgery, hospitalization, occupational rehabilitation, medicine, prostheses, and travel expenses.

### **Survivor Benefits**

**Spouse's pension:** 15% of the permanent disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the benefit is split equally.

**Orphan's pension:** 35% of the permanent disability pension the deceased received or was entitled to receive is split equally among eligible orphans. The pension must at least equal the family allowances.

The sum of all survivor benefits awarded cannot exceed 50% of the permanent disability pension the deceased received or was entitled to receive.

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted according to changes in the cost of living.

**Funeral grant:** The cost of the funeral is paid, up to a maximum.

### **Administrative Organization**

Ministry of Labor, Employment, and Social Security provides supervision.



National Social Security Fund, managed by a tripartite board and a Director General, administers the program

## Family Allowances

### Regulatory Framework

**First law:** 1956.

**Current law:** 1986 (social security).

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

**Note:** A 2012 law that introduces non-contributory allowances for both maternity benefits and family allowances has not yet been implemented because government regulations have not been finalized.

### Coverage

Private-sector employees and civil service contractors.

Exclusions: Self-employed persons.

Voluntary coverage is not available.

### Source of Funds

**Insured person:** None.

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

**Employer:** 10.03% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

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

**Government:** None.

## Qualifying Conditions

**Family allowances:** The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The insured must have at least six consecutive months of employment with at least 20 days or 133 hours of work a month; or be the widow of an insured person or an old-age or disability pensioner.

**Prenatal allowance:** The expectant mother must undergo periodic prenatal medical examinations.

**Birth grant:** Paid for the first three births from the first marriage.

## Family Allowance Benefits

**Family allowances:** 2,000 CFA francs a month is paid for each child.

The benefit is paid quarterly.

**Prenatal allowance:** 2,000 CFA francs a month is paid for each month of pregnancy, up to nine months. The benefit is paid in two parts: 8,000 CFA francs after the second prenatal examination and 10,000 CFA francs after the third.

**Birth grant:** A lump sum of 1,800 CFA francs is paid for each of the first three births.

Mothers and children also receive some health and welfare services.

## Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund, managed by a tripartite board and a Director General, administers the program.

## Congo (Kinshasa)

Exchange rate: US\$1.00 = 920 Congolese francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1961 (social security).

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

#### Coverage

Employed persons, including household and casual workers, sailors, and public-sector employees not covered by a special system.

Voluntary coverage for nonemployed persons who were previously insured for at least five years and who request coverage in the six-month period after insured employment ceases.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.5% of monthly earnings. The voluntarily insured contribute 7% of average declared annual earnings.

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

**Employer:** 3.5% of monthly earnings.

**Government:** An annual subsidy, up to a maximum.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men), age 60 (women), or age 55 (prematurely aged men and women), with at least 60 months of coverage in the last 10 years.

Employment must cease.

The old-age pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 65 (men) or age 60 (women) with less than 60 months of coverage in the last 10 years.

Employment must cease.

**Disability pension:** Assessed with a permanent loss of working capacity, younger than retirement age and with at least 36 months of coverage in the last five years. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

A doctor approved or appointed by the National Social Security Institute periodically re-assesses the disability.

**Spouse's pension:** The deceased received or was entitled to receive an old-age pension.

The pension is paid to a nonworking widow(er) aged 50 or older (no limit if disabled) and married to the deceased for more than six months.

The widow(er)'s pension ceases on remarriage.

**Remarriage settlement:** Paid when the widow(er) remarries.

**Spouse's settlement:** The deceased received or was entitled to receive an old-age pension.

The benefit is paid to a nonworking widow(er) who is not entitled to receive a spouse's pension and was married to the deceased for more than six months; if the death was the result of an accident, the widow(er) must have been married to the deceased before the date of the accident. The benefit ceases on remarriage or is suspended if the widow(er) resumes paid employment.

**Orphan's settlement:** The deceased received or was entitled to receive an old-age pension.

The benefit is paid to orphans younger than age 18 (age 25 if a student, no limit if disabled).

#### Old-Age Benefits

**Old-age pension:** The annual benefit is 1.67% of the insured's average monthly covered earnings multiplied by the number of months of contributions. The average monthly earnings are the total earnings in the last five years divided by 60.

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

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree.

**Old-age settlement:** A lump sum of 10 times the annual old-age pension that the insured would have received with five years of contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** The annual benefit is 1.67% of the insured's average monthly covered earnings multiplied by the number of months of contributions. The insured is credited with contributions for each month after the disability began until the normal retirement age. At the normal retirement age, the disability pension is replaced by an old-age pension of the same amount.

The average monthly earnings are the total earnings in the last three years divided by 36.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree.

### Survivor Benefits

**Spouse's pension:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Benefits are paid quarterly.

**Spouse's settlement:** A lump sum of 12 months of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Orphan's settlement:** A lump sum of 25% of the spouse's benefit is paid for each child, up to four. If there is no surviving widow(er), the orphan's lump sum benefit is multiplied by two.

Benefit adjustment: Benefits are adjusted by presidential decree.

### Administrative Organization

The Ministry of Labor, Employment and Social Security provides administrative and technical oversight.

National Social Security Institute administers contributions and benefits through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

### Sickness and Maternity

#### Regulatory Framework

The labor code requires employers to provide cash sickness (66.7% of salary), maternity (14 weeks), and medical benefits for workers and their dependents.

### Work Injury

#### Regulatory Framework

**First law:** 1949.

**Current law:** 1961 (social security).

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

#### Coverage

Employed persons, including household and casual workers, sailors, apprentices, students in vocational and craft schools, and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 1.5% of monthly earnings. (May be higher for high-risk industries.)

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 66.7% of the insured's average daily earnings in the three months before the disability began is paid from the day after the work injury occurred or the occupational disease began until full recovery or certification of permanent disability.

A doctor approved or appointed by the National Social Security Institute periodically re-assesses the disability.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

**Partial disability pension:** For an assessed degree of disability of at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; a lump sum of three times the partial disability pension the insured would have been entitled to is paid for less than a 15% assessed degree of disability.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the disability pension is paid.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

### Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; prostheses; and transportation.

### Survivor Benefits

**Spouse's pension:** 20% of the pension the deceased received or was entitled to receive if assessed with a permanent total disability is paid to a widow of any age or to a dependent widower with a disability.

Remarriage settlement: The pension ceases on remarriage. A lump sum of 12 months of the spouse's pension is paid.

**Orphan's pension:** 15% of the pension the deceased would have received if assessed with a permanent total disability is paid to each unmarried orphan younger than age 18 (age 25 if a student, no limit if disabled).

## Congo (Kinshasa)

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All survivor benefits combined must not exceed 100% of the pension the deceased would have received if assessed with a permanent total disability.

**Funeral grant:** A lump sum up to 90 times the legal minimum wage is paid.

### **Administrative Organization**

The Ministry of Labor, Employment and Social Security provides administrative and technical oversight.

National Social Security Institute administers contributions and benefits through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1951.

**Current laws:** 1961 (social security), 2008 (public establishments), and 2009 (social security fund).

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

#### **Coverage**

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 4% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (age 25 if a student, no limit if disabled) and unmarried.

### **Family Allowance Benefits**

**Family allowances:** 10% of the legal minimum wage is paid for each child.

Benefits are paid retroactively at regular intervals of 15 days to three months.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

The Ministry of Labor, Employment and Social Security provides administrative and technical oversight.

National Social Security Institute administers contribution collection and benefit payment through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

## Côte d'Ivoire

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1999 (social insurance).

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

#### Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 6.3% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

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

**Employer:** 7.7% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 15 years of contributions.

Employment must cease.

Early pension: A reduced pension is paid from age 55 with at least 15 years of contributions.

An insured person aged 55 or older and with less than 15 years of coverage can buy up to 24 months of contributions.

Child's supplement (old-age pension): Paid for each of the first three children younger than age 21.

The pension is payable abroad.

**Old-age allowance:** Age 60 with more than two years of contributions but less than 15.

**Old-age reimbursement:** Age 60 with up to two years of contributions.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least 15 years of contributions.

Child's supplement (disability pension): Paid for each of the first three children younger than age 21.

**Survivor pension:** Paid if the insured received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 50 or older and married to the deceased for at least two years (no age or length of marriage requirements if the widow(er) has two dependent children younger than age 21) and full orphans younger than age 21.

The widow(er)'s pension ceases on remarriage.

#### Old-Age Benefits

**Old-age pension:** The pension is 1.33% of the insured's average earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average earnings for each year of coverage after January 1, 2000.

The minimum pension is 18,303 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 15 best years.

Early pension: The pension is reduced by 5% for each year the pension is taken before the normal retirement age.

The minimum early pension is 18,303 CFA francs.

Child's supplement (old-age pension): 10% of the insured's pension is paid for each child younger than age 21, up to 30%.

The pension is paid monthly and is payable abroad quarterly.

**Old-age allowance:** A lump sum based on the insured's average earnings and the number of years of coverage is paid.

**Old-age reimbursement:** A lump sum of 6.3% of the insured's covered earnings during the entire coverage period is paid.

**Benefit adjustment:** Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

#### Permanent Disability Benefits

**Disability pension:** The pension is 1.33% of the insured's average earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

Child's supplement (disability pension): Paid for each child younger than age 21, up to 30%.



The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). If there is more than one widow (for people married before the prohibition of polygamy in 1964), the pension is split equally.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 55 (no reduction while the widow(er) has two dependent children younger than age 21).

The pension is paid monthly.

**Full orphan's pension:** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

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

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

### Administrative Organization

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1955.

**Current law:** 1999 (social insurance).

**Type of program:** Social insurance system. Cash maternity and medical benefits only.

Note: A universal healthcare project was launched in January 2015 and is scheduled to be fully implemented in September 2015.

#### Coverage

Employed women, including temporary, fixed-term, and day laborers in the public sector.

Exclusions: Self-employed workers.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

**Employer:** 0.75% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None; contributes as an employer for public-sector employed women who are not civil servants.

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must have at least three months of insured employment and must stop working after 7.5 months of pregnancy.

### Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth.

### Workers' Medical Benefits

**Medical benefits:** Community health centers under the National Social Insurance Fund provide medical care.

Employers must provide medical services for their workers.

From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Community health centers under the National Social Insurance Fund provide medical care to the insured's dependents.

### Administrative Organization

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1957.

**Current law:** 1999 (social insurance).

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

### Coverage

Employed persons, seamen, certain members of cooperatives, apprentices, students in technical colleges.

Voluntary coverage for self-employed persons for all permanent work injury benefits.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Contributions vary according to the assessed degree of risk.

**Employer:** 2% to 5% of covered payroll, according to the assessed degree of risk.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

100% of earnings is paid for an initial period defined according to a schedule in law; 50% after this period and up to the 28th day after the accident occurred or the occupational disease began; 66.7% thereafter. The benefit is paid from the day after the disability began or the first medical exam related to the occupational disease until full recovery or certification of a permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's annual earnings is paid.

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

For an assessed degree of disability of at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's annual earnings used to calculate benefits is paid.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, quarterly or annually, depending of the amount paid.

If the assessed degree of disability is more than 10%, the pension may be partially paid as a lump sum after receiving the pension for five years; for 10% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

**Benefit adjustment:** Benefits are adjusted annually according to changes in the average covered wage and the minimum wage, depending on the financial resources of the system.

### Workers' Medical Benefits

Benefits include medical and surgical care; the cost of hospitalization, medicine, appliances, and rehabilitation; and all other necessary costs.

### Survivor Benefits

**Spouse's pension:** 30% of the deceased's annual earnings is paid to a widow(er) who was married to the deceased before the accident occurred or the occupational disease began. If there is more than one widow (for people married before the prohibition of polygamy in 1964), the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases on remarriage. A lump sum of three years of pension is paid in that case.

**Orphan's pension:** 15% of the deceased's annual earnings is paid for each of the first two orphans younger than age 16 (age 21 if the orphan is a student or has an incurable disease); 10% for each additional eligible orphan; 20% for each full orphan.

**Dependent parent's and grandparent's pension:** 10% of the deceased's earnings is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 85% of the deceased's earnings.

**Funeral grant:** A lump sum of 25% of 950,553 CFA francs is paid.

**Benefit adjustment:** Benefits are adjusted annually according to changes in the average covered wage.

### **Administrative Organization**

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1999 (social insurance).

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

#### **Coverage**

Private-sector employees with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

#### **Qualifying Conditions**

**Family allowances:** Paid for a child aged 1 to 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least three consecutive months of employment

and be currently working at least 18 days or 120 hours a month or be the widow(er) of an insured person.

**Prenatal allowance:** The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

**Worker's home allocation:** Paid for children born during the insured's first marriage; children born during the insured's second marriage may be eligible if the insured's first spouse dies. The mother and child must undergo prescribed medical examinations.

**Maternity allowance:** The child must undergo prescribed medical examinations before age 1.

#### **Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month is paid for each child. The allowance is paid quarterly.

**Prenatal allowance:** 13,500 CFA francs is paid in three parts: 3,000 CFA francs, 6,000 CFA francs, and 4,500 CFA francs.

**Worker's home allocation:** A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

**Maternity allowance:** 18,000 CFA francs is paid in three parts: 9,000 CFA francs at birth, 4,500 CFA francs when the child is age 6 months, and 4,500 CFA francs when the child is age 1.

#### **Administrative Organization**

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

## Djibouti

Exchange rate: US\$ 1.00 = 177 DJ francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1976 and 1989.

**Current laws:** 2002 (social security) and 2010 (old-age pensions).

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

#### Coverage

Salaried workers covered by the labor code.

Exclusions: Self-employed persons and agricultural workers.

Special system for military personnel, civil servants, and members of government.

#### Source of Funds

**Insured person:** 4% of monthly earnings. Pensioners pay 10% of pensions over 50,000 DJ francs a month. Previously covered persons who are unemployed may contribute 8% of their last salary up to a maximum salary of 300,000 DJ francs a month.

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

**Employer:** 4% of covered payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 25 years of coverage; age 55 for mothers, manual workers, and dockers with at least 20 years of contributions.

Employment must cease.

**Early pension:** Age 50 with at least 15 years of contributions. Must be assessed by a medical doctor as mentally or physically unable to work.

**Survivor pension:** The deceased received or was entitled to receive an old-age pension, or had at least 18 years of coverage at the time of death.

Eligible survivors include widow(s) or a widower age 45 with no dependent children (any age with dependent children) who was married to the deceased for the last two years; and orphans younger than age 15 (age 21 if a student, no limit if disabled).

Eligibility for widow(er)s ceases on remarriage.

A husband with multiple wives may receive only one pension (the highest).

Pensions are payable abroad.

**Survivor settlement:** The deceased did not qualify for an old-age pension.

**Funeral grant:** Paid to the person who paid for the insured's funeral.

#### Old-Age Benefits

**Old-age pension:** 1.5% of the insured's average salary over the last 10 years is paid for each year of coverage from 2007; 1.8% from 2002 to 2006; and 2% from 1976 to 2001.

The minimum pension is 170,000 DJ francs a year.

The maximum pension is 81% of the insured's average salary over the last 10 years.

**Early pension:** The pension is reduced for each year that retirement is taken before the normal retirement age. The benefit ranges from 50% of the full old-age pension at age 50 to 90% at age 59.

#### Survivor Benefits

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid. The pension is split equally among all eligible spouses.

The pension ceases on remarriage.

**Orphan's pension:** 30% of the old-age pension the deceased received or was entitled to receive is split equally among all eligible orphans.

The maximum orphan's pension for each orphan is 10% of the old-age pension the deceased received or was entitled to receive.

The maximum spouse's and orphan's pensions combined is 80% of the old-age pension the deceased received or was entitled to receive.

**Survivor settlement:** A lump sum is split equally among all eligible survivors.

**Funeral grant:** A lump sum to cover funeral costs is paid.

#### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

National Social Security Fund (<http://www.cnss.dj>), managed by a tripartite board and a director, administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1957.

**Current laws:** 1972 (labor code), 1989 (family allowances), 2014 (universal health insurance).

**Type of program:** Social insurance, employer-liability and social assistance system.

### Coverage

**Maternity benefits (social insurance):** Salaried workers and self-employed persons.

**Sickness benefits and paternity leave (employer liability):** Employed persons.

**Medical benefits (social insurance):** Salaried workers covered by the labor code, household workers, manual workers, dockworkers, self-employed persons, pensioners with pensions less than 50,000 DJ francs a month, and their dependents.

**Medical benefits (social assistance):** All persons not covered by the social insurance system.

Special system for military personnel, civil servants, and members of government.

### Source of Funds

#### Insured person

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 2% of covered earnings.

**Medical benefits (social assistance):** None.

#### Self-employed person

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** Not applicable.

**Medical benefits (social insurance):** 7% of covered earnings.

**Medical benefits (social assistance):** None.

#### Employer

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** The total cost.

**Medical benefits (social insurance):** 5% of covered payroll.

**Medical benefits (social assistance):** None.

### Government

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** None.

**Medical benefits (social insurance):** None.

**Medical benefits (social assistance):** The total cost.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** Employees must have been employed continuously with the same employer for at least a year.

**Cash maternity benefits (social insurance):** The insured must have at least three months of covered employment and must notify the employer one month before the expected date of birth.

**Paternity leave (employer liability):** Employed at the time of the birth of a child.

**Medical benefits (social insurance):** Must be insured.

**Medical benefits (social assistance):** Not covered by the social insurance medical benefits system.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 50% of the insured's salary is paid from 15 days to 9 months, depending on the length of employment with the employer and the type of employment.

**Maternity benefits (social insurance):** 100% of the insured's salary is paid for 14 weeks, including eight weeks before and six weeks after the birth; may be extended for an additional three weeks in case of a medically certified illness resulting from the pregnancy.

**Paternity leave (employer liability):** The employer pays three days of leave.

### Workers' Medical Benefits

**Social insurance:** Benefits include medical treatment provided by community health centers (such as immunization and consultations for children younger than age 5; reproductive health services including ultrasound, family planning, and childbirth; treatment for tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

**Social assistance:** Benefits include medical treatment provided by general practitioners (including examinations and child-birth), generic medicine, X-rays, medical analyses



prescribed by specialist doctors, and any necessary treatment in public hospitals related to this care.

### **Dependents' Medical Benefits**

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

Eligible dependents include spouses and children up to age 18.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

National Social Security Fund (<http://www.cnss.dj>), managed by a tripartite board and a director, administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First laws:** 1957 and 1958.

**Current laws:** 1972 (labor code), 2002 (social security), and 2014 (universal health insurance).

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

#### **Coverage**

Salaried workers covered by the labor code, apprentices, trainees, and self-employed persons (medical benefits only).

Special system for military personnel, civil servants, and government members.

#### **Source of Funds**

**Insured person:** None (work injury); see source of funds for Sickness and Maternity (medical benefits).

**Self-employed person:** See source of funds for Sickness and Maternity (medical benefits only).

**Employer:** 1.2% of covered monthly payroll (work injury); see source of funds for Sickness and Maternity (medical benefits).

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** Must have worked for at least 12 months before the disability began. The accident must be reported within 48 hours.

#### **Temporary Disability Benefits**

50% of the insured's daily salary is paid during the first 29 days; thereafter, 75% of the salary is paid. The benefit is

paid from the day after the disability began until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** The pension is based on the insured's annual earnings in the 12 months before the disability began and the insured's assessed degree of disability, from 11% to 100%.

The maximum earnings used to calculate benefits are 300,000 DJ francs a month.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.

### **Workers' Medical Benefits**

**Social insurance:** Benefits include medical treatment provided by community health centers (such as immunization and consultations for children younger than age 5; reproductive health services including ultrasound, family planning, and childbirth; and treatment for tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

**Social assistance:** Benefits include medical treatment provided by general practitioners (including consultations and childbirth), generic medicine, X-rays, medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's annual salary is paid to a widow(er) (the pension is split equally among all eligible spouses); 15% for the first two children younger than age 21; 10% for each additional child up to four; 20% for full orphans. 10% is paid to each dependent parent or grandparent.

The combined survivor pensions must not exceed 85% of the deceased's annual salary.

The pension ceases upon remarriage.

**Funeral grant:** A lump sum of 72,000 DJ francs is paid.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj/>) provides general supervision.

National Social Security Fund (<http://www.cnss.dj>), managed by a tripartite board and a director, administers the program.

## **Family Allowances**

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### **Regulatory Framework**

**First laws:** 1969 and 1975.

**Current laws:** 1983 and 1989 (family allowances).

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

### **Coverage**

Salaried workers covered by the labor code.

Exclusions: Self-employed persons and agricultural workers.

Special system for military personnel, civil servants, and members of government.

### **Source of Funds**

**Insured:** None.

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

**Employer:** 5.5% of monthly payroll.

The minimum earnings used to calculate contributions are 25,000 DJ francs.

The employer's contribution also finances maternity benefits.

**Government:** None.

### **Qualifying Conditions**

**Marriage allowance:** Must have worked at least 120 hours or 18 days in the month of marriage. For a husband with

multiple wives, a monthly allowance is paid for one unemployed wife.

The monthly income must not exceed 50,000 DJ francs.

Payable abroad under reciprocal agreement.

**Family allowances:** Must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month. Paid for the first three dependent children younger than age 15 (age 21 if a student, no limit if disabled) to the child(ren)'s main caregiver.

Payable abroad under reciprocal agreement.

### **Family Allowance Benefits**

**Marriage allowances:** 2,500 DJ francs a month is paid.

**Family allowances:** 1,400 DJ francs a month is paid for up to three children.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj/>) provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the program.

## Egypt

Exchange rate: US\$1.00 = 7.15 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1950 (social assistance) and 1955 (provident and insurance fund).

**Current laws:** 1975 (civil servants and public- and private-sector employees), 1976 (employers), 1978 (migrant workers), and 1980 (coverage extension).

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

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** 10% of covered monthly earnings plus 3% of base monthly earnings for lump-sum benefits.

Covered monthly earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,012.50 pounds. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 1,590 pounds.

The minimum covered monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 141.75 pounds.

The maximum covered monthly earnings used to calculate contributions are 2,602.50 pounds.

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

**Employer:** 15% of covered monthly payroll plus 2% of base monthly payroll for lump-sum benefits.

Covered monthly earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,012.50 pounds. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The maximum monthly variable earnings used to calculate contributions are 1,590 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 141.75 pounds.

The maximum covered monthly earnings used to calculate contributions are 2,602.50 pounds.

**Government:** 1% of covered monthly payroll plus the cost of any deficit.

#### Qualifying Conditions

Note: Insured persons with base earnings are eligible for the base pension only. Insured persons with variable earnings are eligible for both the base and the variable pensions.

Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares.

**Old-age pension (base and variable):** Age 60 with at least 120 months of contributions.

Early pension: Any age with at least 240 months of contributions.

End of service benefit: Paid if eligible for an old-age pension.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

Special increment: Paid if eligible for an old-age pension.

Social solidarity allowance: Paid if eligible for an old-age pension.

**Old-age settlement:** Age 60 but does not qualify for an old-age pension; at any age if permanently emigrating, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for an old-age pension.

Lump-sum benefit: Paid if eligible for an old-age settlement.

**Disability pension (base and variable):** Must be assessed with a total or partial disability and permanent incapacity for any gainful employment, be younger than age 60, and have at least three consecutive months or a total of six months of contributions. The disability must begin while in covered employment or within a year after employment ceases; 10 years of contributions are required if the disability began more than a year after employment ceased.

End of service benefit: Paid if eligible for a disability pension.

Special increment: Paid if eligible for a disability pension.

Social solidarity allowance: Paid if eligible for a disability pension.

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

**Disability settlement:** Paid if the insured is assessed with a total disability but does not qualify for a disability pension.

Special increment: Paid if eligible for a disability settlement.

Supplementary benefit: Paid if the insured is eligible for a disability settlement.

**Survivor pension (base and variable):** Paid if the deceased was a pensioner or had at least three consecutive months or a total of six months of contributions; at least 10 years of contributions if the death occurred more than a year after employment ceased and before the insured reached retirement age.

Special increment: Paid if eligible for a survivor pension.

Social solidarity allowance: Paid if eligible for a survivor pension.

**Survivor benefit:** Paid to eligible survivors or the legal heir if the deceased met the qualifying conditions for a survivor pension at the time of the death.

**Survivor settlement:** If the deceased did not qualify for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

Special increment: Paid if eligible for a survivor settlement.

**Death grant:** Paid to the surviving spouse or eligible children for the death of the insured.

Eligible survivors include a dependent widow or a dependent widower with a disability; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorced spouse without any other source of income and previously married to the deceased for at least 20 years.

**Funeral grant:** Paid to the surviving spouse or to the eldest child.

### Old-Age Benefits

**Base old-age pension:** Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The minimum monthly benefit is 113.40 pounds.

The maximum monthly benefits is 810 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: One month of reference base earnings is used to calculate the base old-age pension is paid for each year of contributions.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the reference base annual earnings is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base pension is paid.

The minimum increment is 20 pounds. The maximum increment is 35 pounds.

Social solidarity allowance: 450 pounds is paid each month.

**Variable old-age pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 1,590 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: A lump sum is paid at retirement or at the end of service.

The minimum total pension (base plus variable) is 50% of the insured's average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage).

The maximum total pension (base plus variable) is 80% of the insured's average monthly (base plus variable) earnings.

**Old-age settlement:** A lump sum of up to 15% of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 1,590 pounds.

End of service benefit: A lump sum of one month of reference base earnings is paid for each year of contributions.

## Permanent Disability Benefits

**Base disability pension:** Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The minimum monthly benefit is 113.40 pounds.

The maximum monthly benefit is 810 pounds.

End of service benefit: A lump sum of one month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of the reference base earnings.

Supplementary benefit: 12 times the reference base monthly earnings used to calculate the disability pension multiplied by an age coefficient is paid for a total disability.

The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base pension is paid.

The minimum increment is 20 pounds. The maximum increment is 35 pounds.

Social solidarity allowance: 450 pounds is paid each month.

Constant-attendance allowance: 20% of the pension is paid each month.

**Variable disability pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference variable earnings is paid for each year of contributions for total disability.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 1,590 pounds.

The minimum total pension (base plus variable) is 65% of the insured's average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 141.75 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (2,602.50 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the disability pension multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Constant-attendance allowance: 20% of the pension is paid each month.

**Disability settlement:** Up to 15% of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower. The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 1,590 pounds.

End of service benefit: A lump sum of one month of base earnings is paid for each year of contributions.

The minimum monthly benefit is 113.40 pounds.

The maximum monthly benefit is 810 pounds.

Supplementary benefit: 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

## Survivor Benefits

**Base survivor pension:** Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The minimum benefit is 10 months of reference base earnings.

Supplementary benefit: 12 times the reference monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Special increment: 25% of the pension is paid each month.

The minimum increment is 20 pounds. The maximum increment is 35 pounds.

Social solidarity allowance: 450 pounds is paid each month.

**Variable survivor pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference variable earnings is paid for each year of contributions. The reference



monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 1,590 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 141.75 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (2,602.5 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

End of service benefit: A lump sum of one month of earnings is paid for each year of contributions.

**Survivor settlement:** Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 1,590 pounds.

Lump-sum benefit: A lump sum of one month of reference base earnings is paid for each year of contributions.

The minimum benefit is 10 months of reference base earnings.

Supplementary benefit: 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

**Death grant:** A lump sum of three months of the old-age or disability pension the deceased received or was entitled to receive (base plus variable) pension is paid.

**Funeral grant:** A lump sum of two months of the deceased's old-age or disability pension the deceased received or was entitled to receive pension (base plus variable) is paid.

The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Social Solidarity provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

Social Insurance Government Sector Fund administers the program for government employees.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First laws:** 1959 and 1964.

**Current law:** 1975 (social security).

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

#### **Coverage**

Employed persons. Coverage is being extended gradually to students.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

#### **Source of Funds**

**Insured person:** 1% of covered monthly earnings; old-age pensioners contribute 1% of the pension; survivors voluntarily contribute 2% of the survivor pension.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 141.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,602.50 pounds.

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

**Employer:** 4% of covered monthly payroll; 3% for employers providing cash sickness benefits to employees.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 141.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,602.50 pounds.

**Government:** None; the cost of cash benefits paid directly to insured government employees.

#### **Qualifying Conditions**

**Cash sickness and medical benefits:** Must have paid contributions for the last three months or for a total of six months, including the last two months.

**Cash maternity benefits:** Must have paid contributions for the last 10 months.

## Sickness and Maternity Benefits

**Sickness benefit:** 75% of the insured's last covered daily wage before the incapacity began is paid for the first 90 days; thereafter, 85% (100% for specified chronic diseases). The benefit is paid for up to 180 days in a calendar year (no limit for specified chronic diseases).

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 141.75 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

**Maternity benefit:** 75% of the last covered daily wage before the maternity leave period began is paid for up to 120 days. The benefit is paid for a maximum of three pregnancies.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 141.75 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

## Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicine, rehabilitation services, and appliances.

Employer, public, or other medical facilities provide service benefits under contract with the Health Insurance Organization.

## Dependents' Medical Benefits

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

## Administrative Organization

Ministry of Health and Population (<http://www.moHP.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

## Work Injury

### Regulatory Framework

**First law:** 1936.

**Current law:** 1975 (social security).

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

### Coverage

Employed persons.

Exclusions: Casual workers, self-employed persons, and household workers.

### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of covered monthly payroll; up to 2% of covered monthly payroll if the employer provides temporary disability benefits.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 141.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,602.50 pounds.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 100% of the insured's covered daily wage is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 141.75 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

### Permanent Disability Benefits

**Base permanent disability pension:** 80% of the insured's average monthly base earnings in the year before the disability began is paid.

Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base permanent disability pension are 1,012.50 pounds.

The minimum base pension is 113.40 pounds a month.

The maximum base pension is 810 pounds a month.

**Partial disability:** If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of the permanent disability pension is paid according to the assessed degree of disability.

End of service benefit: If the insured is eligible for a permanent disability pension, one month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the lump-sum award are 1,012.50 pounds.

The minimum lump-sum award is 10 months of base earnings.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the permanent disability pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) is 100% of the insured's average monthly covered (base plus variable) earnings during the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

**Variable permanent disability pension:** 80% of reference variable earnings is paid.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 1,590 pounds.

Partial disability: If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of the permanent disability pension is paid according to the assessed degree of disability.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the permanent disability pension is paid each month.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) is 100% of the insured's average monthly covered (base plus variable) earnings during the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

### **Workers' Medical Benefits**

Benefits include general and specialist care, surgery, hospitalization, medicine, X-rays, appliances, and rehabilitation.

### **Survivor Benefits**

**Base survivor pension:** 80% of the insured's average monthly base earnings in the last year before the insured's death is paid.

Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base survivor pension are 1,012.50 pounds.

The minimum base pension is 113.40 pounds a month.

The maximum base pension is 810 pounds a month.

End of service benefit: A lump sum of one month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end of service benefit are 1,012.50 pounds.

The minimum end of service benefit is 10 months of the insured's base earnings.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age, a widower with a disability, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) is 100% of the insured's average monthly covered (base plus variable) earnings.

**Variable survivor pension:** 80% of reference monthly variable earnings is paid.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 1,590 pounds.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age, a widower with a disability, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) is 100% of average monthly covered (base plus variable) earnings.

**Death grant:** Three months of the permanent disability pension the deceased received or was entitled to receive (base plus variable) pension is paid.

**Funeral grant:** Two months of the permanent disability pension the deceased received or was entitled to receive (base plus variable) pension is paid.

The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Social Solidarity provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

## **Unemployment**

### **Regulatory Framework**

**First law:** 1959.

**Current law:** 1975 (social security).

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

### **Coverage**

Public- and private-sector employees.

Exclusions: Temporary, seasonal, and casual workers; family labor; household workers; civil servants; employees older than age 60; self-employed persons; and artisans.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of covered payroll.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 141.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,602.50 pounds.

**Government:** Any deficit.

### **Qualifying Conditions**

**Unemployment benefit:** Must have at least six months of contributions, including the three consecutive months before unemployment. The insured must be able and willing to work and registered with and report regularly to the manpower office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

### **Unemployment Benefits**

**Unemployment benefit:** 60% of the insured's last monthly wage is paid after a seven-day waiting period for up to 16 weeks; may be extended to 28 weeks if contributions have been paid for the last 24 months.

### **Administrative Organization**

Ministry of Social Solidarity provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

## Equatorial Guinea

Exchange rate: US\$1.00 = 538.82 CFA francs.

### *Old Age, Disability, and Survivors*

#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984 (social security), implemented in 1990.

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

#### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** 4.5% of gross earnings.

The insured person's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

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

**Employer:** 21.5% of gross payroll.

The employer's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

**Government:** At least 25% of annual social security receipts.

Government contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

#### **Qualifying Conditions**

**Old-age pension:** Age 60 with at least 120 months of contributions, including at least 60 months in the 10 years before retirement.

The required contribution period is reduced for public officials and military personnel who were aged 50 to 60 when the law was implemented.

**Disability pension:** Must have at least 60 consecutive months of contributions immediately before the disability began and be assessed with a substantial inability to perform all types of work or a total inability to perform usual work.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 60 months of contributions.

Eligible survivors include a widow aged 30 or older, disabled, or raising children; a dependent, disabled widower; and children up to age 14 (no limit if a student or disabled). If there are no other survivors, dependent parents including the spouse's parents aged 60 or older or disabled.

The widow(er)'s pension ceases on remarriage.

**Funeral allowance:** Paid when the insured dies.

#### **Old-Age Benefits**

**Old-age pension:** 40% of the insured's average monthly earnings in the last two years plus 2% of average monthly earnings for each year of contributions exceeding 10 years is paid.

The maximum pension is 80% of the insured's average monthly earnings in the last two years.

Benefit adjustment: Benefits are adjusted every five years.

#### **Permanent Disability Benefits**

**Disability pension:** If the insured is assessed with a total disability and incapacity for any work, 40% of the insured's average monthly earnings in the last two years is paid; the pension is paid for six months if the insured is capable of alternative work.

Constant-attendance allowance: 40% of the insured's average monthly earnings in the last two years is paid.

Partial disability: If the insured is unable to perform usual work, 40% of the insured's average monthly earnings in the last two years is paid for up to three months.

Benefits can be suspended if the insured fails to undergo required medical examinations.

Benefit adjustment: Benefits are adjusted every five years.

#### **Survivor Benefits**

**Spouse's pension:** 40% of the deceased's average earnings in the last two years is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

If the widow is younger than age 30 and has no children, the pension is only paid for up to 24 months.

**Orphan's pension:** All orphans' pensions combined must not exceed 20% of the deceased's earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

**Dependent parent's pension:** If there are no other survivors, 40% of the deceased's earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

Benefit adjustment: Benefits are adjusted every five years.



**Funeral grant:** A lump sum of two months of the deceased's earnings is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984 (social security), implemented in 1990.

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

#### **Coverage**

Employed persons, including civil servants and military personnel; pensioners; and persons with disabilities.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness and maternity benefits:** Must have paid contributions in the last 12 months.

**Medical benefits:** There is no minimum qualifying period.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 50% of the insured's daily wage is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

**Maternity benefit:** 75% of the insured's daily wage is paid for six weeks before and six weeks after the expected date of childbirth.

A lump sum of two months of wages is paid if the insured does not qualify for the maternity benefit.

#### **Workers' Medical Benefits**

Benefits include medical care for up to 26 weeks, according to a schedule in law.

Cost sharing: The insured pays 25% of the cost of medical care and 50% of the cost of medicine; medicine during

hospitalization, pregnancy, and the postnatal period are free.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984 (social security), implemented in 1990.

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

#### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of the insured's daily wage is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability and incapacity for any work, 50% of the insured's earnings is paid; the pension is paid for 48 months if the insured is capable of alternative work.

Partial disability: If the insured is unable to perform usual work, 50% of the insured's earnings is paid; the pension is

## Equatorial Guinea

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paid for 24 months if the insured is capable of alternative work.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 50% of the insured's earnings is paid.

Benefits can be suspended if the insured fails to undergo required medical examinations.

The work injury permanent disability pension cannot be paid at the same time as the old-age pension.

**Benefit adjustment:** Benefits are adjusted every five years.

### **Workers' Medical Benefits**

Benefits include free medical care, hospitalization, and medicine.

### **Survivor Benefits**

**Spouse's pension:** 50% of the deceased's earnings is paid to a widow(er); if the deceased was a pensioner, 80% of the deceased's pension is paid.

Eligible survivors include a widow aged 30 or older, disabled, or raising children and a dependent, disabled widower.

If the widow is younger than age 30 and has no children, the pension is paid for up to 24 months.

The pension ceases on remarriage.

**Orphan's pension:** All orphans' pensions combined must not exceed 20% of the deceased's earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

Eligible orphans include children up to age 14 (no limit if a student or disabled).

**Dependent parent's pension:** If there are no other survivors, 40% of the deceased's earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

Eligible parents include the spouse's parents aged 60 or older or disabled.

**Benefit adjustment:** Benefits are adjusted every five years.

**Funeral grant:** A lump sum of two months of the deceased's earnings is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

## **Unemployment**

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### **Regulatory Framework**

The 1990 labor law requires the employer to provide an employee with severance pay in case of termination for

economic, technological or structural reasons. A lump sum equivalent to 45 days of salary is paid for each year of service.

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1950.

**Current law:** 1984 (social security), implemented in 1990.

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

### **Coverage**

Employed persons, including civil servants and military personnel.

**Exclusions:** Self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

### **Qualifying Conditions**

**Family allowances:** Must be married, a widow with children, or single with biological children. A dependent relative younger than age 14, a student, or disabled may also qualify.

### **Family Allowance Benefits**

**Family allowances:** Benefits are determined according to a family point system set by law.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program through the Family Fund.

## Ethiopia

Exchange rate: US\$1.00 = 20.09 birr.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1963 (public-sector pensions), 2011 (public-sector pensions), and 2011 (private-sector pensions).

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

Note: Public- and private-sector pensions are governed by identical regulations but are administered by separate public agencies.

#### Coverage

**Public-sector pensions:** Ethiopians employed in the public sector, government appointees, members of parliament, and military and police personnel.

**Private-sector pensions:** Ethiopians employed in the private sector.

Exclusions: Household workers and employees of international organizations or foreign diplomatic missions.

Voluntary coverage for self-employed persons and foreign nationals if covered by bilateral or multilateral agreements.

#### Source of Funds

**Insured person:** 7% (public and private sector) of basic salary.

The insured's contributions also finance work injury benefits.

The basic salary is the gross monthly salary paid for work performed during regular hours.

**Self-employed person:** Voluntary contributions up to 18% of declared income.

**Employer:** 11% (public and private sector) or 25% (military) of payroll.

The employer's contributions also finance work injury benefits.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 10 years of service and contributions. The number of years of service and contributions may be reduced for hazardous or arduous work.

Early pension: Age 55 with at least 25 years of service and contributions (civilian); age 50 with at least one full term of service (five years) for senior government officials

and members of parliament; aged 45 to 55 (depending on rank) with at least 10 years of service and contributions (military).

**Old-age settlement:** Age 60 and does not qualify for the old-age pension.

**Disability pension:** Assessed with an incapacity for normal gainful employment with at least 10 years of service and contributions.

**Disability settlement:** Assessed with an incapacity for normal gainful employment with less than 10 years of service and contributions.

**Survivor pension:** The deceased received or was entitled to receive an old-age pension at the time of death.

Eligible survivors include the widow(er), children younger than age 18 (age 21 if disabled), and dependent parents.

The widow(er)'s pension ceases on remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

**Survivor settlement:** The deceased had less than 10 years of service and contributions and did not qualify for an old-age or disability pension.

Eligible survivors include the widow(er) and children younger than age 18 (age 21 if disabled).

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly basic salary in the last three years before retirement plus 1.25% (civilian) or 1.65% (military) of the insured's average monthly basic salary for each year of service exceeding 10 years is paid, up to 70%.

The basic salary is the gross monthly salary paid for work performed during regular hours.

The minimum monthly pension is 503 birr.

Early pension: The pension is calculated in the same way as the old-age pension.

**Old-age settlement:** A lump sum of the insured's basic salary in the month before retirement multiplied by 1.25 (civilian) or 1.65 (military) and by the number of years of service and contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly basic salary in the last three years before the disability began plus 1.25% (civilian) or 1.65% (military) of the insured's average monthly basic salary for each year of service exceeding 10 years is paid, up to 70%.

The basic salary is the gross monthly salary paid for work performed during regular hours.

**Disability settlement:** A lump sum of the insured's basic salary in the month before the disability began multiplied

by 1.25 (civilian) or 1.65 (military) and by the number of years of service and contributions is paid.

### Survivor Benefits

**Survivor pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

**Orphan's pension:** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 30% for full orphans.

**Dependent parent's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent; 20% if there are no other eligible survivors.

**Survivor settlement:** A lump sum of the retirement or disability settlement the deceased received or was entitled to receive is paid to eligible survivors (excluding the parents) in the same proportion as the other survivor benefits.

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

### Administrative Organization

Public Servants' Social Security Agency, managed by a board and a director general, administers the public-sector pension scheme.

Private Organization Employees' Social Security Agency, managed by a tripartite board, administers the private-sector pension scheme.

### Sickness and Maternity

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#### Regulatory Framework

**First and current law:** 2003 (labor act).

**Type of program:** Employer-liability system.

#### Coverage

Employed persons in the formal sector.

Exclusions: Civil servants, including army and police personnel; workers of non-profit organizations; training-related contracts and contracts for treatment, care or rehabilitation activities; household and self-employed workers.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** The total cost (provides benefits directly to employees).

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** Must be currently employed.

**Cash maternity benefits:** Must be currently employed.

### Sickness and Maternity Benefits

**Cash maternity benefits:** Paid leave is provided for 30 days before and 60 days after the expected date of childbirth; may be extended if there are complications arising from childbirth.

**Cash sickness benefits:** 100% of earnings is paid for the first month; 50% of earnings for the next two months; the next three months of leave are unpaid. Leave doesn't have to be continuous. The maximum sick leave period is six months in a year.

### Workers' Medical Benefits

A new health insurance system for public- and private-sector workers was approved by parliament in 2010 (social health insurance proclamation 2010) and is in the process of being implemented.

### Administrative Organization

The Ministry of Labour and Social Affairs (<http://www.molsa.gov.et/English/Information/Pages/VissionMVission%20Mission.aspx>) provides general supervision.

### Work Injury

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#### Regulatory Framework

**First law:** 1963 (public-sector pensions).

**Current laws:** 2003 (labour act), 2007 (civil servants), 2011 (public-sector pensions), and 2011 (private-sector pensions).

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

Note: Public- and private-sector pensions are governed by identical regulations but are administered by separate public agencies.

Private insurance may be available for public enterprises and private-sector employees under the 2003 labor proclamation.

#### Coverage

**Public-sector pensions:** Employees in the public sector, senior government officials, members of parliament, military and police personnel.

**Private-sector pensions:** Employees in the private sector.

Exclusions: Household workers and employees of international organizations or foreign diplomatic missions.

Voluntary coverage for self-employed persons.

## Source of Funds

### Insured person

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* None.

### Self-employed person

*Social insurance:* Contributions may be paid.

*Employer liability:* None.

### Employer

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* The total cost (pays insurance premiums).

### Government

*Social insurance:* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* The total cost (provides benefits directly to civil servants).

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

## Temporary Disability Benefits

**Temporary disability benefit (employer liability):** For private-sector workers, 100% of the insured's average earnings is paid for three months; 75% for the following three months; and at least 50% for the remaining six months. The benefit is paid for 12 months, until the insured is medically certified as no longer disabled, or medically certified as permanently disabled. For civil servants, 100% of the insured's average earnings is paid until the insured recovers and resumes work or is medically certified as permanently disabled.

## Permanent Disability Benefits

**Permanent disability pension (social insurance):** 47% of the insured's earnings in the month before the accident occurred if the insured has lost at least 10% of work capacity and the capacity to do any remunerated work.

An authorized medical board assesses the degree of disability.

If the value of the disability pension is less than or equal to the insured's entitlement to the old-age pension, the old-age pension is paid, up to 70% of the insured's monthly basic salary.

**Partial disability benefit (social insurance):** A lump sum of 47% of the insured's earnings in the month before the accident occurred multiplied by 60 months and by the

assessed degree of disability is paid if the insured has lost at least 10% of work capacity but not the capacity to work.

An authorized medical board assesses the degree of disability.

## Survivor Benefits

**Survivor pension (social insurance):** 50% of the disability pension the deceased received or was entitled to receive is paid to the widow(er).

The widow(er)'s pension ceases on remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

Orphan's pension (social insurance): 20% of the disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 30% for full orphans.

**Dependent parent's pension (social insurance):** 15% of the disability pension the deceased received or was entitled to receive is paid to each eligible parent; 20% if there are no other eligible survivors.

**Survivor settlement (social insurance):** A lump sum of the partial disability settlement the deceased received or was entitled to receive is paid to eligible survivors (excluding the parents) in the same proportion as the other survivor benefits.

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

## Administrative Organization

Public Servants' Social Security Agency, managed by a board and a director general, administers the public-sector pension scheme.

Private Organization Employees' Social Security Agency, managed by a tripartite board, administers the private-sector pension scheme.

## Unemployment

### Regulatory Framework

Under the 2003 labor proclamation, employers must provide severance pay in case of: unfair dismissal; workforce restructuring; the employer's death, insolvency, or bankruptcy; the employee's death at work; physical incapacity; or HIV/AIDS diagnosis. Severance pay is 30 times the employee's average daily wage during the last week of employment for the first year of service plus 10 times for each additional year of service, up to the employee's annual salary. An additional amount is paid for bankruptcy and workforce restructuring.



## Gabon

Exchange rate: US\$1.00 = 538.82 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1963, 1978, and 1983.

**Current laws:** 1975 (social security), 1976 (coverage), and 1996 (state pension).

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

#### Coverage

Employed persons, household workers, and state contract workers not covered under a special system.

Special systems for self-employed persons, civil servants, members of parliament, hospital personnel, military personnel, judges, justice and penitentiary workers, and certain state contract workers.

#### Source of Funds

**Insured person:** 2.5% of covered earnings; 2% for state contract workers.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

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

**Employer:** 5% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

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

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) with at least 20 years of coverage including at least 120 months of contributions during the last 20 years; at least 15 years of coverage for state contract workers.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Contributions may be refunded to foreign workers who permanently leave the country.

**Old-age settlement:** Age 55 with less than 20 years of coverage (15 years for state contract workers).

**Disability pension:** Must be younger than age 55, be assessed with a loss of earning capacity, and have at least five years of coverage including at least 30 months of contributions in the five years before the disability began. If the disability is the result of a work-related accident, including commuting to and from work, coverage requirements are waived.

**Survivor pension:** Paid if the deceased had at least 120 months of contributions, was entitled to receive an old-age or disability pension, or was a pensioner at the time of death.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension with at least 120 months of coverage.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

#### Old-Age Benefits

**Old-age pension:** 40% of the insured's average monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 240 months is paid.

The minimum pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

**Old-age settlement:** A lump sum of 50% of the insured's average monthly earnings for each six-month period of contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** 60% of the old-age pension the insured was entitled to receive if he or she had worked until age 55 is paid.

The disability pension is replaced by an old-age pension of the same amount at retirement age.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

If the insured is assessed with a total disability (100%), the pension is paid monthly; with an assessed degree of disability of at least 75%, the insured can request monthly payments; otherwise, the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### Survivor Benefits

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid. If there is more than one widow(er), the pension is split equally.

**Orphan's pension:** 20% of the old-age pension the deceased received or was entitled to receive is paid for each eligible orphan; 35% if the orphan's mother is ineligible for the survivor pension.

All survivor benefits combined must not exceed 85% of the old-age pension the deceased received or was entitled to receive.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

**Survivor settlement:** A lump sum of a month of the old-age pension the deceased received or was entitled to receive, multiplied by the number of six-month periods of actual coverage is paid to the widow(er). If there is more than one widow, the pension is split equally.

### Administrative Organization

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers contributions and benefits.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1952 (labor code).

**Current laws:** 1975 (social security), 1976 (coverage), 1994 (labor code), 1995 (health), 2007 (health care), and 2007 and 2009 (health insurance).

**Type of program:** Social insurance and social assistance (maternity and medical benefits) and employer-liability system (cash sickness benefits).

### Coverage

**Social insurance:** Employed persons and their dependents. Special system for civil servants, military personnel, self-employed persons, and state contract workers.

**Social assistance:** Residents of Gabon who earn less than the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

**Employer liability:** Employed persons.

### Source of Funds

#### Insured person

**Social insurance:** 2.5% of earnings. Pensioners pay 1.5% of the pension.

**Social assistance:** None.

**Employer liability:** None.

#### Self-employed person

Not applicable.

#### Employer

**Social insurance:** 2% of covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations. See Family Allowances for cash maternity benefits.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

**Social assistance:** None.

**Employer liability:** None.

#### Government

**Social insurance:** None.

**Social assistance:** The total cost (financed through earmarked taxes; general revenues cover any deficit).

**Employer liability:** Total cost.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period.

**Cash maternity benefits (social insurance):** Women must be in insured employment for at least four months before the pregnancy began.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid; the duration of the benefit depends on the length of employment: 15 days for less than one year of employment; one month for at least one but less than three years; two months for at least three but less than five years; three months for at least five but less than 10 years; four months for at least 10 but less than 15 years;

five months for at least 15 but less than 20 years; and six months for at least 20 but less than 30 years, plus 10 days for each year exceeding 30 years. 50% of earnings is paid thereafter, for a period up to six months from the first day of the sickness. The employee is entitled to a disability pension once the sick pay has ended.

**Maternity benefit (social insurance):** 50% of the insured's last monthly earnings is paid for up to six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications resulting from pregnancy or childbirth.

### **Workers' Medical Benefits**

**Medical benefits (social insurance):** Benefits include inpatient and outpatient treatment, medicine, and transportation. National Social Security Fund (CNSS) hospitals and dispensaries and other participating establishments provide medical services.

Cost sharing: Maternity care and medicine are free. The insured pays a portion of the cost of other medical services according to a schedule in law.

The labor code requires employers to provide certain medical services.

**Medical benefits (social assistance):** Benefits include general and specialist medical care, inpatient and outpatient treatment, generic medicine, mandatory vaccinations, prostheses, laboratory and X-ray fees, transportation, and maternity care for up to 30 days after childbirth. Hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Assistance Fund (CNAMGS) provide medical services.

Cost sharing: The insured pays a portion of the cost of other medical services according to a schedule in law.

Women receiving maternity medical benefits must undergo three prescribed medical examinations.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the social insurance program.

National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga>) administers the social assistance program.

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## **Work Injury**

### **Regulatory Framework**

**First law:** 1935.

**Current laws:** 1975 (social security) and 1996 (state pension).

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

### **Coverage**

Employed persons, including members of cooperatives, apprentices, and students.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 3% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

**Temporary disability benefit:** 100% of the insured's average daily earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability. The employer pays the benefit for the day of the accident.

The daily benefit may be paid in part or in full if the insured resumes a gainful activity during rehabilitation for full-time work. The combined income from benefits and earnings must not exceed the earnings used to calculate benefits.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average earnings is paid.

The minimum permanent disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

**Partial disability:** The benefit is the insured's average insurable earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50% and multiplied by 1.5 for each degree of assessed disability greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

If the insured is assessed with a total disability (100%), the pension is paid monthly; with an assessed degree of at least 75%, the insured can request monthly payments; otherwise the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### **Workers' Medical Benefits**

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; laboratory services; X-rays; rehabilitation; and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average monthly earnings is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension ceases on remarriage.

**Orphan's pension:** 15% of the deceased's average monthly earnings is paid for each of the first two orphans; 10% for each additional orphan.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings.

**Dependent parent's and grandparent's settlement:** A lump sum of six months of the deceased's average earnings is paid.

**Survivor settlement:** If there are no eligible survivors, a lump sum of six months of the deceased's average earnings is paid to the closest relative.

**Funeral grant:** A lump sum is paid to cover the cost of the burial (including transportation if the death was the result of an accident), up to eight times the deceased's average monthly earnings.

### **Administrative Organization**

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1975 (social security), 2000 (maternal health), and 2002 (family allowances).

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

### **Coverage**

Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 8% of covered payroll on earnings above 20,000 CFA francs.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

**Government:** None. (The government subsidizes family allowances for low-income families.)

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a deceased beneficiary.

**Prenatal allowance:** The mother must undergo prescribed medical examinations.

**Birth grant:** The mother and child must undergo prescribed medical examinations.

**School allowances:** Paid to dependent primary, secondary, technical, or professional school students.

### **Family Allowance Benefits**

**Family allowances:** 7,000 CFA francs a month is paid for each child.

**Prenatal allowance:** 13,500 CFA francs is paid in two equal parts.

**Birth grant:** A lump sum of 8,000 CFA francs is paid for each birth and 45,000 CFA francs for clothing and other necessities (layette) for a newborn baby.

**School allowances:** 20,000 CFA francs a year is paid.

Some health and welfare services are also provided to mothers and children.

***Administrative Organization***

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the program.



## Gambia

Exchange rate: US\$1.00 = 45 dalasi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1978 (social insurance); 1981 (provident fund), implemented in 1982; and 2010 (social security).

**Type of program:** Social insurance and provident fund system.

#### Coverage

**Social insurance:** Employed persons in quasi-government institutions and participating private companies.

Exclusions: Casual workers and self-employed persons.

**Provident fund:** Private-sector employees. Voluntary coverage is available for self-employed persons.

Exclusions: Casual workers.

Special systems for civil servants covered by the 1950 Pensions Act and military personnel.

#### Source of Funds

##### Insured person

*Social insurance:* None.

*Provident fund:* 5% of basic salary.

##### Self-employed person

*Social insurance:* Not applicable.

*Provident fund:* May contribute.

##### Employer

*Social insurance:* 15% of gross salary.

*Provident fund:* 10% of basic salary.

##### Government

*Social insurance:* None.

*Provident fund:* None.

#### Qualifying Conditions

##### Old-age pension

*Old-age pension (social insurance):* Age 60 with at least 10 years of continuous contributions.

*Early pension (social insurance):* Age 45 with at least 10 years of contributions; younger than age 45 with at least five years of contributions in case of unemployment.

*Old-age settlement (social insurance):* Age 60 with at least five years but less than 10 years of contributions.

*Deferred old-age settlement (pension fund):* Age 60.

*Old-age benefit (provident fund):* Age 60; voluntarily retired with at least five years of contributions and unemployed for at least two years (age 45), six months (age 46 to 54), or three months (age 55 to 59).

#### Disability pension

*Disability pension (social insurance):* Must be assessed with a disability and an incapacity for work and have at least 10 years of contributions.

A medical board assesses the disability.

*Disability settlement (social insurance):* Must be assessed with a disability and an incapacity for work and have at least five years but less than 10 years of contributions.

*Disability benefit (provident fund):* Must be assessed with an incapacity for work as the result of a disability.

A medical board assesses the disability.

#### Survivor benefit

*Survivor benefit (social insurance):* Paid to named survivors.

*Survivor benefit (provident fund):* Paid to named survivors.

#### Old-Age Benefits

##### Old-age pension

*Old-age pension (social insurance):* 75% of the total employer contributions is paid as an annuity; the remaining 25% is paid as a lump sum.

*Early pension (social insurance):* Calculated in the same way as the old-age pension but with a reduction based on age at retirement.

*Old-age settlement (social insurance):* A lump sum is paid.

*Deferred old-age settlement (social insurance):* A lump sum is paid.

*Old-age benefit (provident fund):* A lump sum of total employer and insured person's contributions plus accrued interest is paid.

100% of the benefit is paid if the insured retires voluntarily at age 45 with at least five years of contributions and after two years of unemployment; 70% of the benefit is paid if aged 46 to 54 after six months of unemployment; 85% of the benefit is paid if aged 55 or older after three months of unemployment.

#### Permanent Disability Benefits

##### Disability pension

*Disability pension (social insurance):* 75% of the total employer contributions is paid as an annuity; the remaining

25% is paid as a lump sum. The total amount may be paid as a lump sum if the insured is seriously ill.

**Disability settlement (social insurance):** A lump sum is paid.

**Disability benefit (provident fund):** A lump sum of total employer and insured person's contributions plus accrued interest is paid.

**Partial disability (provident fund):** A lump sum of up to 50% of the full disability benefit is paid, according to the assessed degree of disability. Further payments are based on an assessment of the disability by a medical board.

### Survivor Benefits

#### Survivor benefits

**Survivor benefit (social insurance):** If the deceased was contributing at the time of death, a lump sum of twice the deceased's annual salary is paid.

**Survivor benefit (provident fund):** A lump sum of total employer and insured person's contributions plus accrued interest is paid.

### Administrative Organization

Social Security and Housing Finance Corporation administers the social insurance and provident fund.

### Sickness and Maternity

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#### Regulatory Framework

**First Law:** 1990 (labor act)

**Current Law:** 2007 (labor act)

**Type of program:** Employer-liability (cash sickness and maternity benefits) system.

#### Coverage

Employed persons.

Exclusions: Civil servants, military personnel, and household workers.

#### Source of Funds

**Insured person:** None.

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

**Employer:** Total cost.

**Government:** None.

#### Qualifying Conditions

**Cash sickness benefits:** There is no minimum qualifying period.

**Cash maternity benefits:** Must have at least two years of continuous employment with the same employer.

### Sickness and Maternity Benefits

**Cash sickness benefits:** 100% of the employee's earnings is paid for a maximum period defined by collective agreements or Joint Industrial Council Agreements.

**Cash maternity benefits:** 100% of the employee's earnings is paid for six weeks before and six weeks after the expected date of childbirth.

### Workers' Medical Benefits

No statutory benefits are provided.

### Dependents' Medical Benefits

No statutory benefits are provided.

### Administrative Organization

The Department of Labour administers the program.

### Work Injury

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#### Regulatory Framework

**First law:** 1940 (workmen's compensation).

**Current law:** 1990 (industrial injuries compensation), implemented in 1996.

**Type of program:** Employer-liability system.

#### Coverage

Employed persons in central government and public enterprises, local government authorities, and the private sector.

Exclusions: Self-employed persons, military personnel, casual and household workers, and family members living in the employer's home.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 1% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,500 dalasi.

**Government:** None; contributes as an employer for civil servants.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period; the incapacity must last at least five consecutive days.

#### Temporary Disability Benefits

60% of the insured's earnings is paid monthly for up to six months.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Partial disability: A reduced pension is paid (usually 60% of the difference between earnings before and after the disability began) until recovery or certification of permanent disability after 12 months.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 60% of the insured's earnings is paid.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid.

Partial disability: For an assessed degree of disability of 20% to 99%, a reduced pension is paid according to the assessed degree of disability; for an assessed disability of less than 20%, a lump sum is paid.

Pensions are paid monthly.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 120 months of the deceased's earnings is paid to dependent survivors; a reduced benefit is paid to survivors who were partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

**Funeral grant:** If there are no surviving dependents, burial expenses up to 1,000 dalasi are paid.

### **Administrative Organization**

Social Security and Housing Finance Corporation and the Department of Labour enforce the law.

Injuries Compensation Fund administers the program.

### **Unemployment**

#### **Regulatory Framework**

The Labor Act of 2008 requires employers to provide severance pay to an employee with a contract of unlimited duration dismissed for economic, organizational, climatic or technical reasons, including mechanization or automation, or if the place of employment moves more than 40 kilometers and the employee declines an offer of employment. The benefit is six months of employee earnings.

## Ghana

Exchange rate: US\$1.00 = 3.21 cedi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**Current laws:** 1972 (social security) and 2008 (national pensions), implemented in 2010.

**Type of program:** Social insurance and mandatory occupational system.

#### Coverage

Employed persons.

Voluntary coverage for employed persons who were aged 50 or older in 2010; self-employed persons; and previously insured unemployed persons.

Special system for military personnel.

#### Source of Funds

**Insured person:** 5.5% of earnings; voluntary contributors pay 18.5% of declared income.

Of the combined insured person and employer contributions, 5% finances the mandatory occupational pension scheme and 2.5% finances medical benefits under Sickness and Maternity.

**Self-employed person:** 11% of declared income (social insurance); 5% (mandatory occupational pension).

**Employer:** 13% of payroll.

Of the combined insured person and employer contributions, 5% finances the mandatory occupational pension scheme and 2.5% finances medical benefits under Sickness and Maternity.

**Government:** None.

#### Qualifying Conditions

##### Old-age pension

**Social insurance:** Age 60 (age 55 if working under hazardous conditions) with at least 180 months of contributions.

Early pension: Age 55 with at least 180 months of contributions.

Old-age pensions are not payable abroad.

Old-age grant: Age 60 with less than 180 months of contributions.

**Mandatory occupational pension:** Age 60.

Early pension: Age 55 and unemployed or self-employed; any age if permanently emigrating or retired before age 55 according to the terms and conditions of employment.

##### Disability pension

**Social insurance:** Assessed with a permanent disability and incapacity for any gainful employment with at least 12 months of contributions in the last 36 months.

The disability must be assessed by a qualified and recognized medical officer and certified by a regional medical board that includes a Social Security and National Insurance Trust medical officer.

Disability pensions are not payable abroad.

Disability grant: Paid if the insured does not qualify for the disability pension (social insurance).

**Mandatory occupational pension:** Must be assessed with a total or permanent disability.

##### Survivor grant

**Social insurance:** Paid if the insured was younger than age 75 at the time of death.

Eligible survivors are dependents named by the deceased.

Survivor grants are not payable abroad.

**Mandatory occupational pension:** Paid if the insured dies before retirement.

Eligible survivors are named by the deceased; if there are no named beneficiaries, eligible survivors include persons specified in the rules of the scheme.

#### Old-Age Benefits

##### Old-age pension

**Social insurance:** 37.5% of the insured's average annual earnings in the three best years of earnings is paid. The pension is increased by 1.125% of average earnings for each additional 12-month period or 0.09375% of average earnings for each additional month) of contributions exceeding 180 months.

The minimum monthly pension is 200 cedi.

The maximum pension is 60% of the insured's average annual earnings in the best three years of earnings.

Early pension: From 37.5% (age 55) to 60% (age 59) of the full pension is paid.

Benefit adjustment: Benefits are reviewed annually and may be adjusted according to the average increase in the wages of the contributors to the scheme.

Old-age grant: A lump sum of the present value of total contributions plus interest is paid. The interest rate is set at 75% of the prevailing government Treasury bill rate.

**Mandatory occupational pension:** A lump sum of the present value of total contributions plus interest is paid.

Early pension: A lump sum of the present value of total contributions plus interest is paid.

### Permanent Disability Benefits

#### Disability pension

**Social insurance:** 37.5% of the insured's average annual earnings in the three best years of earnings is paid. The pension is increased by 1.125% of average earnings for each additional 12-month period or 0.09375% of average earnings for each additional month) of contributions exceeding 180 months.

**Benefit adjustment:** Benefits are reviewed annually and may be adjusted according to the average increase in the wages of contributors to the scheme.

**Disability grant:** A lump sum of the present value of total contributions plus interest is paid. The interest rate is set at 75% of the prevailing government Treasury bill rate.

**Mandatory occupational pension:** A lump sum of the present value of total contributions plus interest is paid.

### Survivor Benefits

#### Survivor benefit

**Social insurance:** If the insured received an old-age or disability pension at the time of death, the benefit is a lump sum of the present value of the pension that would have been paid from the insured's death until age 75. If the insured was not a pensioner, a lump sum of the present value of 15 years of the pension is paid.

The present value of the pension is calculated using the prevailing monthly Treasury bill interest rate or 10%, whichever is lower.

**Benefit adjustment:** Benefits are reviewed annually and may be adjusted according to the average increase in the wages of contributors to the scheme.

**Mandatory occupational pension:** A lump sum of the total value of contributions plus interest is paid.

### Administrative Organization

National Pensions Regulatory Authority (<http://npra.gov.gh/site/>) provides general supervision.

Social Security and National Insurance Trust (<http://www.ssnit.org.gh>) administers the social insurance scheme through a tripartite management board.

Private trustees approved by the National Pensions Regulatory Authority, with the assistance of registered pension fund managers and custodians, administer the mandatory occupational pensions scheme.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1972 (social security).

Current laws: 2003 (health insurance) implemented in 2004; 2003 (labor code).

**Type of program:** Social insurance (cash sickness and medical benefits) and employer-liability (cash maternity benefits) system.

### Coverage

**Cash maternity benefits (employer liability):** Employed persons.

**Cash sickness and medical benefits:** Residents of Ghana.

### Source of Funds

#### Insured person

**Cash maternity benefits (employer liability):** None.

**Cash sickness and medical benefits (social insurance):** See source of funds under Old Age, Disability, and Survivors (formal-sector employees); a flat-rate contribution of 7.20 to 48 cedi a month (informal-sector employees), based on a means test. An additional 7.20 cedi a year (medical insurance); pensioners and persons over age 70 are exempt.

#### Self-employed person

**Cash maternity benefits (employer liability):** Not applicable.

**Cash sickness and medical benefits (social insurance):** 2.5% of declared income.

#### Employer

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

**Cash sickness and medical benefits (social insurance):** See source of funds under Old Age, Disability, and Survivors.

#### Government

**Cash maternity benefits (employer liability):** None.

**Cash sickness and medical benefits (social insurance):** The cost of benefits for the aged, the needy, and children up to age 18 if both parents have paid the annual premium. Additional financing from 2.5% value added tax on general goods and services.

### Qualifying Conditions

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

**Cash sickness and medical benefits (social insurance):** Must reside in Ghana.



### **Sickness and Maternity Benefits**

**Cash maternity benefits (employer liability):** 100% of the employee's daily earnings is paid for 12 weeks; 14 weeks in the case of a multiple birth or serious complications. The employee is also entitled to up to one hour a day for nursing breaks.

**Sickness benefit (social insurance):** 40 pesewas (100 pesewas equals 1 cedi) a day are paid to an employee receiving 99 pesewas or less a day, 50 pesewas to an employee receiving between 1 cedi and 1 cedi and 29 pesewas a day, 60 pesewas to an employee receiving 1 cedi and 30 pesewas or more a day for a maximum of 26 weeks.

### **Workers' Medical Benefits**

**Medical benefits (social insurance):** The National Health Insurance program provides medical benefits.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

**Cash maternity benefits (employer liability):** The Ministry of Employment and Labour Relations (<http://www.ghana.gov.gh/>) provides general supervision.

**Cash sickness benefits and medical benefits (social insurance):** Social Security and National Insurance Trust (<http://www.ssnit.org.gh>) collects the contributions and transfers them to the National Health Insurance program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1940.

**Current law:** 1987 (workmen's compensation).

**Type of program:** Employer-liability system through a private carrier.

#### **Coverage**

Employed persons.

Exclusions: Military personnel, self-employed persons, casual workers, employers' family members, and agricultural employees working in enterprises with fewer than five workers.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (provides benefits directly to employees).

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** Must have at least six months of coverage.

### **Temporary Disability Benefits**

The benefit is the difference between the insured's earnings before the disability began and the actual or potential earnings after the disability began. The benefit is paid after a five-day waiting period for up to 24 months; may be extended for up to six months.

The benefit may be paid periodically, as a lump sum or a combination of both, depending on the estimated duration of the disability.

### **Permanent Disability Benefits**

If assessed with a total disability, a lump sum of 96 months of the insured's earnings is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the total disability benefit is paid.

Partial disability: A percentage of the full lump sum is paid according to the assessed degree of disability.

### **Workers' Medical Benefits**

Benefits include medical, surgical, hospital, and nursing care and the cost of medicine and appliances up to specified amounts.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 60 months of the insured's earnings at the time the work injury occurred or the occupational disease began is paid to the insured's dependents at the court's discretion; a reduced benefit is paid if the survivor was only partially dependent.

**Funeral grant:** If there are no dependents, the employer pays the entire cost of the funeral; if there are dependents, the employer pays for the funeral, up to a maximum.

### **Administrative Organization**

Ministry of Ministry of Employment and Labour Relations (<http://www.ghana.gov.gh>) enforces the law.

Employers insure against liability with private insurance companies.

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## ***Unemployment***

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### ***Regulatory Framework***

Under the 2003 Labor Act the employer pays any remuneration earned by the worker before termination, any deferred pay due to the worker prior to termination, and any compensation due to the worker related to a sickness or an accident.

## Guinea

Exchange rate: US\$1.00 = 7,136 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1958.

**Current law:** 1994 (social security).

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

#### Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

#### Source of Funds

**Insured person:** 2.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

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

**Employer:** 10% of covered payroll.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 55, 60, or 65, depending on the profession, with at least 15 years of contributions.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions.

**Old-age allowance:** Age 55, 60, or 65, depending on the profession, with at least 12 months but less than 15 years of contributions.

Old-age benefits are not payable abroad.

**Disability pension:** Must be assessed with at least a 66.7% loss of working or earning capacity and have at least five years of contributions (the contribution requirement is waived for currently employed workers if the disability is the result of an accident).

Disability pensioners are ineligible for the early old-age pension.

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

Partial disability: Assessed with at least a 15% loss of working or earning capacity.

The disability pension is not payable abroad.

**Survivor pension:** Paid if the deceased was an old-age or disability pensioner or in covered employment with at least 15 years of coverage at the time of death.

Eligible survivors include widow(er)s married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

**Funeral grant:** Paid to an eligible widow(er) or the person responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** 2% of the insured's average earnings in the last 10 years multiplied by the number of years of contributions (some periods of disability are credited) is paid for up to 30 years.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Early pension: The pension is reduced by 5% to 10% for each year that the pension is received before the normal retirement age.

Pensions are paid quarterly.

The old-age pension may be paid in addition to the work injury permanent disability pension.

**Old-age allowance:** A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of years of contributions is paid.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

## Permanent Disability Benefits

**Disability pension:** If assessed with a total disability, 100% of the insured's average annual earnings is paid.

Partial disability: 40% of the insured's average annual earnings is paid.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

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

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

## Survivor Benefits

**Survivor pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

If there is more than one widow(er) or full orphan, the pension is split equally.

The pension ceases on remarriage or cohabitation.

**Orphan's pension:** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 20% for each full orphan.

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

Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system.

**Funeral grant:** A lump sum of 90 days of the deceased's daily wage, up to three times the deceased's monthly earnings used to calculate contributions, is paid.

## Administrative Organization

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1960.

**Current laws:** 1988 (labor code) and 1994 (social security).

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

### Coverage

**Cash sickness, maternity benefits, and medical benefits (social insurance):** Employed persons, including agricultural and household workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

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

Exclusions: Civil servants and self-employed persons.

### Source of Funds

#### Insured person

**Cash sickness, maternity benefits, and medical benefits (social insurance):** 2.5% of covered earnings (sickness benefits). See Family Allowances for cash maternity benefits.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

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

#### Self-employed person

Not applicable.

#### Employer

**Cash sickness, maternity benefits, and medical benefits (social insurance):** 4% of covered payroll (sickness benefits). See Family Allowances for cash maternity benefits.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

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

#### Government

**Cash sickness and maternity benefits (social insurance):** None; contributes as an employer for public-sector employees who are not civil servants.

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

## **Qualifying Conditions**

### **Cash sickness and medical benefits (social insurance):**

Must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

**Cash maternity benefits (social insurance):** Must be in insured employment for at least nine months before childbirth.

**Cash sickness and maternity benefits (employer liability):** There are no minimum qualifying conditions.

## **Sickness and Maternity Benefits**

**Sickness benefit (social insurance):** 50% of the insured's average earnings in the three months before the leave begins is paid after an eight-day waiting period. The benefit may be extended for up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum duration of benefits is one year for a permanent incapacity.

**Sickness benefit (employer liability):** 100% of wages is paid for eight days; 50% from the 9th day for up to 13 weeks. The benefit may be extended for up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum duration of benefits is one year for a permanent incapacity.

**Maternity benefit (social insurance):** 50% of the insured's average earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to 12 weeks after childbirth if there are complications.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

**Maternity benefit (employer liability):** 50% of the insured's average earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to 12 weeks after childbirth if there are complications.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

## **Workers' Medical Benefits**

Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical service benefits. Benefits include general, maternity, and specialist care; surgery; dental care; hospitalization for up to two years; medicine; prostheses; laboratory services; and transportation.

Benefits are provided after an eight-day waiting period during which the employer and the insured share the medical care costs equally.

Cost sharing: The insured pays 30% of the cost of medicine and does not pay for the treatment of cancer, cholera, smallpox, tetanus, and tuberculosis.

## **Dependents' Medical Benefits**

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

Eligible dependents include the spouse and children younger than age 17 (age 21 if a student or disabled).

## **Administrative Organization**

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1932.

**Current law:** 1994 (social security).

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

### **Coverage**

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 4% of covered payroll.



The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

50% of the insured's average daily wage in the month before the disability began is paid for the first 28 days; thereafter, 66.7% of the average daily wage. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. Benefits may be adjusted if the disability lasts more than one month.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Benefits are paid monthly.

### **Permanent Disability Benefits**

**Permanent disability pension:** If assessed with a total disability, 70% of the insured's average earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

**Partial disability:** If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; from 1% to 14%, a lump sum is paid.

Pensions are paid quarterly.

The permanent disability pension may be paid in addition to the old-age pension.

Benefit adjustment: Benefits are adjusted periodically.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, prostheses, functional and vocational rehabilitation, and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average earnings in the last 12 months before the insured died is paid to the widow(er). The surviving spouse must have been married to the deceased for at least one year before the disability began. If there is more than one eligible widow, the pension is split equally.

The pension ceases on remarriage or cohabitation, and a lump sum is paid.

Remarriage settlement: A lump sum of three years of pension is paid.

**Orphan's pension:** 15% of the deceased's average earnings in the last 12 months before the insured died is paid for each of the first two orphans younger than age 17 (age 21 if a student); 10% for each additional orphan; 20% for each full orphan.

**Dependent relative's pension:** 10% of the deceased's average earnings in the 12 months before the insured died is paid to each surviving dependent relative, up to 20%.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the 12 months before the insured died.

Pensions are paid quarterly.

**Funeral grant:** Up to 25% of the minimum monthly earnings used to calculate benefits is paid.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1994 (social security).

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

### **Coverage**

Employed persons, including agricultural and household workers.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of covered payroll.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 17. The parent must have at least three months of insured employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

### **Family Allowance Benefits**

**Family allowances:** 3,000 francs a month is paid for each child, up to 10 children.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

## Kenya

Exchange rate: US\$1.00 = 90.65 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (social security).

**Current law:** 2013 (pension and provident fund) implemented in 2014.

**Type of program:** Mandatory individual account (pension fund) and voluntary provident fund system.

Note: The 2013 National Social Security Fund Act established a pension fund and a new provident fund. Membership in the pension fund is mandatory for all employed persons aged 18 to 60. Members of the old provident fund were automatically enrolled in the pension fund; their assets in the old provident fund remain there. Membership in the new provident fund is voluntary.

#### Coverage

**Pension fund:** Employed persons in companies with at least one employee.

**Provident fund:** Self-employed persons, retired persons older than age 60, and persons who do not qualify for the pension fund.

Special system for public-sector employees.

#### Source of Funds

Note: Contributions are divided into two tiers. Tier 1 contributions are directed to the National Social Security Fund (NSSF); Tier 2 contributions may be directed to either the NSSF or to a registered private pension scheme. The rates below are for both tiers combined.

**Insured person:** 6% of pensionable monthly earnings. The voluntarily insured pay at least 200 shillings a month or 4,800 shillings a year.

Contributions up to the lower earnings limit are used to finance Tier 1 while those above the lower earnings limit but below the upper earnings limit are used to finance Tier 2.

The lower earnings limit is 7,000 shillings in 2015, 8,000 shillings in 2016, 9,000 shillings in 2017, and the annual average statutory minimum monthly basic wage (for the top urban centers, second Tier urban centers and rural areas) in 2018.

The upper earnings limit is 100% of national average earnings in 2015, rising to two times national average earnings

in 2016, three times national average earnings in 2017, and four times national average earnings in 2018.

There are no maximum earnings used to calculate voluntary contributions.

**Self-employed person:** At least 200 shillings a month, or 4,800 shillings a year.

There are no maximum earnings used to calculate voluntary contributions.

**Employer:** 6% of monthly payroll.

Contributions up to the lower earnings limit are used to finance Tier 1 while those above the lower earnings limit but below the upper earnings limit are used to finance Tier 2.

The lower earnings limit is 7,000 shillings in 2015, 8,000 shillings in 2016, 9,000 shillings in 2017, and the annual average statutory minimum monthly basic wage (for the top urban centers, second Tier urban centers and rural areas) in 2018.

The upper earnings limit is 100% of national average earnings in 2015, rising to two times national average earnings in 2016, three times national average earnings in 2017, and four times national average earnings in 2018.

**Government:** Contributes as an employer.

#### Qualifying Conditions

**Old-age benefit:** Age 60. Age 50 for early retirement.

Employment must cease.

**Emigration benefit:** Paid if a member emigrates to a country that does not have a reciprocal agreement with Kenya.

**Disability benefit:** Must be assessed with a total permanent physical or mental incapacity and have at least 36 months of contributions before the disability began. A medical board, appointed by the National Social Security Board, assesses the disability.

**Survivor benefit:** Paid if the deceased had at least 36 months of contributions and was contributing at the time of death.

Eligible survivors include persons named by the deceased.

**Funeral grant:** Must have at least six months of contributions.

Eligible survivors include a surviving spouse; if the deceased was not married, to the father, mother, brother, sister or the person who paid for the funeral.

#### Old-Age Benefits

**Old-age benefit:** The insured has three options: purchase a life annuity from a registered insurer, take a partial lump sum and purchase an annuity with the balance, or take a portion of the accounts as a lump sum (all of Tier 1 and a

maximum of one third of Tier 2) and receive the balance as programmed withdrawals.

**Emigration benefit:** The member may withdraw the funds.

### Permanent Disability Benefits

**Disability benefit:** The disability benefit based on the value of the insured's Tier 1 and Tier 2 accounts, plus the insured's last monthly contributions to Tier 1 multiplied by the number of months of potential employment between the date the disability began and the retirement age, or 90 months, whichever is lower.

### Survivor Benefits

**Survivor benefit:** The survivor benefit is based on the value of the deceased's Tier 1 and Tier 2 accounts (combined contributions plus interest) plus the deceased's last contributions to Tier 1 multiplied by the number of months of potential employment between the date of death and the retirement age, or 90 months, whichever is lower.

**Funeral grant:** 10,000 shillings is paid.

### Administrative Organization

National Social Security Fund Board directs and manages the National Social Security Fund.

National Social Security Fund (<http://www.nssf.or.ke>) administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1966 (hospital insurance).

**Current law:** 1998 (hospital insurance) and 2007 (employment act).

**Type of program:** Social insurance (medical benefits) and employer-liability (cash sickness and maternity benefits system).

#### Coverage

**Employer-liability system:** Employed persons.

**Social insurance system:** Employed and self-employed persons and public-sector employees earning at least 1,000 shillings a month.

Voluntary coverage for persons earning less than 1,000 shillings a month.

Special system for civil servants.

#### Source of Funds

##### Insured person

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

**Medical benefits (social insurance):** 150 shillings to 1,700 shillings a month. The voluntarily insured pay a flat rate of 160 shillings a month.

##### Self-employed person

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

**Medical benefits (social insurance):** 30 shillings to 320 shillings a month. The voluntarily insured pay a flat rate of 160 shillings a month.

##### Employer

**Cash sickness and maternity benefits (employer liability):** Total cost.

**Medical benefits (social insurance):** None.

##### Government

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

**Medical benefits (social insurance):** None.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** Must have had at least two consecutive months of service with an employer. The employee must provide an appropriate medical certificate issued by a registered medical practitioner.

**Cash maternity benefits (employer liability):** Must give at least seven days written notice of intention to take maternity leave on a specific date and to return to work thereafter.

**Medical benefits (social insurance):** There is no minimum qualifying period; the voluntarily insured must have at least 60 days of coverage for medical benefits and at least six months of coverage for maternity care.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** Seven days full pay; thereafter seven days with half pay for each twelve consecutive months of service.

Accredited government and certain private and faith-based hospitals provide comprehensive maternity care to members of the National Hospital Insurance Fund (NHIF) and their dependents.

**Maternity benefit (employer liability):** Three months of maternity leave with full pay for women.

Two weeks of paternity leave with full pay for men.

### Workers' Medical Benefits

**Medical benefits (social insurance):** Government hospitals provide free care for certain illnesses, including tuberculosis, HIV/AIDS, and other sexually transmitted diseases,

and free comprehensive inpatient care for employed persons who contribute to the NHIF.

Benefits are paid for up to 180 days a year; may be extended for extreme hardship.

Cost sharing: Inpatient hospital and medical treatment for insured persons and their dependents is reimbursed up to 432,000 shillings a year, according to a schedule in law. The amount varies according to three categories of hospitals accredited by the NHIF: free care at government hospitals; co-payments of up to 15,000 shillings at certain private and faith-based hospitals for treatment requiring surgery; and unlimited co-payments at all other private hospitals.

Medical services provided abroad are reimbursed at 1,750 shillings a day.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Health (<http://www.health.go.ke>) provides general supervision through a board of directors.

National Hospital Insurance Fund (<http://www.nhif.or.ke/healthinsurance>) administers the program.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1946.

**Current laws:** 1974 (workmen's compensation), 2007 (work injury), and 2007 (employment).

**Type of program:** Employer-liability system through a public carrier.

### **Coverage**

Public- and private-sector employees.

Exclusions: Professional employees earning more than 4,000 shillings a month, self-employed persons, casual workers, and family labor.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums or provides benefits directly to employees).

**Government:** None; the cost of benefits for government employees.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of the insured's monthly earnings, up to 540 shillings, is paid after a three-day waiting period; if the incapacity lasts for more than three days, the benefit is paid retroactively for up to 12 months.

The maximum total temporary disability benefit is 240,000 shillings.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

### **Permanent Disability Benefits**

**Permanent disability benefit:** A lump sum of 96 months of the insured's earnings is paid, up to 240,000 shillings.

**Partial disability benefit:** A lump sum of 60 months of the insured's earnings is paid, up to 240,000 shillings.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 60 months of the deceased's earnings is paid to survivors who were fully dependent on the deceased; if there are no fully dependent survivors, a reduced benefit is paid to survivors who were partially dependent.

The minimum benefit is 35,000 shillings.

The maximum benefit is 240,000 shillings.

**Funeral grant:** A lump sum of the cost of the funeral is paid to dependents; the employer pays 2,000 shillings if there are no dependents.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

### **Administrative Organization**

Ministry of Labour, Social Security and Services (<http://www.labour.go.ke>) enforces the law, approves settlements, and pays benefits.

Employers insure against liability with private insurance companies.



## Lesotho

Exchange rate: US\$1.00 = 11.57 maloti.

### *Old Age, Disability, and Survivors*

#### **Regulatory Framework**

**First Law:** 1983.

**Current Law:** 2007 (pension).

**Type of Program:** Universal system.

#### **Coverage**

Residents of Lesotho.

Special systems for judges, members of parliament, and certain public servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Old-age pension:** Age 70.

**Survivor pension:** Paid if the deceased received or was entitled to receive an old-age pension.

Eligible survivors include a widow or a dependent widower and children younger than age 18.

#### **Old-Age Benefits**

**Old-age pension:** 450 maloti is paid.

#### **Survivor Benefits**

**Survivor pension:** 100% of the old-age pension the deceased received or was entitled to receive is paid. The pension is split equally among eligible survivors.

#### **Administrative Organization**

Ministry of Labour and Employment (<http://www.gov.ls/employment>) administers the program.

#### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current law:** 1992 (labor code).

**Type of program:** Employer-liability (cash benefits only) system.

Public-sector employers provide two months of paid maternity leave.

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons and citizens aged 70 or older.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (provides benefits directly to employees).

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness benefits (employer liability):** Full-time employees must have been continuously employed with the same employer for at least six months.

**Cash maternity benefits (employer liability):** Full-time employees must have been continuously employed with the same employer for at least one year.

#### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the insured's normal earnings is paid for up to 12 days in the first 12 months; 50% for the following 12 months.

**Maternity benefit (employer liability):** 100% of the insured's normal earnings is paid for 12 weeks for up to two children.

#### **Administrative Organization**

Ministry of Labour and Employment, (<http://www.gov.ls/employment/>) administers the program.

#### **Work Injury**

#### **Regulatory Framework**

**First law:** 1977.

**Current law:** 1995 (worker's compensation).

Type of program: Social insurance system.

#### **Coverage**

All employed persons.

Exclusions: Self-employed persons, household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

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Special system for judges, members of parliament, and certain public servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** A percentage of gross monthly earnings according to the terms of an agreement, contract, industry-wide mandate, or ministerial directive.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

No statutory benefits are provided.

### **Workers' Medical Benefits**

Benefits include medical, surgical and hospital treatment, skilled nursing, and medicine, up to 10,000 maloti; the maintenance, repair, and renewal of prosthetic devices or any other artificial appliances, up to 10,000 maloti; and transportation costs, up to 1,500 maloti.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, up to 8,000 maloti a month is paid.

### **Survivor Benefits**

**Survivor pension:** Up to 72,000 maloti a month is paid.

Eligible survivors include a widow or dependent widower; children younger than age 18 or disabled; and dependent siblings and parents.

**Death grant:** A lump sum of 5,000.00 maloti is paid.

### **Administrative Organization**

Ministry of Labour and Employment (<http://www.gov.ls/employment>) administers the program.

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### **Unemployment**

#### **Administrative Organization**

The 1992 (labour code) regulates severance pay for employed persons who have completed at least one year of continuous service. In the case of termination by the employer, the employer pays the equivalent of two weeks' wages (at the rate payable at the time the contract is terminated) for each completed year of continuous service with the employer. The employer can make the severance payment immediately or may delay it for up to 12 months.

## Liberia

Exchange rate: US\$1.00 =  
82 Liberian dollars (L\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1975.

**Current law:** 1980 (social security).

**Type of program:** Social insurance and social assistance system.

#### Coverage

##### Social insurance

Public- and private-sector employees with five or more workers.

Voluntary coverage for self-employed persons not compulsorily covered.

Exclusions: Casual workers, family labor, household workers, military personnel, foreign diplomats, senior members of the government and courts, and persons employed on any type of boat.

##### Social assistance

Needy elderly, disabled, or unemployed persons.

#### Source of Funds

##### Insured person

*Social insurance:* 3% of earnings.

*Social assistance:* None.

##### Self-employed person

*Social insurance:* May contribute 5% of earnings.

*Social assistance:* None.

##### Employer

*Social insurance:* 3% of payroll.

*Social assistance:* None.

##### Government

*Social insurance:* None.

*Social assistance:* The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 (up to 65) with at least 100 months of contributions.

Employment must cease.

**Old-age settlement (social insurance):** Paid at the pensionable age with less than 100 months but at least 12 months of contributions.

**Old-age assistance (social assistance):** Paid to needy elderly persons who do not qualify for any social insurance old-age benefit; may also be paid to certain unemployed workers.

**Disability pension (social insurance):** Assessed with a permanent incapacity for work with at least 50 months of contributions in the 60 months before the disability began.

**Disability settlement (social insurance):** Paid if the insured does not qualify for the disability pension but has at least 12 months of contributions.

**Disability assistance (social assistance):** Paid to needy workers with disabilities who do not qualify for any social insurance disability benefit.

**Survivor pension (social insurance):** The deceased was a pensioner or had at least 50 months of contributions in the 60 months before death.

#### Old-Age Benefits

**Old-age pension (social insurance):** 25% of the insured's average monthly earnings plus 1% of average monthly earnings for each 10-month period of contributions exceeding 100 months is paid.

**Old-age settlement (social insurance):** A lump sum of employee contributions plus interest is paid.

**Old-age assistance (social assistance):** A benefit is paid.

#### Permanent Disability Benefits

**Disability pension (social insurance):** 25% of the insured's average monthly earnings in the last 12 months plus 1% of average monthly earnings for each 10-month period of contributions exceeding 50 months is paid.

**Disability settlement (social insurance):** A lump sum of employee contributions plus interest is paid.

**Disability assistance (social assistance):** A benefit is paid.

#### Survivor Benefits

**Spouse's pension (social insurance):** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent widow(er).

The maximum survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive, whichever is greater.

**Orphan's pension (social insurance):** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18

(age 21 if a student, no limit if disabled); 20% to each full orphan.

All orphans' pensions combined must not exceed 50% of the old-age or disability pension the deceased received or was entitled to receive; 100% for full orphans.

### **Administrative Organization**

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), supervised by a tripartite board of directors, and a management team, administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1943 (workmen's compensation), implemented in 1949.

**Current law:** 1980 (employment injury).

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

#### **Coverage**

Employees in firms with at least five employees.

Self-employed person in certain cases.

Exclusions: Casual workers, family labor, household workers, military personnel, foreign diplomats, senior members of the government and courts, and persons employed on any type of boat.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 1.75% of declared earnings.

**Employer:** 1.75% of payroll.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

**Temporary disability benefits:** 65% of the insured's average monthly earnings over the last 12 months is paid after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability. The benefit is paid for up to one year.

The minimum benefit is L\$50 or 100% of the insured's average monthly earnings, whichever is lower.

#### **Permanent Disability Benefits**

**Permanent disability pension:** 65% of the insured's average monthly earnings is paid for a total disability.

Constant-attendance supplement: 25% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability, according to a schedule in law.

A medical board assesses the degree of disability.

The minimum benefit is L\$50 or 100% of the insured's average monthly earnings, whichever is lower.

#### **Workers' Medical Benefits**

Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

#### **Survivor Benefits**

**Spouse's pension:** 20% of the insured's average earnings in the last 12 months is paid to a dependent widow or a dependent, disabled widower.

The widow(er)'s pension ceases on remarriage.

**Orphan's pension:** 10% of the insured's average earnings in the last 12 months is paid for each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% for each full orphan.

All orphans' pensions combined must not exceed 30% of the deceased's earnings; 60% for full orphans.

**Dependent parent's and grandparent's pension:** If there are no other eligible survivors, 20% of the insured's average earnings in the last 12 months is paid. The pension is split equally if there is more than one eligible survivor.

**Funeral grant:** The cost of the burial is paid, up to L\$500.

#### **Administrative Organization**

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), supervised by a tripartite board of directors and a management team, administers the program.

## Libya

Exchange rate: US\$1.00 = 1.20 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1957 (retirement); 1958 (social insurance); 1980 (social security), implemented in 1981; and 1987 (disability).

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

#### Coverage

Residents of Libya.

Special system for military personnel.

#### Source of Funds

**Insured person:** 3.75% of covered earnings.

The insured person's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

**Self-employed person:** 15.675% of declared income.

The self-employed person's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

**Employer:** 10.5% of covered payroll; employers from foreign companies contribute 11.25%.

The employer's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

**Government:** 0.75% of covered earnings; annual subsidies.

The government's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men), age 60 (women), age 62 (civil servants), and age 60 (workers in hazardous or unhealthy occupations).

Employment must cease.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

**Disability pension:** Must be assessed with at least a 60% loss of earning capacity.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Paid if the insured receives a disability pension and requires the constant attendance of others to perform daily functions.

Benefits are not payable abroad.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average earnings in the last three years is paid for each of the first 20 years of contributions plus 2% for each year exceeding 20 years.

The minimum pension is 80% of the legal national minimum wage.

The legal national minimum wage is 450 dinars.

The maximum pension is 80% of the insured's average earnings in the last three years.

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

#### Permanent Disability Benefits

**Disability pension:** For an assessed degree of disability of at least 60%, the pension is 50% of the old-age pension the insured received or was entitled to receive plus 0.5% of the old-age pension for each of the first 20 years of contributions and 2% for each year exceeding 20 years.

The minimum pension is 50% of the insured's last salary plus the value of the minimum old-age pension.

The minimum old-age pension is 450 dinars.

The maximum pension is 80% of the insured's last salary.

Constant-attendance allowance: Up to 25% of the disability pension is paid.

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

#### Survivor Benefits

**Survivor pension:** The benefit depends on the number of family members and their relationship to the deceased. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows; 40%



to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings (no specific information is available on the benefit for daughters).

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

**Funeral grant:** A lump sum of 50 dinars is paid.

### Administrative Organization

A national social security committee provides general supervision.

Social Security Fund administers the program through district and local offices.

Municipal committees provide local supervision.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1958.

**Current laws:** 1980 (social security), implemented in 1981.

**Type of program:** Employer-liability (cash maternity benefits) and social insurance (cash sickness and medical benefits) system.

### Coverage

**Employer-liability program:** Employed persons.

Exclusions: Self-employed persons.

**Social insurance program:** Employed and self-employed persons.

### Source of Funds

#### Insured person

**Cash benefits (social insurance):** See source of funds under Old Age, Disability, and Survivors.

**Cash maternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 1.5% of covered earnings.

The insured person's contributions also finance work injury medical benefits.

#### Self-employed person

**Cash benefits (social insurance):** 1.5% of declared income.

**Cash maternity benefits (employer liability):** Not applicable.

**Medical benefits (social insurance):** 3.5% of declared income.

The self-employed person's contributions also finance work injury medical benefits.

### Employer

**Cash benefits (social insurance):** See source of funds under Old Age, Disability, and Survivors.

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

**Medical benefits (social insurance):** 2.45% of covered payroll.

The employer contributions also finance work injury medical benefits.

### Government

**Cash benefits (social insurance):** 0.75% of self-employed person's covered earnings.

**Cash maternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 5% of covered earnings.

The government's contributions also finance work injury medical benefits.

### Qualifying Conditions

**Cash sickness benefits (social insurance):** Must have at least six weeks of contributions in the last three months.

**Cash maternity benefits (employer liability):** Must have at least six months of coverage before the expected date of childbirth or four months of contributions in the last six months.

**Pregnancy benefit (social insurance):** Must have at least six weeks of contributions in the last three months.

**Birth grant (social insurance):** Must have at least six weeks of contributions in the last three months.

**Medical benefits (social insurance):** Must receive sickness benefits, maternity benefits, or a pension.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 60% of the insured's earnings is paid for up to a year.

**Maternity benefit (employer liability):** 100% of the employee's earnings is paid for up to three months.

**Pregnancy benefit (social insurance):** 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

**Birth grant (social insurance):** A lump sum of 25 dinars is paid for each childbirth.

### Workers' Medical Benefits

**Medical benefits (social insurance):** Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to six months after entitlement to cash benefits ceases.

### **Dependents' Medical Benefits**

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

### **Administrative Organization**

A national social security committee provides general supervision.

Social Security Fund administers the program through district and local offices.

Municipal committees provide local supervision.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1958.

**Current laws:** 1980 (social security), implemented in 1981.

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

#### **Coverage**

Employed and self-employed persons.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

**Employer:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

**Government:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

70% of the insured's earnings is paid for up to a year.

### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of at least 60%, the pension is 2.5% of the insured's average earnings in the last three years for each of the first 20 years of contributions plus 2% of average earnings for each year of contributions exceeding 20 years.

The minimum pension is 50% of the insured's last salary plus the value of the minimum old-age pension.

The minimum old-age pension is 450 dinars.

The maximum pension is 100% of the insured's last salary.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability pension is paid.

**Partial disability:** For an assessed degree of disability of 30% to 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum old-age pension multiplied by the assessed degree of disability is paid.

### **Workers' Medical Benefits**

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** The benefit depends on the number of family members and their relationship to the deceased. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings (no specific information is available on the benefit for daughters).

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (for whom the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

**Funeral grant:** A lump sum of 50 dinars is paid.

### **Administrative Organization**

A national social security committee provides general supervision.

Social Security Fund administers the program through district and local offices.

Municipal committees provide local supervision.

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## **Unemployment**

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### **Regulatory Framework**

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of an employee's earnings for up to six months.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1998.

**Current laws:** 2013 (family allowances).

**Type of program:** Universal system.

#### **Coverage**

Libyan resident citizens younger than age 18.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (no limit for unmarried females with no source of income). Libyan children living abroad for more than three months are ineligible.

### **Family Allowance Benefits**

**Family allowances:** 100 dinars a month is paid for each child.

### **Administrative Organization**

Ministry of Social Affairs administers the program.

## Madagascar

Exchange rate: US\$1.00 = 2,596.73 ariary.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1969 (social insurance) and 1994 (social protection).

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

#### Coverage

Employed persons including full-time household workers.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

#### Source of Funds

**Insured person:** 1% of covered earnings; a flat rate of 400 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

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

**Employer:** 9.5% of covered payroll; a flat rate of 800 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

Contributions are paid quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 60 or age 55 (merchant seamen) with at least 15 years of coverage (some periods of work before 1969 are credited) including 28 quarters of contributions in the last 10 calendar years.

Employment must cease.

Partial pension: Age 60 or age 55 (merchant seamen) with at least 100 quarters of total coverage if less than 28 quarters of contributions in the last 10 calendar years.

The insured may continue to work up to five years after the legal retirement age to meet the contribution qualifying conditions.

Refund of contributions: Paid to an insured person with at least four quarters of contributions who does not qualify for the pension.

The pension is payable abroad.

**Solidarity allowance:** Paid to an insured person who does not qualify for the full or partial old-age pension at age 60. The insured must have had at least 15 quarters of employment from January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969.

Employment must cease.

The allowance is payable abroad.

**Disability pension:** Age 55 (men and women) or age 50 (merchant seamen) with at least a 60% loss of working capacity and with at least 10 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

Dependent's supplement: Paid for a spouse older than age 59 (men) or age 54 (women and merchant seamen).

The pension is payable abroad.

Refund of contributions: Paid to an insured person with at least four quarters of contributions who does not qualify for the pension.

**Survivor pension:** The deceased was a pensioner or was at least age 55 or age 50 (merchant seamen) and met the contribution requirements for the old-age pension at the time of death.

Eligible survivors include the spouse and children younger than age 15 (age 22 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

The pension is payable abroad.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the legal monthly minimum wage plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years plus 1% of the insured's earnings for each year of contributions exceeding 10 years.

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

The maximum earnings used to calculate benefits are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

Partial pension: A reduced pension is paid.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 60.

Special supplement: 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum pension (including supplements) is 60% of the legal monthly minimum wage.

The maximum pension is 40% of the maximum earnings used to calculate contributions (if supplements are not paid) or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years (if supplements are paid).

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

The insured may receive both the old-age pension and the work injury permanent disability pension at the same time. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Refund of contributions: A lump sum of total contributions plus 2% annual interest a year is paid.

The minimum refund is 20,000 ariary.

**Solidarity allowance:** The annual allowance is 30% of 12 times the legal monthly minimum wage plus 10% of the insured's average annual earnings in the last five calendar years plus 1% of the insured's earnings for each additional four-quarter period of contributions.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

The allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Permanent Disability Benefits**

**Disability pension:** 80% of the old-age pension that would have been paid if the insured had worked until the pensionable age.

Dependent's supplement: 10% of the insured's pension is paid.

Special supplement: 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum pension (including supplements) is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

If the insured is no longer capable of work and is eligible for both the disability pension and the work injury permanent disability pension, only the higher pension is paid.

Benefit adjustment: Benefits are adjusted according to increases in the legal monthly minimum wage.

Refund of contributions: A lump sum of total contributions plus 2% annual interest a year is paid.

The minimum refund is 20,000 ariary.

### **Survivor Benefits**

**Spouse's pension:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to an unemployed widow(er); 15% if the widow(er) is employed or receiving his or her own old-age or disability pension.

Pensions are paid quarterly.

**Orphan's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

All survivor benefits combined must not exceed 85% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation (<http://www.mfptls.gov.mg>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1963 (family benefits) and 1994 (social protection).

**Type of program:** Employer-liability and social insurance system.

#### **Coverage**

Employed women, including household and salaried agricultural workers.

Exclusions: Self-employed persons; casual agricultural workers working less than three months a year.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** See source of funds under Family Allowances.

**Government:** None.



### **Qualifying Conditions**

**Cash sickness benefits (employer liability):** The labor code requires employers to provide paid sick leave to employees).

**Cash maternity benefits (social insurance):** Must have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month.

### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** The labor code requires employers to provide up to six months of paid sick leave.

**Maternity benefit (social insurance):** 50% of the insured's last wage is paid for six weeks before and eight weeks after (up to 11 weeks after if there are complications arising from pregnancy or childbirth) the expected date of childbirth. The benefit is paid in two equal amounts (three if there are complications).

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

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

If the insured does not qualify for maternity benefits, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

### **Workers' Medical Benefits**

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 5,000 ariary. The labor code requires employers to provide certain medical services to employees including hospitalization, medicine, transportation and rehabilitation.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Some maternity and child health and welfare services are provided under Family Allowances. (The labor code requires employers to provide certain medical services to employees' dependents).

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation (<http://www.mfptls.gov.mg>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1925.

**Current laws:** 1963 (work injury) and 1994 (social protection).

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

### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 1.25% of covered payroll; 1% for salaried casual agricultural workers; a flat-rate monthly contribution of 385 ariary for full-time household workers; 1% of annual covered earnings for cooperative members; 1.5% of tobacco grower's annual base earnings for each cultivated hectare for tobacco growers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

Contributions are paid quarterly. Cooperative members and tobacco growers pay contributions annually.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The daily benefit is 66.7% of the insured's daily average earnings in the last 30 days before the disability began. The benefit is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily benefit is 1,200 ariary.

Benefit adjustment: If the disability lasts more than three months, benefits may be adjusted according to the growth in wages.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's monthly average earnings in the 12 months before the disability began is paid.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.

The minimum supplement is the legal monthly minimum wage.

Partial disability: If the assessed degree of disability is 10% or more, the benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

If the assessed degree of disability is 10% or more, the minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly; if the assessed degree of disability is less than 10%, a lump sum of the average annual insured earnings multiplied by 0.5 for each degree of assessed disability is paid.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for three years.

The insured may receive both the old-age pension and the work injury permanent disability pension at the same time. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's monthly average earnings in the 12 months before the disability began is paid to a widow(er).

**Orphan's pension:** 15% of the deceased's monthly average earnings in the 12 months before the disability began is paid for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average earnings is paid for each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

All survivor benefits combined must not exceed 85% of the deceased's earnings used to calculate benefits.

Pensions are paid quarterly.

**Funeral grant:** A lump sum of 20,000 ariary is paid.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation (<http://www.mfptls.gov.mg>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1963 (family benefits) and 1994 (social protection).

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

#### **Coverage**

Employed workers who are residents of Madagascar or France.

Unemployed workers are covered for up to six months under certain conditions.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2.25% of covered payroll; a flat rate of 692 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

## Madagascar

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The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 124,243 ariary (non-agricultural sector); 126,000 ariary (agricultural sector).

The employer's contributions also finance maternity benefits under Sickness and Maternity.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

### **Qualifying Conditions**

**Family allowances:** The child must live in Madagascar or in France, be younger than age 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter caring for children, or disabled). The parent must be a widow(er) of a family allowance beneficiary, or have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month (nonagricultural sector), or at least six consecutive months of insured employment with at least 18 days or 144 hours of work a month (agricultural sector).

**Prenatal allowance:** The insured woman must undergo prescribed medical examinations before childbirth.

**Birth grant:** The insured woman must undergo prescribed medical examinations after childbirth.

### **Family Allowance Benefits**

**Family allowances:** 2,000 ariary a month is paid for each child.

**Prenatal allowance:** A lump sum of 18,000 ariary is paid.

**Birth grant:** 24,000 ariary is paid in two equal parts for each live birth. The benefit is reduced by 50% if the mother did not undergo the prescribed medical examinations or report any medical examination to the National Social Insurance Fund within a month of the examination.

Some maternity and child health and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation (<http://www.mfptls.gov.mg>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

## Malawi

Exchange rate: US\$1.00 = 505 kwacha.

### Old Age, Disability, and Survivors

#### Regulatory Framework

A 2011 law creating mandatory individual accounts for private-sector workers earning above a minimum salary threshold has been partially implemented. No additional information is available.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 2000 (employment).

**Type of program:** Employer-liability (cash sickness and maternity benefits) system.

Note: Government health centers and hospitals provide some free medical services.

#### Coverage

**Cash sickness and maternity benefits:** Employed persons.

**Medical benefits:** No statutory benefits are provided.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** The total cost.

**Government:** None.

#### Qualifying Conditions

**Cash sickness benefits:** Must be employed continuously for 12 months before the illness began.

**Cash maternity benefits:** Must be currently employed.

#### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's daily wage is paid for up to four weeks; 50% for an additional eight weeks. A medical certificate must be provided.

**Maternity benefit:** 100% of the employee's daily wage is paid for eight weeks. Additional paid leave may be granted in case of certified medical complications. The employee can claim the benefit once every three years.

### Administrative Organization

Ministry of Labour enforces the law.

Employers provide benefits through private insurance companies.

### Work Injury

#### Regulatory Framework

**First law:** 1946.

**Current laws:** 1990 and 2000 (worker's compensation).

**Type of program:** Employer-liability system through a private carrier.

#### Coverage

Employed persons.

Exclusions: Casual workers, self-employed persons, family workers, and military personnel.

#### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost (provides benefits directly to employees).

**Government:** None.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

#### Temporary Disability Benefits

A percentage of the insured's earnings is paid, according to a schedule in law. The benefit is paid after a three-day waiting period until full recovery or certification of permanent disability.

#### Permanent Disability Benefits

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 54 months of the insured's earnings is paid.

**Partial disability:** A percentage of the full benefit is paid depending on the assessed degree of disability, according to a schedule in law.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, a lump sum is paid depending on individual circumstances.

#### Workers' Medical Benefits

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled

nursing services; medicine; prostheses; mechanical aids; and transportation.

### **Survivor Benefits**

**Survivor benefit:** A lump sum is paid of 42 months of the deceased's last monthly earnings minus any disability benefit paid before the date of death.

Eligible dependents include members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

**Funeral grant:** If there are no surviving dependents, the cost of the burial is paid by the employer.

### **Administrative Organization**

Ministry of Labour enforces the law.

Employers provide benefits through private insurance companies.

## **Unemployment**

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### **Regulatory Framework**

The 2000 Employment Act requires the employer to provide severance pay: With one to five years of employment, two weeks' wages for each completed year of service; from five to 10 years, two weeks' wages for each year of service for the first five years plus three weeks' wages from six to 10 years; for more than 10 years, two weeks' wages for the first five years plus three weeks' wages from six to 10 years; plus four weeks wages for each year of employment thereafter.



## Mali

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961.

**Current laws:** 1999 (social insurance) and 1999 (voluntary coverage), implemented in 2004.

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

#### Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

#### Source of Funds

**Insured person:** 3.6% of gross earnings.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

**Self-employed person:** 9% of earnings, according to five wage classes.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

**Employer:** 5.4% of gross payroll.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

Early pension: Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

**Old-age allowance:** Age 53 with at least six years of coverage; age 60 with at least 10 years of coverage if voluntarily insured.

The pension is payable abroad only under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

**Disability pension:** Must be assessed with at least a 66.66% permanent loss of earning capacity and have at least eight years of coverage; at least 10 years of coverage if voluntarily insured.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least two years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

**Survivor allowance:** Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.

#### Old-Age Benefits

**Old-age pension:** The pension is 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

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

The legal monthly minimum wage is 35,000 CFA francs.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 58; age 60 if voluntarily insured.

The pension is paid quarterly.

**Old-age allowance:** 52% of the legal monthly minimum wage is paid each month; 30% of the earnings used to calculate contributions for the voluntarily insured.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

#### Permanent Disability Benefits

**Disability pension:** The pension is 26% of the insured's average monthly earnings in the last eight years plus 2%

of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. Each year remaining from the time the disability occurs up to age 53 is credited as a six-month coverage period.

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

The legal monthly minimum wage is 35,000 CFA francs.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally.

**Orphan's pension:** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each dependent orphan, up to 50%.

The value of the orphan's pension must not be less than the value of family allowances (see Family Allowances).

**Survivor allowance:** A lump sum of one month of the old-age pension the deceased received or was entitled to receive (calculated based on 156 months of coverage; 80 quarters of coverage for the survivor of a voluntarily insured person) is paid for each six-month period of coverage. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

### Administrative Organization

Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1952.

**Current laws:** 1992 (labor code); 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; and 2009 (health), implemented in 2011.

**Type of program:** Social insurance (cash maternity and medical benefits) and employer-liability (cash sickness) system.

#### Coverage

Employed persons and pensioners.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

#### Source of Funds

##### Insured person

**Cash benefits (social insurance):** See source of funds under Family Allowances.

**Medical benefits (social insurance):** 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension.

**Cash sickness benefits (employer liability):** None.

##### Self-employed person

**Cash benefits (social insurance):** See source of funds under Family Allowances.

**Medical benefits (social insurance):** 6.56% of earnings, according to five wage classes.

**Cash sickness benefits (employer liability):** Not applicable.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

##### Employer

**Cash benefits (social insurance):** See source of funds under Family Allowances.

**Medical benefits (social insurance):** 3.5% of gross payroll.

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

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

##### Government

**Cash benefits (social insurance):** See source of funds under Family Allowances

**Medical benefits (social insurance):** The total cost (provides benefits directly to public-sector employees who are not civil servants).

**Cash sickness benefits (employer liability):** None; contributes as an employer for public-sector employees who are not civil servants.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period.

**Cash maternity benefits (social insurance):** The mother must reside in Mali and have at least nine consecutive months of insured employment based on at least 18 days or 120 hours of work a month; voluntarily insured self-employed women must have at least two six-month periods of insured employment.

**Birth leave (social insurance):** Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.

**Medical benefits (social insurance):** Must be in insured employment or voluntarily insured. Pregnant women must undergo three prescribed medical examinations.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid during the first year of employment for a period of eight days to three months depending on the collective agreements or the type of employment; 50% of employee's earnings for up to an additional month is paid from the second year of employment thereafter.

**Maternity benefit (social insurance):** 100% of the insured mother's last earnings is paid for six weeks before and eight weeks after the expected childbirth; may be extended for up to three weeks if there are complications arising from childbirth.

**Birth leave (social insurance):** 100% of the father's last daily earnings is paid for any three days in the first 15 days after childbirth.

### Workers' Medical Benefits

Medical benefits include hospitalization, medicines, maternity care, and outpatient care including laboratory analysis, dental care, medical imaging, general and specialist consultations.

The mandatory health insurance covers 100% of maternity costs, 80% of hospitalization costs and 70% of outpatient care costs. Some medicines are covered by the insurance.

### Dependents' Medical Benefits

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

Eligible dependents include the spouse and dependent parents and children of the insured.

### Administrative Organization

The Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

The National Health Insurance Fund (CANAM) administers medical benefits.

### Work Injury

#### Regulatory Framework

**First law:** 1932.

**Current laws:** 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

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

#### Coverage

Employed persons, including temporary and seasonal workers, certain members of cooperatives, and students in technical schools.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** 1% to 4% of gross earnings, according to the assessed degree of risk.

The minimum earnings used to calculate contributions are the legal minimum wage.

The maximum earnings used to calculate contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

**Employer:** 1% to 4% of gross payroll, according to the assessed degree of risk.

The minimum earnings used to calculate contributions are the legal minimum wage.

The maximum earnings used to calculate contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

**Government:** None; contributes as an employer for occasional or temporary workers who are not civil servants.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

## Temporary Disability Benefits

100% of the insured's last earnings is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 35,000 CFA francs.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average earnings in the year before the disability began is paid.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

**Partial disability:** For an assessed degree of disability of at least 10%, the benefit is the insurable annual earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% and by 1.5 for the assessed degree of disability greater than 50%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

Only 33.3% of earnings exceeding 10 times the legal minimum wage are taken into account to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after receiving the pension for five years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

A medical examination by a doctor approved or designated by the National Social Security Fund may be required every six months during the first two years; thereafter, once a year.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

## Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

## Survivor Benefits

**Spouse's pension:** 30% of the deceased's average earnings in the year before the disability began is paid to the widow(er) if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.

**Remarriage settlement:** The widow(er)'s pension ceases on remarriage, and a lump sum of three years of pension is paid unless the widow(er) has a child receiving an orphan's pension.

**Orphan's pension:** 15% of the deceased's average earnings in the year before the disability began is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible orphans must be older than 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled.)

**Dependent parent's and grandparent's pension:** 10% of the deceased's average earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

33% of earnings over 10 times the legal minimum wage are used to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the year before the disability began.

**Funeral grant:** The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 420,000 CFA francs.

**Benefit adjustment:** Benefits are adjusted according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

## Administrative Organization

The Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers contributions and benefits.



## Unemployment

### Regulatory Framework

Under the labor code (1992), employers are required to pay severance pay to a dismissed employee (including household workers) who had a contract of unlimited duration, was employed for at least one year, and with no serious misconduct. The payment is a percentage of the employee's monthly overall wages for each year of service according to the length of service; 20% a year during for the first five years; 25% from the 6th to the 10th year; 30% after the 11th.

An employee who resigns must have more than 10 years of employment with the company. The benefit is calculated in the same manner as the severance pay

### Family Allowances

#### Regulatory Framework

**First law:** 1955.

**Current laws:** 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

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

#### Coverage

Employees with one or more children.

Voluntary coverage for self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** 8% of wage class earnings, according to five wage classes.

The self-employed person's contributions also finance social insurance cash benefits under Sickness and Maternity.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

**Employer:** 8% of gross payroll.

The employer's contributions also finance social insurance cash benefits under Sickness and Maternity.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

**Government:** Any deficit; contributes as an employer for public-sector employees who are not civil servants.

### Qualifying Conditions

**Family allowances:** The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The parent must have at least nine consecutive months of covered employment and be currently working at least 18 days or 120 hours a month; at least six months of covered employment for a voluntarily insured parent. The parent (except apprentices) must earn at least the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

The benefit is also paid to social insurance pensioners and to the widow(er) of an insured person.

The benefit is payable abroad only under reciprocal agreement.

**Prenatal allowance:** Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

**Birth grant:** Paid to an insured woman or the wife of an insured man. The birth must take place under medical supervision and the child must undergo medical checkups.

**Marriage allowance:** Paid to an insured person when marrying for the first time. (Voluntarily insured persons are ineligible.)

### Family Allowance Benefits

**Family allowances:** 3,500 CFA francs a month is paid for each child (July 2015).

**Prenatal allowance:** 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

**Birth grant:** 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA at birth, 4,095 CFA when the child is age 6 months, and 4,095 CFA when the child is age 1.

**Marriage allowance:** A lump sum of 13,650 CFA francs is paid.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

### Administrative Organization

The Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.



## Mauritania

Exchange rate: US\$1.00 = 305 ouguiyas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**Current law:** 1967 (social security).

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

#### Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

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

#### Source of Funds

**Insured person:** 1% of covered earnings.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

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

**Employer:** 8% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Contributions are paid quarterly.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years. The pensionable age is reduced by five years if the insured is prematurely aged.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 and does not qualify for an old-age pension.

**Disability pension:** Must be assessed with at least a 66.7% permanent loss of earning capacity and have at least five years of coverage, including at least six months of contributions in the last 12 months before the disability began.

There is no qualifying period if the disability is the result of a nonoccupational accident.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage at the time of death.

Eligible survivors include a widow aged 50 or older or disabled, a dependent widower with a disability, and children younger than age 14 (age 21 if a student, no limit if disabled).

**Survivor settlement:** Paid to eligible survivors if the deceased did not qualify for a pension.

#### Old-Age Benefits

**Old-age pension:** The pension is 20% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.33% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

The minimum pension is 60% of the highest regional minimum wage.

The highest regional minimum wage is 30,000 ouguiyas.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

**Old-age settlement:** A lump sum of one month of wages for each year of coverage is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

#### Permanent Disability Benefits

**Disability pension:** The pension is 20% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.33% of average monthly earnings for each 12-month period of coverage beyond 180 months, up to 80%. The insured is credited with a six-month coverage period for each year that a claim is made before the normal retirement age.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

The minimum pension is 60% of the highest regional minimum wage.

The highest regional minimum wage is 30,000 ouguiyas.

**Constant-attendance supplement:** 50% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

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

**Survivor settlement:** A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Administration Modernization provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First laws:** 1952 (cash maternity benefits) and 1963 (medical benefits).

**Current laws:** 1967 (cash maternity benefits) and 1976 (medical benefits).

**Type of program:** Social insurance system (cash maternity and medical benefits only).

#### **Coverage**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Employed women.

**Medical benefits:** Employed persons covered under the labor code and their dependents.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of covered monthly payroll (medical benefits). For cash maternity benefits, see Family Allowances.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least 12 months of coverage and 54 days or 360 hours of employment in the last three months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's average daily earnings in the three months before the insured stopped working is paid for up to 14 weeks, including eight weeks after the date of childbirth.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

### **Workers' Medical Benefits**

Employers provide medical services for employees through the employer's medical service program or through an interemployer medical service program for firms with less than 750 workers.

### **Dependents' Medical Benefits**

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

Some health and welfare services are also provided to mothers and children under Family Allowances.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Administration Modernization provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1932.

**Current law:** 1967 (social security).

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

### Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of covered monthly payroll (permanent disability); 2.5% of gross monthly payroll (medical care and temporary disability benefits).

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Contributions are paid quarterly.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

66.7% of the insured's average daily earnings is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum of three years of pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, doctor's home visits, medicine, appliances, transportation, and rehabilitation.

### Survivor Benefits

**Spouse's pension:** 20% of the deceased's average monthly earnings is paid to a widow or to a widower with a disability.

**Orphan's pension:** 10% of the deceased's average monthly earnings is paid for each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% for each full orphan.

Orphans may also receive benefits under Family Allowances.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings is paid to each dependent parent and grandparent.

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

**Funeral grant:** A lump sum of 30 days of the deceased's earnings is paid.

### Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization provides general supervision.

National Social Security Fund (<http://www.cnss.mr>), managed by a tripartite board, administers the program.

### Family Allowances

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#### Regulatory Framework

**First law:** 1965.

**Current law:** 1967 (social security).

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

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Contributions are paid quarterly.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

**Government:** None.

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### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work at least 18 days a month or be the widow of a beneficiary.

**Prenatal allowance:** The mother must undergo prescribed medical examinations.

**Birth grant:** The mother and child must undergo prescribed medical examinations.

### **Family Allowance Benefits**

**Family allowances:** 300 ouguiyas a month is paid for each child.

**Prenatal allowance:** 240 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

**Birth grant:** A lump sum of 2,880 ouguiyas is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Administration Modernization provides general supervision.

National Social Security Fund (<http://www.cnss.mr>), managed by a tripartite board, administers the program.

## Mauritius

Exchange rate: US\$1.00 = 31.70 rupees.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1950.

**Current law:** 1976 (national pensions).

**Type of program:** Universal and social insurance system.

#### Coverage

**Basic pension (universal):** Residents of Mauritius.

**Earnings-related pension (social insurance):** Residents of Mauritius working in the private sector; noncitizens with valid work permits who have resided in Mauritius for at least two years.

Voluntary coverage for those not compulsorily covered, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of state-owned companies.

#### Source of Funds

##### Insured person

**Basic pension (universal):** None.

**Earnings-related pension (social insurance):** 3% of earnings; nonemployed persons may contribute 150 rupees to 885 rupees a month.

The minimum monthly earnings used to calculate contributions are 2,405 rupees; 1,515 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 15,710 rupees.

##### Self-employed person

**Basic pension (universal):** None.

**Earnings-related pension (social insurance):** May contribute 150 rupees to 885 rupees a month.

##### Employer

**Basic pension (universal):** None.

**Earnings-related pension (social insurance):** 6% of covered payroll; millers and large employers in the sugar industry, 10.5%.

The employer's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are 2,405 rupees; 1,515 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 15,710 rupees.

#### Government

**Basic pension (universal):** The total cost.

**Earnings-related pension (social insurance):** Any deficit.

#### Qualifying Conditions

##### Old-age pension

**Basic old-age pension (universal):** Age 60. Mauritian nationals must have resided in Mauritius for at least 12 years after age 18. There is no residence requirement if aged 70 or older. Noncitizens must have resided in the country for at least 15 years since age 40, including the three years immediately before the claim is made.

Retirement is not necessary.

The basic old-age pension is payable abroad only under a reciprocal agreement.

**Caregiver's allowance (universal):** Paid to beneficiaries of the basic old-age pension who are assessed with at least a 60% disability and require the constant attendance of others to perform daily functions.

**Inmate allowance (universal):** Paid to individuals confined to government-subsidized institutions who were entitled to a basic old-age pension before their admission to the institution.

**Earnings-related pension (social insurance):** Age 63 and 3 months (gradually rising to age 65 by 2018) and insured. There is no minimum qualifying period, but contributions must have been made in the last year.

**Early pension:** Age 60.

Retirement is not necessary.

**Deferred pension:** The pension may be deferred until five years after the normal retirement age.

The earnings-related pension is payable abroad.

##### Disability pension

**Basic disability pension (universal):** Aged 15 to 59 and assessed with at least a 60% disability that is expected to last for at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

A medical board assesses the disability.

**Caregiver's allowance (universal):** Paid to beneficiaries of the basic disability pension who require the constant attendance of others to perform daily functions. The allowance is paid for children with a disability younger than age 15 whose parents' annual income does not exceed 250,000 rupees; 350,000 rupees for children with severe disabilities.



Child allowance (universal): Paid for the first three children of a basic disability pensioner. Children must be younger than age 15 (age 20 if a full-time student at the secondary level and age 23 at the tertiary level).

*Earnings-related disability pension (social insurance)*: Must be assessed with at least a 60% disability that is expected to last for at least 12 months.

A medical board assesses the disability.

The earnings-related pension is payable abroad.

### Survivor pension

*Basic widow pension (universal)*: Paid to widows younger than age 60. If the widow and the deceased were noncitizens, either must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

The pension ceases on remarriage.

Child allowance (universal): Paid to beneficiaries of the basic widow pension for the first three children younger than age 15 (age 20 if a full-time student).

Payment of the allowance continues if the widow remarries.

*Orphan's pension (universal)*: Paid to a full orphan younger than age 15 (age 20 if a full-time student at the secondary level and age 23 at the tertiary level). If the orphan is a noncitizen, the orphan or either of the deceased parents must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

*Guardian allowance (universal)*: Paid to the orphan's guardian.

*Earnings-related widow pension (social insurance)*: The deceased was insured or was a pensioner at the time of death.

The pension ceases on remarriage.

*Earnings-related orphan's pension (social insurance)*: Paid to a full orphan younger than age 15 (age 20 if a full-time student) if either of the deceased parents had paid contributions.

The earnings-related pension is payable abroad.

### Old-Age Benefits

#### Old-age pension

*Basic old-age pension (universal)*: 5,000 rupees a month is paid if aged 60 to 89; 15,000 rupees if aged 90 to 99; and 20,000 rupees if aged 100 or older.

Caregiver's allowance: 3,000 rupees a month is paid.

*Inmate allowance*: 700 rupees a month is paid.

*Earnings-related old-age pension (social insurance)*: The pension is calculated based on contributions that are converted to pension points. At retirement, the pension points

are converted to a pension. The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

Early pension: The pension is reduced by the number of months the pension is taken earlier than normal retirement age multiplied by 0.45%.

Deferred pension: The pension is increased by the number of months the pension is deferred after normal retirement age multiplied by 0.67%.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### Permanent Disability Benefits

#### Disability pension

*Basic disability pension (universal)*: 5,000 rupees a month is paid.

Caregiver's allowance: 2,500 rupees a month is paid.

*Earnings-related disability pension (social insurance)*: The pension is calculated based on the number of years of contributions and the insured's average basic wages.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### Survivor Benefits

#### Survivor pension

*Basic widow pension (universal)*: 5,000 rupees a month is paid.

Child allowance: 1,400 rupees a month is paid for a child younger than age 10; 1,500 rupees a month for a child aged 10 or older.

*Orphan's pension (universal)*: 2,500 rupees a month is paid for a full orphan up to age 15 if not a full-time student; 4,000 rupees a month if aged 3 up to age 20 and a full-time student.

*Guardian allowance (universal)*: 1,000 rupees a month is paid to the person raising an orphan.

*Earnings-related widow pension (social insurance)*: The pension is calculated based on the number of years of contributions and the insured's average basic wages. The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child. A lump sum of 12 months of the deceased's pension is paid to widows younger than retirement age.

There is no minimum pension.

Remarriage settlement (social insurance): A lump sum of 12 months of the widow pension is paid.

*Earnings-related orphan's pension*: 15% of the deceased's pension is paid for each full orphan.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### **Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org>), advised by a tripartite board, provides general supervision.

Ministry of Finance (<http://mof.govmu.org>) oversees the investment of surplus assets of the National Pensions Fund.

### **Sickness and Maternity**

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#### **Regulatory Framework**

The 2008 Employment Rights Act requires employers to provide up to 15 days of paid sick leave each year to employees who have been in their continuous employment for at least 12 months.

The 2008 Employment Rights Act requires employers to provide 12 weeks of paid maternity leave (at least six weeks after the expected date of childbirth) and five days of paid paternity leave to employees who have been in their continuous employment for at least 12 months.

Government clinics and hospitals provide free medical services (Some mother and child health services and financial assistance to needy persons are provided). Cash gift programs are offered to children up to 2 years of age and overseas treatment is offered for patients inoperable in Mauritius.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1931 (workmen's compensation).

**Current laws:** 1931 (workmen's compensation) and 1976 (national pensions).

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

#### **Coverage**

Employees in insured employment.

Exclusions: Self-employed persons and persons working exclusively on weekends or public holidays.

Special systems for public-sector employees and certain other occupations.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

100% of the insured's monthly earnings is paid for the first two weeks of incapacity if the insured has a total temporary disability; thereafter, 80% for up to 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance allowance: 647 rupees a month is paid if the insured has a total temporary disability and requires the constant attendance of others to perform daily functions.

A medical board assesses the degree of disability.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** 80% of the insured's monthly earnings is paid for a total permanent disability.

Workers aged 52 to 60 with a total disability may receive a lump-sum payment. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Partial disability: 65% of the insured's monthly earnings multiplied by the assessed degree of disability is paid for at least a 1% assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum may be paid. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Constant-attendance allowance: 647 rupees a month is paid if the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

#### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and private clinical expenses up to 4,000 rupees.

#### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's earnings is paid to a widow(er) who is assessed with at least a 60% permanent disability.

The widow(er) pension ceases on remarriage.

**Orphan's pension:** 7.5% of either deceased parent's average monthly insured earnings, whichever is greater, is paid

for each full orphan younger than age 15 (age 20 if a full-time student).

**Dependent's pension:** If there is no surviving spouse, 647 rupees a month is paid to a dependent person living in the deceased's household.

**Funeral grant:** If there are no eligible survivors, the cost of the burial is paid.

**Benefit adjustment:** All benefits except the total temporary disability are adjusted annually according to changes in the cost of living.

### Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org>) administers the program.

## Unemployment

### Regulatory Framework

**First and current laws:** 1983 (unemployment); 1995 (national savings fund), implemented in 2001; and 2008 (employment).

**Type of program:** Social assistance and social insurance system.

### Coverage

**Social assistance:** Heads of households and their dependents.

**Social insurance:** Employed persons.

**Exclusions:** Public-sector employees and employees of state-owned companies; part-time workers; and migrant workers.

### Source of Funds

#### Insured person

**Social assistance:** None.

**Social insurance:** 1% of basic wages.

#### Self-employed person

**Social assistance:** None.

#### Employer

**Social assistance:** None.

**Social insurance:** None.

#### Government

**Social assistance:** The total cost.

**Social insurance:** Any deficit.

### Qualifying Conditions

**Unemployment benefits (social assistance):** The claimant must be willing and able to work, actively seeking employment, and registered as unemployed at the employment exchange for at least 30 days. The benefit is income tested.

**Spouse allowance (social assistance):** Paid to the spouse of a beneficiary of unemployment benefits.

**Child allowance (social assistance):** Paid for children up to age 20.

**Rent allowance (social assistance):** Paid to supplement rent.

**Transitional unemployment benefit (social insurance):** The claimant must be laid off due to economic, technological, or structural reasons affecting the enterprise; or illegal termination of the employment agreement. The claimant must have at least six months of continuous employment with the employer at the time of dismissal; must register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Employment within seven days of the dismissal.

### Unemployment Benefits

**Unemployment benefit (social assistance):** Up to 425 rupees a month is paid.

**Spouse allowance (social assistance):** 425 rupees a month is paid.

**Child allowance (social assistance):** 170 rupees a month is paid for each child younger than age 3; 160 rupees for each child aged 3 up to age 10; 195 rupees for each child aged 10 up to age 15; 270 rupees for each child aged 15 up to age 20 if a full-time student or 285 rupees if disabled and dependent.

**Rent allowance (social assistance):** 50% of the claimant's rent is paid, up to 330 rupees a month.

The minimum monthly unemployment benefit is 245 rupees.

**Benefit adjustment:** Benefits are adjusted annually in January according to changes in the cost of living.

**Transitional unemployment benefit (social insurance):** 90% of the insured's basic wage is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

The minimum transitional unemployment benefit is 3,000 rupees a month.

### Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org>) administers the social assistance program.

Ministry of Labour, Industrial Relations, and Employment (<http://labour.govmu.org>) and Ministry of Social Security,

National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org>) administer the social insurance program.

### Family Allowances

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#### Regulatory Framework

**First and current laws:** 1961 (family allowances) and 2003 (social aid).

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

#### Coverage

**Social aid benefits:** Needy individuals and families.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Social aid benefits (income tested):** Individuals and families who satisfy an income test.

#### Family Allowance Benefits

##### Social aid benefits (income tested)

**Claimant allowance:** Up to 1,315 rupees a month is paid.

**Spouse allowance:** Up to 1,315 rupees a month is paid.

**Child allowance:** Up to 510 rupees a month is paid for each child younger than age 3; 490 rupees for each child aged 3

to 10; 600 rupees for each child aged 10 to 15; 750 rupees for each child aged 15 to 19 who is a full-time student; 1,315 rupees for each child aged 15 to 19 who is disabled and not receiving a disability benefit; 750 rupees for each child aged 20 to 23 who is a full time university student.

**SRM child's allowance:** A monthly allowance of 825 rupees and additional monthly income support of 285 rupees for each child, are paid to a maximum of three children in each family, if the family 's average monthly income is no more than 6,200 rupees and each child satisfies the average rate of school attendance of 90% (75% for children with disabilities) over two consecutive months.

**Compassionate allowance:** Up to 780 rupees a month is paid to persons with a serious illness certified by a medical doctor.

**Rent allowance:** 50% of the rent is paid, up to 990 rupees a month.

**Funeral grant:** A lump sum of 4,950 rupees is paid for the cost of the funeral for the claimant or his or her dependents.

**Allowance for purchase of rice and flour:** 285 rupees a month is paid for each member of the household.

The minimum social aid benefit is 935 rupees a month.

**Benefit adjustment:** Benefits are adjusted annually in January according to changes in the cost of living.

#### Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.govmu.org>) administers the program.

## Morocco

Exchange rate: US\$1.00 = 9.02 dirhams.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

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

#### Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

#### Source of Funds

**Insured person:** 3.96% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

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

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

**Employer:** 7.93% of gross monthly payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage.

Employment must cease.

Insured persons who do not meet the coverage qualifying condition at the normal retirement age can continue to work and contribute on a voluntary basis.

Early pension: Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the full retirement age.

**Disability pension:** Must be assessed with a total loss of earning capacity resulting from a nonoccupational injury and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

**Death grant:** The deceased received a sickness benefit or had at least 54 days of contributions in the last six calendar months before death. No requirements if the death was the result of an accident.

#### Old-Age Benefits

**Old-age pension:** 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of coverage exceeding 3,240 days, is paid

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum pension is 1,000 dirhams.

The maximum pension is 70% of average monthly earnings.

Early pension: The employer pays the NSSF a lump sum of the value of the insured's pension for each year of retirement until the insured reaches the full retirement age.

If the insured does not meet the minimum contribution period requirement at retirement, a lump sum of the present value of the insured's contributions is paid. The present value of the contributions is determined according to the net rate of return of the pension reserve funds.

Benefits are paid monthly or quarterly.



Benefit adjustment: Benefits are adjusted periodically.

### **Permanent Disability Benefits**

**Disability pension:** 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of coverage exceeding 3,240 days, is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance supplement: 10% of average monthly earnings is paid.

The maximum pension is 70% of average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan. All orphans' pensions combined must not exceed 50% of the old-age or disability pension the deceased received or was entitled to receive.

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

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2007.)

**Death grant:** A lump sum of two times the insured's average monthly earnings received during the six months before death is paid.

The minimum benefit is 10,000 dirhams.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1959.

**Current laws:** 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

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

#### **Coverage**

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

#### **Source of Funds**

**Insured person:** 0.33% of gross monthly earnings (sickness insurance) plus 2% (basic health care).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

The insured person's contributions also finance the death grant (see Old Age, Disability, and Survivors).

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

**Employer:** 0.67% of gross monthly payroll (sickness insurance) plus 3.5% (basic health care).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

The employer's contributions also finance the death grant (see Old Age, Disability, and Survivors).

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness benefits:** For the first claim, the insured must have at least 54 days of contributions in the previous six calendar months of coverage; at least six days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits:** Must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

**Parental leave:** Paid within 15 days of childbirth.

**Medical benefits:** Must have at least 54 days of contributions in the previous six calendar months of coverage.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 66.7% of the insured's average daily covered wage received during the six months before the incapacity began is paid for the first claim; during any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid from the fourth day of incapacity for a maximum period of 52 weeks during the 24 consecutive months following the incapacity onset.

The minimum average earnings used to calculate the benefit is the legal minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

**Maternity benefit:** 100% of the insured's average daily covered wage in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

The minimum average earnings used to calculate the benefit is the legal minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

**Parental leave:** Three days of salary is paid.

The minimum salary used to calculate the benefit is the legal minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly salary used to calculate benefits is 6,000 dirhams.

### **Workers' Medical Benefits**

Benefits include outpatient medical care, dental care, surgery, specialist care, laboratory services, some appliances, and medicine.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

National Sickness Insurance Agency (ANAM; <http://www.assurancemaladie.ma>), managed by a board, supervises the basic health care system.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 1963 (work injury compensation).

**Type of program:** Employer-liability system through a private carrier.

#### **Coverage**

Salaried workers.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays benefits or insurance premiums).

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

**Temporary disability benefit:** 50% of the insured's covered earnings is paid during the first 28 days; thereafter, 66.7% of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum annual earnings used to calculate benefits are 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured has an assessed degree of disability of 100% (total disability), 100% of the insured's average insurable earnings is paid.

Partial disability: The benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 10% of the disability pension is paid.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital care; medicine; and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% to a widow aged 60 or older.

**Orphan's pension:** 15% of the deceased's average insurable earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

**Other eligible survivors:** If there is no surviving widow or child, the benefit may be paid to parents, grandparents, and certain other dependents.

All survivor benefits combined must not exceed 85% of the deceased's average insurable earnings.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

**Funeral grant:** The employer pays the full cost of the burial.

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

## **Unemployment**

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### **Regulatory Framework**

**First and current law:** 2014 (job loss).

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

### **Coverage**

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** 0.19% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

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

**Employer:** 0.38% of gross monthly payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

**Government:** None.

### **Qualifying Conditions**

**Job loss allowance:** Must have at least 780 days of contributions during the last 36 months before unemployment including 260 days during the last 12 months, or be involuntarily unemployed and ineligible for an old-age or a disability pension.

### **Unemployment Benefits**

**Job loss allowance:** 70% of the average insured's monthly salary during the last 36 months is paid for up to six months.

The maximum job loss allowance is the legal monthly minimum wage.

The legal monthly minimum wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

Unemployed persons who receive the job loss allowance can also receive family allowances and have access to medical benefits.

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First laws:** 1942 and 1959.

**Current law:** 1972 (social security scheme).

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

#### **Coverage**

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain categories of employees.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 6.4% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The insured person's employer must have paid 108 days of contributions in the previous six months of coverage. The insured must earn at least 60% of the legal minimum wage.

The legal minimum monthly wage is 1,813 dirhams in the agricultural sector and 2,566 dirhams in the nonagricultural sector.

Eligible children must reside in Morocco and be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two children in the insured's household, no limit if disabled).

#### **Family Allowance Benefits**

**Family allowances:** 200 dirhams a month is paid for each of the first three children; 36 dirhams a month for each additional child up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

## Namibia

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

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

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

**Type of program:** Social insurance and social assistance system.

#### Coverage

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

Voluntary coverage for self-employed persons.

Special system for civil servants.

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

#### Source of Funds

##### Insured persons

**Social insurance:** 0.9% of basic wages.

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

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

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

**Social assistance:** None.

##### Self-employed persons

**Social insurance:** 1.8% of basic income.

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

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

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

**Social assistance:** None.

##### Employer

**Social insurance:** 0.9% of basic wages.

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

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

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

**Social assistance:** None.

##### Government

**Social insurance:** Contributes as an employer; any deficit.

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

**Social assistance:** The total cost.

#### Qualifying Conditions

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

Employment must cease.

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

A medical practitioner assesses the disability.

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

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

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

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

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

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

#### Old-Age Benefits

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

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

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

#### Permanent Disability Benefits

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



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

### Survivor Benefits

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

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

### Administrative Organization

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

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

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

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

### Sickness and Maternity

#### Regulatory Framework

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

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

#### Coverage

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

Voluntary coverage for self-employed persons.

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

#### Source of Funds

##### Insured person:

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

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

##### Self-employed person:

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

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

##### Employer:

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

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

##### Government:

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

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

#### Qualifying Conditions

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

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

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

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

#### Sickness and Maternity Benefits

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

The minimum benefit is N\$300 a month.

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

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

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

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

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

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

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

### **Workers' Medical Benefits**

No benefits are provided.

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

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

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

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

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

### **Work Injury**

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#### **Regulatory Framework**

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

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

#### **Coverage**

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

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

#### **Source of Funds**

**Insured person:** None.

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

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

**Government:** None.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

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

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

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

### **Permanent Disability Benefits**

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

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

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

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

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

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

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

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

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

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

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

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

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

### **Administrative Organization**

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

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

## **Unemployment**

### **Regulatory Framework**

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

### **Family Allowances**

#### **Regulatory Framework**

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

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

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

#### **Coverage**

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

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

**Foster parent grant:** Namibian citizens and permanent residents.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

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

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

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

### **Family Allowance Benefits**

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

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

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

### **Administrative Organization**

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

## Niger

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1967 (old age, disability, and survivors).

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

#### Coverage

Employed persons, students in technical schools, and apprentices.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 5.25% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

**Employer:** 6.25% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with at least 180 months of contributions.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with less than 180 months of contributions.

Employment must cease.

The settlement is payable abroad only under reciprocal agreement.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including at least six months of coverage in the 12 months before the disability began. The disability must be the result of a nonwork-related accident.

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

The pension is payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension or had at least 180 months of coverage.

Eligible survivors include a widow(er) with a dependent child and married to the deceased for at least a year before death, and orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

An orphan receiving a survivor pension may not receive family allowances.

The pension is payable abroad only under reciprocal agreement.

**Survivor settlement:** The deceased did not qualify for a disability pension and had less than 180 months of coverage.

The survivor settlement may be paid in addition to family allowances.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings for the first 15 years of coverage after December 31, 2011, plus 2% for each additional 12 months of coverage after that date, plus 20% of the insured's average monthly earnings for the first 15 years of coverage before January 1, 2012, plus 1.33% of the insured's average covered earnings for each additional 12 months of coverage before that date.

The minimum pension is 60% of the legal minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The pension is paid quarterly.

**Old-age settlement:** A lump sum of one month of the insured's average covered earnings is paid for each year of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### Permanent Disability Benefits

**Disability pension:** The pension is 30% of the insured's average monthly earnings for the first 15 years of coverage after December 31, 2011, plus 2% for each additional 12 months of coverage after that date, plus 20% of the insured's average monthly earnings for the first 15 years of coverage before January 1, 2012, plus 1.33% of the insured's average covered earnings for each additional 12 months of coverage before that date.

The minimum pension is 60% of the legal minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

Constant-attendance supplement: 50% of the insured's disability pension is paid.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value.

The insured may be required to undergo a medical examination by a doctor approved or designated by the National Social Security Fund every six months in the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

The value of the orphan's pension must not be less than the value of family allowances.

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

**Survivor settlement:** A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage. If there is more than one widow, the benefit is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### Administrative Organization

Ministry of Public Administration and Labor ([http://www.gouv.ne/index.php?id\\_page=430](http://www.gouv.ne/index.php?id_page=430)) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1952.

**Current laws:** 1965 (family and maternity) and 2012 (labor code).

**Type of program:** Social insurance (maternity and medical benefits) and employer-liability (cash sickness benefits) system.

Note: Medical benefits are only provided under certain conditions.

#### Coverage

Employed women or the wives of employed men.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

*Cash sickness benefits (employer liability):* None.

*Cash maternity and medical benefits (social insurance):* None.

##### Self-employed person

*Cash sickness benefits (employer liability):* Not applicable.

*Cash maternity and medical benefits (social insurance):* Not applicable.

##### Employer

*Cash sickness benefits (employer liability):* Total cost.

*Cash maternity and medical benefits (social insurance):* See source of funds under Family Allowances.

##### Government

*Cash sickness benefits (employer liability):* None.

*Cash maternity and medical benefits (social insurance):* None.

#### Qualifying Conditions

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

**Cash maternity benefits (social insurance):** The insured must have worked for the current employer for at least two years.



## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** Depending on the type of contract and the employment sector, up to 100% of the employee's earnings is paid for up to three months (up to 12 months for banking sector employees); 50% of earnings is paid for an additional four months.

**Maternity benefit (social insurance):** 100% of the insured's last earnings (the employer pays 50% of the benefit) is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

## Workers' Medical Benefits

**Medical benefits (social insurance):** Working women are reimbursed for the cost of medical care during pregnancy and childbirth.

## Dependents' Medical Benefits

**Medical benefits for dependents (social insurance):** Some health and welfare services are provided to mothers and children under Family Allowances.

## Administrative Organization

Ministry of Employment, Labor and Social Security ([http://www.gouv.ne/index.php?id\\_page=430](http://www.gouv.ne/index.php?id_page=430)) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1961.

**Current law:** 1965 (work injury).

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

### Coverage

Employed persons, including self-employed persons, students in technical schools, apprentices, certain members of production cooperatives, managers, and directors of trade companies.

Voluntary coverage is available (except for temporary disability), six weeks after having left the compulsory scheme.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 1.4% of covered annual earnings. The minimum monthly earnings used to calculate contributions are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Employer:** 1.75% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

50% of the insured's average daily earnings in the month before the disability began is paid for the first 28 days; thereafter, 66.7%. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, the monthly pension is 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings used to calculate benefits are 505,000 CFA francs.

The maximum annual earnings used to calculate benefits are 6,228,333 CFA francs.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's disability pension is paid.

**Partial disability:** If the assessed degree of disability is greater than 10% but less than 100%, the benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

If the assessed degree of disability is 10% or less, a lump sum is paid.

The partial disability pension is paid monthly, quarterly, or annually depending on its value.

The pension may be partially converted to a lump sum after receiving the pension for five to seven years, subject to conditions.

The insured may be required to undergo a medical examination by a doctor approved or designated by the National Social Security Fund every six months in the first two years; thereafter, once a year.

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

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's earnings used to calculate the disability pension is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

Remarriage allowance: A lump sum of three years of the spouse's pension is paid.

**Orphan's pension:** The pension is 15% of the deceased's earnings used to calculate the disability pension for each of the first two orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled); 10% for each additional orphan; 20% for each additional full orphan.

**Dependent parent's and grandparent's pension:** 10% of the deceased's earnings used to calculate the disability pension is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's earnings used to calculate the disability pension.

All pensions are paid quarterly.

**Funeral grant:** A lump sum of 15 days of the deceased's earnings used to calculate the disability pension is paid.

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

### **Administrative Organization**

Ministry of Employment, Labor and Social Security ([http://www.gouv.ne/index.php?id\\_page=430](http://www.gouv.ne/index.php?id_page=430)) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1965 (family and maternity).

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

### **Coverage**

Employees and social insurance beneficiaries with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 8.4% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

The employer's contributions also finance maternity benefits under Sickness and Maternity.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be aged 1 to 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least six consecutive months of covered employment and be currently working at least 18 days or 120 hours a month or be the widow(er) of a beneficiary; an unemployed parent may receive allowances for up to six months after employment ceases.

The child must not receive an orphan's pension.

If a parent is also eligible to receive family allowances from the special system for civil servants, only the higher benefit award is paid.

**Prenatal allowance:** The mother must undergo three prescribed medical examinations. The allowance is paid to an insured woman or to the wife of an insured man.

**Maternity allowance:** The mother and child must undergo prescribed medical examinations.

**Birth allowance:** The mother and child must undergo prescribed medical examinations. Paid for the birth of the insured's first three children.

### **Family Allowance Benefits**

**Family allowance:** 1,000 CFA francs a month is paid for each child.

The allowance is paid quarterly.

## Niger

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**Prenatal allowance:** 1,000 CFA francs a month is paid for nine months.

The allowance is paid in three installments quarterly.

**Maternity allowance:** A lump sum of 10,000 CFA francs is paid in three parts: 5,000 CFA francs at childbirth; 2,500 CFA francs when the child is aged 6 months; and 2,500 CFA francs when the child is aged 12 months.

**Birth allowance:** A lump sum of 10,000 CFA francs is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

### ***Administrative Organization***

Ministry of Employment, Labor and Social Security ([http://www.gouv.ne/index.php?id\\_page=430](http://www.gouv.ne/index.php?id_page=430)) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

## Nigeria

Exchange rate: US\$1.00 = 182.90 naira.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961 (provident fund).

**Current law:** 2014 (pensions).

**Type of program:** Mandatory individual account system.

#### Coverage

Federal public-sector employees, state and local government public-sector employees in the federal capital territory, and private-sector employees working in firms with at least 15 employees.

Voluntary coverage for private-sector employees working in firms with up to two employees and some excluded categories of workers under specified conditions.

Exclusions: Judges, diplomats, military personnel, noncitizens covered by an equivalent program in another country, self-employed persons, the clergy, private-sector employees working in firms with three to 14 workers.

#### Source of Funds

**Insured person:** 8% of gross salary.

Gross salary includes basic salary, housing allowances, and transportation allowances.

Additional voluntary contributions are possible.

There are no maximum earnings used to calculate contributions.

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

**Employer:** 10% of gross salary.

Gross salary includes basic salary, housing allowances, and transportation allowances.

There are no maximum earnings used to calculate contributions.

**Government:** 1% of total monthly wages for federal public-sector employees; subsidizes the guaranteed minimum pension.

#### Qualifying Conditions

**Old-age pension:** Age 50; employees in certain categories of employment may retire before age 50.

Early pension: A lump sum may be withdrawn if the insured is unemployed for at least four months.

Employment must cease.

A guaranteed minimum pension is paid.

The old-age pension is not payable abroad.

**Disability pension:** Must be assessed with an incapacity for work.

The disability may be reassessed every two years by the medical board or a qualified doctor at the insured's request.

The disability pension is not payable abroad.

**Survivor pension:** The deceased or person missing for at least a year and presumed dead received or was entitled to receive an old-age or disability pension.

Eligible survivors include the widow(er) and children or persons named by the deceased; if there is no surviving spouse or child, the pension is paid to the next-of-kin or the administrator of the deceased's estate.

The survivor pension is not payable abroad.

#### Old-Age Benefits

**Old-age pension:** The pension is based on the insured's account balance and the expected life span. At retirement, the insured may choose between an annuity or monthly or quarterly payments calculated based on life expectancy.

The insured can withdraw a partial lump sum from the individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments.

The pension is paid monthly or quarterly.

Early pension: After a four-month waiting period, insured persons who become unemployed before age 50 may receive up to 25% of the account balance as a lump sum.

Guaranteed minimum pension: Set by the government on the recommendation of the National Pension Commission. The amount is yet to be determined.

#### Permanent Disability Benefits

**Disability pension:** The pension is based on the insured's account balance and the expected life span. At retirement, the insured may choose between an annuity or monthly or quarterly payments calculated based on life expectancy.

The insured can withdraw a partial lump sum from the individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments.

#### Survivor Benefits

**Survivor pension:** At least three times the deceased's gross salary is paid to the deceased's individual account by a life insurance company contracted by the employer. The account balance is distributed to the deceased's eligible survivor(s).

### Administrative Organization

Office of the Secretary to the Government of the Federation (<http://www.osgf.gov.ng>) provides general guidance and supervision.

National Pension Commission (<http://www.pencom.gov.ng>) regulates, supervises, and provides licenses to privately run pension fund administrators (PFAs).

Privately run PFAs administer individual accounts.

Trustfund Pensions Plc (<http://www.trustfundpensions.com>), overseen by a tripartite board, administers contributions paid previously to the Nigeria Social Insurance Trust Fund (NSITF). Trustfund Pensions Plc also functions as a PFA.

### Sickness and Maternity

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#### Regulatory Framework

**First Law:** 1971.

**Current Laws:** 1993 (labor code); and 1999 (health insurance).

**Type of program:** Employer-liability (cash maternity benefits) and social insurance (medical benefits) system.

Note: A National Health Act creating a social assistance health system providing a minimum package of health services was passed in 2014 but has not yet been implemented.

#### Coverage

**Cash maternity benefits (employer liability):** Employees working in the industrial, commercial or agricultural sectors.

Exclusions: Self-employed persons.

**Medical benefits (social insurance):** Employees.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

**Cash maternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 5% of basic monthly salary.

##### Self-employed persons

**Cash maternity benefits (employer liability):** Not applicable.

**Medical benefits (social insurance):** Not applicable.

##### Employer

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

**Medical benefits (social insurance):** 10% of basic monthly salary.

##### Government

**Cash maternity benefits (employer liability):** None.

**Medical benefits (social insurance):** None.

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (employer liability):** Must be employed continuously for at least six months by the same employer and must provide a medical certificate.

**Medical benefits (social insurance):** Must be working in a private-sector firm with at least 10 employees. There are no minimum qualifying conditions for public sector workers.

### Sickness and Maternity Benefits

**Cash maternity benefits (employer liability):** 50% of the insured's wages is paid for up to six weeks before and six weeks after the expected date of childbirth.

### Workers' Medical Benefits

**Medical benefits (social insurance):** Benefits include specialist consultations, hospitalization of up to 15 days a year, ophthalmological services, preventive care, maternity care for up to four live births, medicines, preventive dental care and pain relief, and some prostheses.

### Dependents' Medical Benefits

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

### Administrative Organization

#### Cash maternity benefits

The Federal Ministry for Employment, Labour and Productivity and labour departments of state and local governments provide general supervision.

#### Medical benefits

The Federal Ministry of Health (<http://www.health.gov.ng>) provides general supervision.

The National Health Insurance Scheme (<http://www.nhis.gov.ng>) administers the scheme.

### Work Injury

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#### Regulatory Framework

**First law:** 1942 (workmen's compensation).

**Current law:** 2010 (employees' compensation).

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



**Coverage**

Employees in the public and private sectors, including the informal sector.

Exclusions: Military personnel.

**Source of Funds**

**Insured person:** None.

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

**Employer:** 1% of payroll for the first two years; may be increased thereafter according to the degree of risk.

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

**Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

**Temporary Disability Benefits**

A lump sum is paid for a temporary disability lasting no longer than one year.

**Permanent Disability Benefits**

**Permanent disability benefit:** A monthly benefit of 90% of the employee's monthly earnings is paid for a total disability until the employee reaches age 55. If the employee is aged 55 or older when the disability began, the benefit is paid for two years from the date the disability began.

For a partial disability or disfigurement, a periodic benefit of 90% of the estimated loss of earning capacity is paid.

Work injury benefits are paid in addition to benefits under Old Age, Disability, and Survivors.

Rehabilitation for the injured worker and counseling services for the injured worker's dependents are provided where possible.

**Workers' Medical Benefits**

**Medical benefits:** Benefits include medical care, hospitalization, medicine, surgery, appliances, transportation, and a daily subsistence allowance.

**Survivor Benefits**

**Spouse's benefit:** A monthly benefit of 30% to 90% of the deceased's total monthly earnings is paid to the widow(er) according to the number of full orphans.

**Administrative Organization**

Nigeria Social Insurance Trust Fund (<http://www.nsitf.gov.ng/>) administers the program.

## Rwanda

Exchange rate: US\$1.00 = 689.19 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current laws:** 1974 (social security) and 2003 (social security).

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

#### Coverage

Salaried workers, including temporary and casual workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for self-employed persons and for persons who were previously insured for at least six consecutive months and had mandatory coverage in the last 12 months.

#### Source of Funds

**Insured person:** 3% of covered earnings; 6% for voluntary contributors.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

The monthly earnings used to calculate contributions are subject to a maximum.

**Self-employed person:** 6% of declared income.

The maximum monthly income used to calculate contributions is 104,000 francs.

**Employer:** 3% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

The monthly earnings used to calculate contributions are subject to a maximum.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (younger if prematurely aged) with at least 180 months of coverage.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 (younger if prematurely aged) with less than 180 months of coverage.

**Disability pension:** Must be assessed with at least a 50% loss of earning capacity and have at least three years of coverage, including six months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonoccupational accident.

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

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had 180 months of coverage at the time of death.

Eligible survivors include the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no surviving spouse or orphan.

**Survivor settlement:** The deceased did not qualify for an old-age or disability pension.

Eligible survivors include the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no surviving spouse or orphan.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the last five years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid. If the insured did not contribute for five years preceding the date of pension entitlement, the average monthly earnings are based on the total number of months of contribution from the last five years of employment.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

**Old-age settlement:** A lump sum of the insured's average monthly earnings multiplied by the number of months of contributions is paid.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension plus 50% of the other pensions is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's monthly average earnings in the last five years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid. For each year that a claim is made before age 60, the insured is credited with a six-month coverage period.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

Constant-attendance supplement: 40% of the insured's disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

**Dependent parent's pension:** If there are no other eligible survivors, 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

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

**Spouse's settlement:** A lump sum of one month of the old-age or disability pension the deceased received or was eligible to receive for each six-month period of coverage is paid.

**Orphan's settlement:** A lump sum of 50% of the survivor settlement is paid to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

### Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw>) provides general supervision.

Rwanda Social Security Board, managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw>) collects contributions.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 2007 (community-based health insurance), implemented in 2008, and 2009 (labor law).

**Type of program:** Social insurance (medical benefits) and employer-liability (cash sickness and maternity benefits) system.

### Coverage

**Cash sickness and maternity benefits (employer liability):** Employed persons, including apprentices.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

**Medical benefits (community-based health insurance, social insurance):** Residents of Rwanda.

Special systems for public-sector workers and military personnel.

### Source of Funds

#### Insured person

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

**Medical benefits (community-based health insurance, social insurance):** 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Insured persons may pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

#### Self-employed person

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

**Medical benefits (community-based health insurance, social insurance):** 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Insured persons may pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

#### Employer

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

**Medical benefits (community-based health insurance, social insurance):** None.

#### Government

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

**Medical benefits (community-based health insurance, social insurance):** The total cost of premiums for the lowest socioeconomic category; any deficit.

Transfers from international donors and the special systems for civil servants and military personnel also finance the community-based health insurance scheme.

### Qualifying Conditions

**Cash sickness and maternity benefits (employer liability):** Must be currently employed. A medical certificate is required; a medical certificate signed by three medical

doctors may be required for sick leave that lasts at least 15 days.

**Medical benefits (community-based health insurance, social insurance):** Benefits begin 30 days after the premium is first paid.

### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the employee's salary is paid for up to three months.

Unpaid sick leave: An additional three months of unpaid leave may be provided.

**Maternity benefit (employer liability):** 100% of the employee's daily wage is paid for six weeks; 20% for an additional six weeks if the employee does not choose to return to work.

### **Workers' Medical Benefits**

**Community-based health insurance (social insurance):** Government health centers, district hospitals, and referral hospitals provide medical services. Benefits include vaccination(s), general care, surgery, dental care, X-rays and imaging, laboratory services, rehabilitation services, hospitalization, medicine, maternity care, ambulance fees, and prostheses.

Cost sharing: A copayment is required.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

**Cash sickness and maternity benefits:** Ministry of Public Service and Labour (<http://www.mifotra.gov.rw>) provides general oversight for cash sickness and maternity benefits.

**Medical benefits:** Ministry of Health (<http://www.moh.gov.rw>) administers the community-based health insurance.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1949 (private sector).

**Current laws:** 1974 (social security) and 2003 (social security).

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

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of gross monthly payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

75% of the insured's average daily earnings in the three months before the disability began is paid until full recovery or certification of permanent disability, up to 180 days.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's pension is paid.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; otherwise, a lump sum of three years of the pension is paid, according to the assessed degree of disability.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

### **Workers' Medical Benefits**

**Medical benefits:** Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average daily earnings is paid to the widow(er).

**Orphan's pension:** 15% of the deceased's average daily earnings is paid for each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% for a full orphan.

**Other eligible survivors:** 10% of the insured's average daily earnings is paid to each additional eligible survivor.

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

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**Funeral grant:** A lump sum of 100 times the legal monthly minimum wage is paid.

The minimum wage varies by sector.

### ***Administrative Organization***

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw>) provides general supervision.

Social Security Fund, managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw>) collects contributions.

### ***Unemployment***

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#### ***Regulatory Framework***

The 2009 labor law requires the employer to provide severance pay in case of termination for economic or technological reasons to an employee who worked for at least 12 months. One month of the employee's average salary is paid for at least one but less than five years; two months for at least five but less than 10 years, three months for at least 10 but less than 15 years; four months for at least 15 but less than 20 years; five months for at least 20 but less than 25 years; and six months for at least 25 years..



## São Tomé and Príncipe

Exchange rate: US\$1.00 = 20,087.71 dobras.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1979.

**Current law:** 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

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

#### Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

#### Source of Funds

**Insured person:** 6% of gross earnings.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

**Self-employed person:** 10% (partial benefit: old age, disability and survivors) or 14% (full benefit: also cash sickness and maternity benefits and the funeral grant) of earnings, according to five levels from one minimum wage up to 10 times the minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

The self-employed person must choose between a full and partial benefit.

The self-employed person's contributions for a full benefit also finance sickness and maternity benefits.

**Employer:** 8% of gross payroll.

The employer's contributions also finance sickness, maternity, and work injury benefits.

**Government:** Subsidies as needed.

#### Qualifying Conditions

**Old-age pension:** Age 62 with at least 180 months of contributions and enrolled in the system for at least 240 months.

Retirement is not necessary.

Deferred pension: The pension may be deferred.

**Disability pension:** Must be assessed with at least a 66% loss of working capacity and a 50% loss of earning capacity and have at least 60 months of contributions.

A disability committee assesses the incapacity for work.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

The widow(er)'s pension ceases on remarriage.

**Funeral grant:** The deceased had at least 12 months of contributions or was a pensioner.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average earnings is paid for each year of contribution, up to 80%.

Average earnings are based on the best 10 of the last 15 calendar years.

The minimum pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

The pension is paid monthly.

Deferred pension: 2% of the pension is paid for each year of coverage after the normal retirement age.

Benefit adjustment: Benefits are adjusted according to an increase in prices or other macroeconomic indicators.

#### Permanent Disability Benefits

**Disability pension:** 2.5% of the insured's average earnings is paid for each year of contribution.

Average earnings are based on the best 10 of the last 15 calendar years.

At the normal retirement age, the disability pension is replaced by the old-age pension.

The minimum pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

Constant-attendance allowance: 20% of the disability pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to price increases or other macroeconomic indicators.

#### Survivor Benefits

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Orphan's pension:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan.

**Dependent relative's pension:** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent relative if there are no orphans.

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

**Funeral grant:** A lump sum of two months of the monthly minimum wage for civil servants is paid.

The monthly minimum wage for civil servants is 975,000 dobras.

### **Administrative Organization**

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

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

#### **Coverage**

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Subsidies as needed.

#### **Qualifying Conditions**

**Cash sickness benefits:** The insured must have at least 180 days of coverage before the sickness began.

Cash sickness benefits may be paid for bereavement.

A disability committee assesses the incapacity for work.

**Cash maternity benefits:** The insured must have at least 180 days of coverage before the expected date of childbirth.

**Special leave:** Paid to a parent to care for a sick child younger than age 4 (any age if disabled). The insured must have at least 180 days of coverage in the 12 months starting two months before the sickness began.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 75% of the insured's average daily earnings in the last six months is paid after a three-day waiting period for up to 360 days. The insured must resume work for more than 90 consecutive days to receive another sickness benefit for up to 360 days.

**Maternity benefit:** 100% of the insured's average daily earnings in the last six months is paid for 90 days (105 days for multiple births).

**Special leave:** 75% of the insured's average daily earnings in the last six months is paid for 90 days. There is a 360 day waiting period for receiving another special leave benefit for the same child.

### **Workers' Medical Benefits**

The public health program provides medical care.

### **Dependents' Medical Benefits**

The public health program provides medical care.

### **Administrative Organization**

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

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

#### **Coverage**

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** Subsidies as needed.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

100% of the insured's average daily earnings in the six months before the disability began is paid for the first 30 days; 90% from the 31st day to the 360th day; 75% of average earnings from the 361st day up to 24 months.

### **Permanent Disability Benefits**

**Permanent disability pension:** For at least a 66.7% incapacity for all work, 50% of the insured's average monthly earnings in the best 10 of the last 15 calendar years plus 2% for each year of coverage exceeding 25 years is paid.

The monthly minimum pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

### **Workers' Medical Benefits**

The public health program provides medical care.

### **Survivor Benefits**

**Survivor pension:** 60% of the monthly permanent disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two; 100% for three or more.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

The widow(er)'s pension ceases on remarriage.

**Funeral grant:** A lump sum of the cost of the funeral is paid.

### **Administrative Organization**

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

## Senegal

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1975 (compulsory insurance).

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

#### Coverage

**General scheme:** Private-sector employees and government employees who are not civil servants; household, seasonal, casual, and daily workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

**Complementary scheme:** White-collar workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

##### Insured person

**General scheme:** 5.6% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs.

**Complementary scheme:** 2.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 256,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 768,000 CFA francs.

##### Self-employed person

**General scheme:** Not applicable.

**Complementary scheme:** Not applicable.

##### Employer

**General scheme:** 8.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Complementary scheme:** 3.6% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 256,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 768,000 CFA francs.

#### Government

**General and complementary schemes:** None; contributes as an employer for government employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension (general scheme):** Aged 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement. Must have at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease.

Child's supplement: Paid for each dependent child younger than age 21, up to three children.

Early pension: Age 53.

**Old-age pension (complementary scheme):** Age 55. Must have at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease. (The insured may continue to work up to age 60 without accumulating additional points.)

Early pension: Age 53.

**Disability pension (general and complementary schemes):** Age 53 and assessed as disabled.

**Survivor pension (general and complementary schemes):** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 45 or older; at any age if the widow is caring for two dependent children younger than age 21; a widower aged 55 or older (at any age if disabled, or aged 53 or older if caring for a person with

disabilities who is unable to work); an orphan younger than age 21 if his/her guardian is ineligible for a pension. The widow(er) must have been married to the deceased for at least two years before the death.

### Old-Age Benefits

**Old-age pension (general scheme and complementary scheme):** The pension is the insured's number of points multiplied by the value of a point at the time of retirement.

The number of points is the sum of points awarded: for contributions, free points (for certain periods of incapacity, work injury, and maternity leave), and for dependent children.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Partial pension: With fewer than 400 points, a lump sum of the insured's number of points multiplied by the reference salary for the previous year is paid.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child's supplement: The pension is increased by 5% for each eligible child, up to three children.

Early pension: The old-age pension is reduced by 5% for each year (general scheme) or 1% for each quarter (complementary scheme) the pension is taken before the normal retirement age.

### Permanent Disability Benefits

**Disability pension (general and complementary schemes):** The full old-age pension is paid.

### Survivor Benefits

**Spouse's pension (general and complementary schemes):** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). The pension paid to a widow aged 45 to 49 with no dependent children is reduced by 5% for each year she is younger than age 50. If there is more than one widow, the pension is split equally.

**Orphan's pension (general and complementary schemes):** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan, up to five.

All orphans' pensions combined must not exceed 50% of the old-age pension the deceased received or was entitled to receive if there is a spouse's pension (if there are more than five orphans, pensions are reduced proportionately).

### Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn>) provides general supervision.

Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn>), managed by a bipartite employer and employee board, administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1952 (cash maternity benefits) and 1975 (medical benefits).

**Current laws:** 1973 (cash maternity benefits), 1975 (medical benefits), and 1991 (administration).

**Type of program:** Social insurance system. (Cash maternity and medical benefits.)

#### Coverage

**Cash sickness benefits:** No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

**Cash maternity benefits (social insurance):** Employed women and nonemployed women married to an insured man.

Special system for civil servants and military personnel.

**Medical benefits (social insurance):** Employed persons, including apprentices, seasonal workers, and temporary workers who work at least three months a year for the same company.

Exclusions: Self-employed persons.

Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.

#### Source of Funds

**Insured person:** Up to 3% of gross monthly earnings for medical benefits (rates vary according to the health insurance institution).

See Family Allowances for cash maternity benefits.

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

**Employer:** Up to 3% of gross monthly payroll for medical benefits (rates vary according to the health insurance institution).

See Family Allowances for cash maternity benefits.

**Government:** None; contributes as an employer for government employees who are not civil servants.



## Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

**Cash maternity benefits (social insurance):** Must have at least three consecutive months of employment and have worked at least 18 days or 120 hours a month. A medical certificate is required.

Benefits are payable abroad only under reciprocal agreement.

**Medical benefits (social insurance):** Must have at least two months of contributions.

The law requires companies with more than 100 employees to participate; smaller firms may group together to join a specific health insurance institution.

## Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

**Maternity benefit (social insurance):** 100% of the insured's last daily earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended by three weeks if there are complications arising from pregnancy or childbirth.

The benefit is paid in three installments.

## Workers' Medical Benefits

Benefits include partial cost sharing for health care, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: 30% to 80% of the costs, according to the availability of funds.

The Social Insurance Institute for Old-Age Pensions also provides medical benefits directly to old-age and survivor pensioners.

## Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Eligible dependents include the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

## Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the maternity benefit program.

Individual health insurance institutions administer the medical benefits program.

## Work Injury

### Regulatory Framework

**First law:** 1932.

**Current laws:** 1973 (social security) and 1991 (administration).

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

### Coverage

Employed persons, including seamen; certain students; certain company managers; temporary, casual, and daily workers; and certain categories of self-employed persons.

Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk.

The minimum annual earnings used to calculate contributions are 439,916 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

**Employer:** 1%, 3%, or 5% of covered payroll, according to the company's assessed degree of risk.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

**Government:** None; contributes as an employer for government employees who are not civil servants.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### Temporary Disability Benefits

50% of the insured's daily earnings in the 30 days before the disability began is paid for the first 28 days; thereafter, 66.7% until full recovery or certification of permanent disability. The benefit is paid to the employer when the insured is receiving the full salary.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Benefit adjustment: Benefits are adjusted periodically according to company-based agreements.

### **Permanent Disability Benefits**

**Permanent disability pension:** The benefit is the insured's average annual earnings over the previous 12 months multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus the insured's average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The pension is paid monthly for total disability; otherwise quarterly (may be paid monthly for an assessed degree of disability of at least 75%).

The pension is payable abroad only under reciprocal agreement.

The partial disability pension may be paid partially as a lump sum after five to seven years for an assessed degree of disability of greater than 10%. For an assessed degree of disability of up to 10%, a lump sum is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs (2011).

The maximum annual earnings used to calculate benefits are 3,805,696 CFA francs (2011).

Social Security Fund doctors assess the disability, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every two years.

Constant-attendance supplement: If the insured is assessed with a 100% (total) degree of disability and requires the constant attendance of others to perform daily functions, 40% of the insured's permanent disability pension is paid.

The minimum supplement is 70% of the minimum annual earnings used to calculate benefits.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system.

### **Workers' Medical Benefits**

Benefits include medical and surgical expenses, hospitalization, medicine, appliances, rehabilitation, and transportation. There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's average monthly earnings in the last 12 months is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid quarterly.

The widow(er)'s pension ceases on remarriage if there are no dependent children.

Remarriage allowance: A lump sum of three times the annual survivor pension is paid.

**Orphan's pension:** 15% of the deceased's average monthly earnings in the 12 months before the disability began is paid for one orphan, 30% for two orphans, 40% for three orphans, and 10% for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings in the last 12 months before death is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings in the last 12 months before death.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

**Funeral grant:** A lump sum of 4.17% of the minimum annual earnings used to calculate benefits is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers contributions and benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1973 (social security) and 1991 (administration).

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

#### **Coverage**

Salaried employees, including seamen, government employees who are not civil servants, and certain social insurance beneficiaries. Unemployed persons are covered for up to six months after leaving insured employment.

Exclusions: Self-employed persons.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

**Employer:** 7% of covered payroll.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

**Government:** None; contributes as an employer for employees who are not civil servants.

### Qualifying Conditions

**Family allowances:** The child must be older than age 2 and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month.

**Prenatal allowance:** Paid to an insured woman or to the spouse of an insured man during pregnancy, with no limit on the number of children. The expectant mother must undergo prescribed medical examinations at the third, sixth, and eighth months of pregnancy.

**Maternity allowance:** Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

### Family Allowance Benefits

**Family allowances:** 2,600 CFA francs a month is paid for each of the first six children. The benefit is paid quarterly.

**Prenatal allowance:** 2,600 CFA francs a month is paid during pregnancy. The benefit is paid in three installments.

**Maternity allowance:** 2,600 CFA francs a month is paid from the date of childbirth up to the child's second birthday. The benefit is paid in five installments.

Benefits are paid for six months to insured unemployed persons and with no limit to widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system.

### Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the program.

## Seychelles

Exchange rate: US\$1.00 = 12.98 rupees.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1971 (provident fund) and 1987 (social security).

**Current laws:** 2005 (pension) and 2010 (social security).

**Type of program:** Universal and social insurance system.

#### Coverage

**Social security fund (universal):** Citizens who reside in the Seychelles.

**Seychelles pension fund (social insurance):** Employed persons, including casual and part-time workers.

#### Source of Funds

##### Insured person

*Social security fund (universal):* None.

*Seychelles pension fund (social insurance):* 2% of gross monthly earnings.

Additional voluntary contributions of at least 50 rupees are possible.

There are no maximum earnings used to calculate contributions.

##### Self-employed person

*Social security fund (universal):* None.

*Seychelles pension fund (social insurance):* 4% of gross monthly earnings.

There are no maximum earnings used to calculate contributions.

##### Employer

*Social security fund (universal):* None.

*Seychelles pension fund (social insurance):* 2% of monthly employee's earnings.

The employer's contributions to the social security fund also finance sickness and maternity and work injury benefits.

##### Government:

*Social security fund (universal):* The total cost is financed from earmarked income tax.

*Seychelles pension fund (social insurance):* None.

### Qualifying Conditions

#### Old-age pension

*Old-age pension (social security fund):* Age 63 and a resident of the Seychelles for at least five years immediately before the date of retirement. (The residency requirement may be waived under special circumstances).

The pension is not payable abroad.

*Old-age benefit (Seychelles pension fund):* Age 63 (compulsory) with at least 10 years of continuous contributions to the Seychelles pension fund immediately before retirement or a total of 20 years of contributions to the social security fund before June 30, 2010, and/or the Seychelles pension fund prior to reaching the retirement age. May continue working past retirement age or become re-employed after retiring if the salary is higher than the pre-retirement earnings or the earnings at the retirement age.

Early retirement: Age 60 with at least 10 years of continuous contributions to the Seychelles pension fund immediately before retirement or a total of 20 years of contributions to the social security fund and/or the Seychelles pension fund. Military personnel may retire at 55.

The pension is payable abroad.

*Old-age settlement (Seychelles pension fund):* Paid if the insured does not qualify for the old-age benefit.

*Migration allowance (Seychelles pension fund):* Paid if the insured permanently leaves the country.

#### Disability pension

*Disability pension (social security fund):* Must be assessed with at least a 75% loss of earning capacity and have resided in the Seychelles for at least five years. (The residency requirement may be waived under special circumstances).

Partial disability: Must be assessed with at least a 50% loss of earning capacity and have resided in the Seychelles for at least five years. (The residency requirement may be waived under special circumstances).

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

The pension is not payable abroad.

*Disability benefit (Seychelles pension fund):* Must be younger than age 63 and assessed with an incapacity for work of 80% to 100%.

A medical board appointed by the Seychelles pension fund assesses the degree of incapacity for work and determines how long the pension is paid.

The pension is payable abroad.



**Disability settlement (Seychelles pension fund):** The insured does not qualify for the disability benefit.

### Survivor pension

**Survivor pension (social security fund):** The deceased resided in the Seychelles for at least five years.

Eligible survivors include a widow aged 45 or older or with a dependent child younger than age 16 (age 25 if a student), a dependent widower, and full orphans.

The pension ceases on remarriage or cohabitation.

A widow who does not qualify for a pension receives a limited benefit for up to 20 working days.

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

The pension is not payable abroad.

**Abandoned child's benefit (social security fund):** Paid to a child aged 15 or older who is abandoned by the parents and is in full time education or training.

**Funeral grant (social security fund):** Paid to the person who pays for the funeral.

**Survivor benefit (Seychelles pension fund):** The deceased was insured.

Eligible survivors include a widow(er) or partner who lived with the deceased for at least three years. The benefit is not paid if the surviving spouse or partner is cohabiting with another person at the time of insured's death. The surviving spouse must have resided in the Seychelles for at least five years (may be waived in special circumstances). Eligible surviving children must be younger than age 18 (age 26 if a full-time student).

**Preretirement death benefit (Seychelles pension fund):** The deceased was younger than the retirement age at the time of death. Paid to a named survivor if there is no eligible surviving spouse or child up to age 18 (25 if a full-time student).

**Post retirement death benefit (Seychelles pension fund):** The deceased was a pensioner at the time of death. Paid to the deceased's spouse or dependent.

Survivor benefits are payable abroad.

### Old-Age Benefits

**Old-age pension (social security fund):** 2,950 rupees a month is paid.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Old-age benefit (Seychelles pension fund):** A percentage of the insured's average monthly earnings in the last five

years before retirement is paid, according to four earnings classes.

Any voluntary contributions to the fund may be used to calculate pensions or refunded as a lump sum with interest.

The maximum pension is 17,000 rupees a month.

**Old-age settlement (Seychelles pension fund):** A lump sum is paid.

**Migration allowance (Seychelles pension fund):** A lump sum of the total of the insured's and the employer's contributions plus 4% interest is paid.

### Permanent Disability Benefits

**Disability pension (social security fund):** 2,380 rupees a month is paid.

Partial disability (earnings tested): A reduced pension is paid until retirement age after receiving sickness benefits for at least six months.

Dependent benefit (income tested): 1,200 rupees a month is paid for an adult and 1,130 rupees a month for each child.

The combined disability pension and dependent supplements must not exceed 80% of the insured's previous earnings.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Disability benefit (Seychelles pension fund):** The monthly pension is based on the insured's average monthly earnings in the last five years before the disability is assessed.

**Disability settlement (Seychelles pension fund):** A lump sum of the total of the insured's and the employer's contributions plus 4% interest is paid.

### Survivor Benefits

**Spouse's pension (social security fund):** 2,380 rupees a month is paid to an eligible widow or dependent widower for up to one year.

A benefit is paid for up to 20 business days to a widow(er) who does not qualify for a pension.

Dependent benefit (income tested): 1,200 rupees a month is paid for an adult and 1,130 rupees a month for each child.

**Orphan's pension (social security fund):** 1,440 rupees a month is paid for each full orphan.

**Abandoned child's benefit:** (social security fund): 1,440 rupees a month is paid for each full orphan.

**Funeral grant (social security fund):** A lump sum of 1,600 rupees is paid.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.



**Spouse's benefit (Seychelles pension fund):** If there are no eligible surviving children, 80% of the old-age or disability pension the deceased received or was entitled to receive is paid to the surviving spouse for life (70% if the surviving spouse was at least 10 years younger than the deceased). If there are eligible surviving children, the spouse's pension is up to 50% of the deceased's pension; if the deceased elected to pay a higher pension to surviving children, the spouse's pension is reduced but must not be less than 25% of the deceased's pension.

**Surviving spouse's pension:** If the surviving spouse is receiving a retirement benefit in his or her own right, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid; the surviving spouse may not receive the death benefit.

**Orphan's pension (Seychelles pension fund):** The minimum monthly pension is 40% of the old-age or disability pension the deceased received or was entitled to receive; if the deceased elected to pay a higher pension to surviving children, up to 75% of the deceased's pension is paid; 80% for full orphans. The benefit is divided equally among all of the deceased's orphans.

The pension is split equally among eligible orphans and paid to the child(ren)'s guardian.

**Preretirement death benefit (Seychelles pension fund):** A lump sum of the total of the deceased's and the employer's contributions plus 4% interest is paid; if the deceased has no surviving spouse or children, the benefit is paid to a nominated beneficiary or dependent.

**Postretirement death benefit (Seychelles pension fund):** A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid.

### **Administrative Organization**

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the social security fund program.

Seychelles Pension Fund (<http://www.pensionfund.sc>), directed by a chief executive officer and a tripartite board of trustees, administers the supplementary pension program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1979.

**Current law:** 2010 (social security).

**Type of program:** Social insurance system. Cash sickness and maternity benefits only.

#### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Cash sickness and maternity benefits:** There is no minimum qualifying period.

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 80% of the insured's full salary or 2,380 rupees a month is paid for the first two months of sickness, whichever is lower. (The employer pays 20%.) Up to 1,800 rupees a month is paid from the third month for up to 130 working days.

Dependent's benefit (income tested): 1,200 rupees a month is paid for an adult and 1,130 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

**Maternity benefit:** 80% of the insured's full salary or 2,380 rupees, whichever is lower, is paid for two weeks before and eight weeks after the expected date of childbirth. (The employer pays 20%.) For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (income tested): 1,200 rupees a month is paid for an adult and 1,130 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### **Workers' Medical Benefits**

Government clinics and hospitals provide medical services under the National Health Plan.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Government clinics and hospitals provide medical services under the National Health Plan.

### **Administrative Organization**

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the social security fund program.

## Work Injury

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### Regulatory Framework

**First law:** 1970 (employer liability).

**Current law:** 2010 (social security).

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

### Coverage

Employed persons.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** None.

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

**Employer:** None.

**Government:** The total cost is financed from earmarked income tax.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

### Temporary Disability Benefits

For an assessed degree of disability of at least 50%, 1,800 rupees a month is paid for up to 130 working days.

A Ministry of Health medical board assesses the degree of disability.

Dependent's benefit (income tested): 1,120 rupees a month is paid for an adult and 800 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, and received a temporary disability benefit for up to 130 working days, 2,440 rupees a month is paid until age 63.

A Ministry of Health medical board assesses the disability.

Partial disability: A percentage of the total disability benefit is paid according to the assessed degree of disability.

Dependent's benefit (income tested): 1,120 rupees a month is paid for an adult and 1,010 rupees for each child.

For a court award, the cost of compensation paid to an insured person for an incapacity for work is split equally between the employer and the social security fund.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

### Survivor Benefits

**Survivor pension:** 2,120 rupees a month is paid to the widow(er) if the deceased provided at least 75% of family income. The widow(er) must not be gainfully employed or self-employed.

The pension ceases on remarriage or cohabitation.

Benefit adjustment: Pensions are adjusted annually according to changes in the cost of living.

### Administrative Organization

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the social security fund program.

## Unemployment

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### Regulatory Framework

Under the 1980 Unemployment Fund Act, the Agency for Social Protection provides subsistence income for unemployed persons.

The Agency for Social Protection provides wages for registered unemployed and young persons who work on approved projects, including the unemployment relief scheme (1,900 rupees a month if full time; 1,475 rupees a month if part time), youth training scheme (1,300 rupees a month), apprenticeship scheme (1,300 rupees a month in the first year and 1,500 rupees a month in the second year), and skill acquisition program (1,300 rupees a month).

## Sierra Leone

Exchange rate: US\$1.00 = 4,990 leones.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 2001 (social security).

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

#### Coverage

Public- and private-sector employees.

Voluntary coverage for self-employed persons and for persons who leave insured employment.

#### Source of Funds

**Insured person:** 5% of monthly salary; the voluntarily insured pay 15% of monthly income.

**Self-employed person:** 15% of monthly income.

**Employer:** 10% of monthly payroll.

**Government:** 2.5% of monthly income; 10% for civil servants and teachers; 12% for military and police personnel.

#### Qualifying Conditions

**Old-age pension:** Age 60 or age 55 (military and police personnel) with at least 180 months of contributions.

Periods of contributions prior to 2001 are credited to public- and private-sector employees still in the labor force on January 1, 2002.

Employment must cease.

Early pension: Age 55 with at least 180 months of contributions.

Old-age gratuity: Paid at retirement to each person who is entitled to an old-age pension.

**Old-age grant:** Age 55 with less than 180 months of contributions.

Old-age benefits are not payable abroad.

**Disability pension:** Must be assessed with a permanent and total incapacity for work and be younger than age 60 with at least 60 months of contributions, including at least 12 months of paid contributions in the three years before the disability began, or with at least a total of 180 months of contributions.

A medical officer certified by the medical board assesses the disability.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

**Disability grant:** Assessed with a permanent and total incapacity for work but does not qualify for a disability pension. Disability benefits are not payable abroad.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 60 months of contributions, including at least 12 months of paid contributions in the three years before the date of death.

Eligible survivors include the widow(er), full orphans younger than age 18 (age 23 if a full-time student, no limit if disabled), and parents.

The widow(er)'s pension ceases on remarriage.

**Survivor grant:** The deceased did not qualify for a survivor pension.

Survivor benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings for the first 180 months of coverage plus 2% of average monthly earnings for each additional 12-month coverage period is paid.

Average earnings used to calculate benefits are the average earnings in the best 60 months of contributions.

The minimum monthly pension is 50% of the national monthly minimum wage.

The national monthly minimum wage is 500,000 leones.

The maximum monthly pension is 80% of the insured's average monthly earnings.

Early pension: The pension is reduced by 4% for each year the pension is taken before age 60.

Old-age gratuity: A lump sum of 12 months of pension is paid.

**Old-age grant:** A lump sum of 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in wages, depending on the financial resources of the National Social Security and Insurance Trust.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly earnings for the first 180 months of coverage plus 2% of average monthly earnings for each additional 12-month period of coverage is paid. A six-month coverage period is credited for each year that a claim is made before the normal retirement age.

The minimum monthly disability pension is 50% of the national monthly minimum wage.

The national monthly minimum wage is 500,000 leones.

**Disability grant:** A lump sum of 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

### Survivor Benefits

**Spouse's pension:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). If there is more than one widow(er), the pension is split equally.

**Orphan's pension:** Up to 60% of the old-age or disability pension the deceased received or was entitled to receive is paid for orphans.

**Parent's pension:** If there are no other eligible survivors, a lump sum of 12 months of the survivor pension is paid to a parent who is employed or receiving a pension (24 months if neither employed nor receiving a pension).

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

**Survivor grant:** A lump sum of 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

### Administrative Organization

National Social Security and Insurance Trust (<http://www.nassitsl.org>) administers the program.

### Sickness and Maternity

#### Regulatory Framework

No statutory benefits are provided.

Employers provide medical care for employees and their dependents through collective agreements.

#### Work Injury

#### Regulatory Framework

**First law:** 1939.

**Current law:** 1960 (workmen's compensation).

**Type of program:** Employer-liability system through a private carrier.

### Coverage

Employed persons.

**Exclusions:** Agricultural employees working on plantations with less than 25 workers, household workers, self-employed persons, casual workers, family labor, and home-based workers.

### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums or provides benefits directly to employees).

**Government:** An annual contribution.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

66.7% of the insured's earnings is paid after a three-day waiting period for up to 96 months.

The benefit may be paid as a lump sum, calculated according to the expected duration of benefit.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, a lump sum of 48 months of earnings is paid.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, up to 25% of the insured's permanent disability pension is paid.

**Partial disability:** A percentage of 56 months of earnings is paid, up to a maximum, according to the assessed degree of disability.

### Workers' Medical Benefits

Medical benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; and the cost of transportation, up to a maximum.

### Survivor Benefits

**Survivor benefit:** A lump sum of 42 months of the deceased's earnings (minus any disability benefits paid) is paid to the deceased's dependents; a reduced benefit is paid if partially dependent on the insured.

**Funeral grant:** If there are no other survivors, a lump sum is paid to cover the cost of the burial, up to a maximum.

### ***Administrative Organization***

Ministry of Employment and Social Security is responsible for the program.

Employers may insure against liability with private insurance companies.



## South Africa

Exchange rate: US\$1.00 = 11.57 rand.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1928 (old age), 1936 (blindness), and 1946 (disability).

**Current laws:** 2001 (unemployment insurance) and 2004 (social assistance).

**Type of program:** Social insurance (survivors) and social assistance (old age and disability) system.

#### Coverage

**Social insurance:** Employees working for more than 24 hours a month, including household and seasonal workers.

Exclusions: Civil servants, trainees, foreigners working under a contract and persons receiving work injury and occupational disease benefit from the compensation fund.

**Social assistance:** Persons with limited means who are citizens of South Africa, permanent residents, or refugees residing in South Africa.

Exclusions: Persons confined to or cared for in state facilities.

Special system for public-sector employees.

#### Source of Funds

##### Insured person

**Social insurance:** See source of funds under Unemployment.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** See source of funds under Unemployment.

**Social assistance:** None.

##### Employer

**Social insurance:** See source of funds under Unemployment.

**Social assistance:** None.

##### Government

**Social insurance:** See source of funds under Unemployment.

**Social assistance:** The total cost.

### Qualifying Conditions

#### Old-age grant (social assistance, means tested):

Age 60.

Means test: Annual income must be less than 64,680 rand for a single person or 129,360 rand for a couple, and assets must be no more than 930,600 rand for a single person or 1,861,200 rand for a couple.

Constant-attendance allowance (Grant-in-aid): Paid if the person receiving the old-age grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one social grant at a time.

#### War veteran's grant (social assistance, means tested):

Age 60 or disabled. Must be a veteran of World War II or the Korean War.

Means test: Annual income must be less than 64,680 rand for a single person or 129,360 rand for a couple, and assets must be no more than 930,600 rand for a single person or 1,861,200 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the war veteran grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one social grant at a time.

#### Disability grant (social assistance, means tested):

Aged 18 to 59 and assessed as temporarily disabled for more than six months.

A disability is considered permanent if it lasts for more than 12 months.

The disability must be confirmed by a medical assessment.

Means test: Annual income must be less than 64,680 rand for a single person or 129,360 rand for a couple, and assets must be no more than 930,600 rand for a single person or 1,861,200 rand for a couple.

Constant-attendance allowance (Grant-in-Aid): Paid if the person receiving the disability grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one social grant at a time.

**Survivor benefit (social insurance):** Paid to an eligible surviving spouse or partner who applies for the benefit within six months of the insured's death. If there is no eligible surviving spouse or partner, or if the spouse or partner does not apply for the benefit within the required timeframe, the benefit is paid to a dependent child younger than age 21 (age 25 if a student).

The deceased must have been contributing to the Unemployment Insurance Fund and have accumulated credits at the time of death. One credit (one day of paid leave) is earned for every six completed days of employment. The insured can accumulate up to 238 days of paid leave in the four years before the insured applied for the benefit. The accumulated credits may be used for sickness, adoption, unemployment, and survivor benefits.

A benefit is not paid if the deceased received unemployment or work injury benefits or was suspended from claiming because of fraud.

### Old-Age Benefits

**Old-age pension (social assistance, means tested):** Up to 1,410 rand a month is paid for a pensioner aged 60 to 74; 1,430 rand if aged 75 or older. The pension is reduced to 25% of the maximum amount if the pensioner resides in a care facility under contract with the state for more than three months.

Constant-attendance allowance: 330 rand a month is paid.

**War veteran's grant (social assistance, means tested):** Up to 1,430 rand a month is paid.

Constant-attendance allowance: 330 rand a month is paid.

### Permanent Disability Benefits

**Disability grant (social assistance, means tested):** Up to 1,410 rand a month is paid.

Constant-attendance allowance: 330 rand a month is paid.

### Survivor Benefits

**Survivor benefits (social insurance):** 38% to 60% of the deceased's daily earnings, depending on the level of earnings, is paid for up to 238 days, minus any credits used for sickness, adoption, and unemployment. Lower-income insured persons receive a higher percentage of their earnings and higher-income receive a lower percentage.

Daily earnings are calculated by multiplying the deceased's monthly earnings by 12, and then dividing by 365. If the earnings fluctuate significantly, the calculation must be based on the deceased's average earnings during the six months before the date of death.

The maximum monthly earnings used to calculate benefits are 14,872 rand.

The maximum daily benefit is 185.80 rand.

### Administrative Organization

South African Social Security Agency (<http://www.sassa.gov.za>) administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1966 (unemployment) and 1995 (labour relations).

**Current laws:** 1997 (conditions of employment), 2001 (unemployment insurance), 2002 (contributions), and 2003 (health), implemented in 2004.

**Type of program:** Social insurance (cash sickness and maternity benefits), employer-liability (cash sickness

benefits), and universal and social assistance (medical benefits) system.

### Coverage

**Cash sickness, maternity, and adoption benefits (social insurance):** Employees working for more than 24 hours a month, including household and seasonal workers.

Exclusions: Civil servants, trainees, foreigners working under a contract and persons receiving work injury, or occupational disease benefit from the compensation fund.

**Cash sickness and family responsibility leave benefits (employer liability):** Employees working more than 24 hours a month for an employer, including civil servants, trainees, household and seasonal workers, and foreigners working under a contract.

Exclusions: Members of the National Defence Force, the National Intelligence Agency and the South African Secret Service and unpaid volunteers.

**Medical benefits:** South African citizens.

### Source of Funds

#### Insured person

**Social insurance:** See source of funds under Unemployment.

**Employer liability:** None.

**Universal and social assistance:** None.

#### Self-employed person

**Social insurance:** See source of funds under Unemployment.

**Employer liability:** None.

**Universal and social assistance:** None.

#### Employer

**Social insurance:** See source of funds under Unemployment.

**Employer liability:** The total cost.

**Universal and social assistance:** None.

#### Government

**Social insurance:** See source of funds under Unemployment.

**Employer liability:** None.

**Universal and social assistance:** Most of the cost of medical benefits (funded from general taxation).

### Qualifying Conditions

**Cash sickness benefits (social insurance):** Must be unable to work for at least 14 days and must be receiving less than normal wages. Must be contributing to the

Unemployment Insurance Fund and have accumulated credits before the illness occurs. One credit (one day of paid leave) is earned for every six completed days of employment. The insured can accumulate up to 238 days of paid leave in the four years before applying for the benefit. The accumulated credits may be used for sickness, adoption, unemployment, and survivor benefits. Cash sickness benefits (employer liability): Must have worked for the same employer for at least 26 days.

**Cash family responsibility leave (employer liability):**

Paid for the birth or sickness of a child or the death of a spouse, partner, parent or adoptive parent, grandparent, child, adopted child, grandchild or sibling. The insured must have been employed by the same employer for at least four months.

Absence from work must be a result of the illness for which the worker is receiving medical treatment.

**Cash maternity benefits (social insurance):** Must be contributing to the Unemployment Insurance Fund and have accumulated credits before the expected date of childbirth. The insured earns one credit (one day of paid leave) for every six completed days of employment.

Must apply for the benefit within six months of the child's birth.

**Adoption benefit (social insurance):** The adopted child must be younger than age 2. The insured must leave work to look after that child and must be receiving less than normal wages. The insured must be contributing to the Unemployment Insurance Fund and have outstanding credits before the expected date of adoption. One credit (one day of paid leave) is earned for every six completed days of employment. The insured can accumulate up to 238 days of paid leave in the four years before applying for the benefit. The accumulated credits may be used for sickness, adoption, unemployment, and survivor benefits.

The application must be made within six months after the date of the order for adoption.

**Medical benefits (universal (primary care)):** There is no minimum qualifying period.

**Medical benefits (social assistance (hospitalization)):** Eligible persons include unemployment and social assistance beneficiaries (including old-age grant, child support grant, war veteran's grant, care dependency grant, disability grant, foster child grant and social relief of distress) and persons with mental disorders discharged from hospitals for the mentally ill and still in need of care.

Annual income for an individual must be lower than 72,000 rand; for households, lower than 100,000 rand.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the insured's daily earnings is paid. In the first six months of employment with an employer, the employee accrues

one day of paid sick leave for each 26 days of paid work. Thereafter, during one leave cycle (36 months with the same employer), an employee can accrue up to 30 days of paid leave.

**Family responsibility leave (employer liability):** 100% of the insured's daily earnings is paid for three days each year.

**Sickness benefit (social insurance):** 38% to 60% of the insured's daily earnings, depending on the insured's level of earnings, is paid from the 14th day of leave, for up to 238 days, less any credits used for adoption, unemployment, and survivor benefits. Lower-income insured persons receive a higher percentage of their earnings and higher-income receive a lower percentage.

Daily earnings are calculated by multiplying the insured's monthly earnings by 12, and then dividing by 365. If the earnings fluctuate significantly, the calculation must be based on the insured's average earnings during the previous six months.

The maximum monthly earnings used to calculate benefits are 14,872 rand.

The maximum daily benefit is 185.80 rand.

**Maternity benefit (social insurance):** 38% to 60% of the insured's daily earnings, depending on the insured's level of earnings, is paid for a total of 17.32 weeks (six weeks in the event of a miscarriage during the third trimester or a still-born child). Lower-income insured persons receive a higher percentage of their earnings and higher-income receive a lower percentage.

The benefit may be paid from four weeks before the expected date of childbirth or earlier if advised by a health professional. Workers may not go back to work within six weeks after the birth unless cleared by a health professional.

Daily earnings are calculated by multiplying the insured's monthly earnings by 12, and then dividing by 365. If the earnings fluctuate significantly, the calculation must be based on the insured's average earnings during the previous six months.

The maximum monthly earnings used to calculate benefits are 14,872 rand.

The maximum daily benefit is 185.80 rand.

**Adoption benefit (social insurance):** 38% to 60% of insured's earnings, depending on the insured's level of earnings, is paid for up to 238 days, less any credits used for adoption, unemployment, and survivor benefits. Lower-income insured persons receive a higher percentage of their earnings and higher-income receive a lower percentage.

Daily earnings are calculated by multiplying the insured's monthly earnings by 12, and then dividing by 365. If the earnings fluctuate significantly, the calculation must be based on the insured's average earnings during the previous six months.

## South Africa

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The application must be made within six months after the date of the order for adoption.

The maximum monthly earnings used to calculate benefits are 14,872 rand.

The maximum daily benefit is 185.80 rand.

### **Workers' Medical Benefits**

**Medical benefits (universal (primary care)):** The Government pays directly for medical services provided by primary health care facilities.

**Medical benefits (social assistance (hospitalization)):**

All social assistance and unemployment beneficiaries receive fully subsidized medical care at provincial hospitals. Benefits include hospitalization and medicine.

Partial subsidies for persons with an annual income lower than 72,000 rand and households' income lower than 100,000 rand.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Department of Labour (<http://www.labour.gov.za>) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers cash benefits.

Department of Health (<http://www.doh.gov.za>) administers provincial hospitals.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1914.

**Current law:** 1993 (work injury and occupational disease).

**Type of program:** Employer-liability system through a public carrier (compensation fund).

#### **Coverage**

Employed persons, including contract workers, casual employees, and certain military personnel.

Exclusions: Household workers, self-employed persons, volunteers, and certain military personnel.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums which vary, depending on the industry and reported accident rate).

**Government:** None; contributes as an employer for government employees.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The insured must report the accident within 12 months.

**Occupational disease benefits:** Paid if the insured is diagnosed with an occupational disease as defined by law.

### **Temporary Disability Benefits**

If the insured is assessed with a total (100%) disability, 75% of the insured's earnings is paid for up to 12 months; may be extended for up to 24 months (longer in special cases) after further assessment of the disability. The benefit is paid after a three-day waiting period.

The minimum benefit is 2,430.75 rand a month.

The maximum benefit is 4,134.76 rand a week or 17,366.25 rand a month.

Partial disability: A percentage of the insured's earnings as determined by the Compensation Commissioner's Office is paid for up to 12 months; may be extended for up to 24 months after further assessment of the disability.

The partial disability benefit may be paid periodically or as a lump sum of up to 107,007 rand.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, up to 75% of the insured's earnings is paid.

The maximum earnings used to calculate benefits are 4,134.76 rand a week or 17,366.25 rand a month.

The minimum monthly benefit (based on a total disability) is 3,241 rand.

If the insured's monthly earnings are less than 3,241 rand, the benefit is calculated using monthly earnings of 3,241 rand.

Partial disability: If the assessed degree of disability is 31% to 99%, a percentage of the full pension is paid according to the assessed degree of disability.

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

If the insured's monthly earnings are less than 3,241 rand, the benefit is calculated using monthly earnings of 3,241 rand.

The maximum earnings used to calculate benefits are 17,366.25 rand a month.

The minimum lump-sum partial disability benefit (based on a 30% disability) is 48,615 rand.

The maximum lump-sum partial disability benefit (based on a 30% disability) is 194,535 rand.



## Workers' Medical Benefits

Benefits include medical, surgical, and hospital care, rehabilitation, and appliances. Benefits are provided for up to two years; may be extended in special cases.

The compensation fund reimburses the cost of transporting an injured employee to a hospital, a doctor's office, or to his or her residence.

## Survivor Benefits

**Spouse's pension:** 40% of the permanent total disability pension the deceased received or was entitled to receive is paid to a widow(er) with a permanent disability. A lump sum of two months of the permanent total disability pension the deceased received or was entitled to receive is also paid.

The pension continues on remarriage.

The maximum survivor pension is 6,946.50 rand a month.

**Orphan's pension:** 20% of the permanent total disability pension the deceased received or was entitled to receive is paid for each unmarried orphan younger than age 18 (extended for students; no age limit if disabled).

The maximum orphan's pension is 3,473 rand a month.

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

**Funeral grant:** Up to 13,050 rand is paid.

## Administrative Organization

Department of Labour (<http://www.labour.gov.za>) provides general supervision.

Compensation Commissioner administers the program, including claims decisions and the management of funds from which benefits are paid.

Employers must normally insure against liability with a public compensation fund but in certain instances may insure with an employer's mutual association licensed by the Minister of Labour.

## Unemployment

### Regulatory Framework

**First law:** 1966 (unemployment).

**Current laws:** 2001 (unemployment insurance) and 2002 (contributions).

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

### Coverage

All employees working for more than 24 hours a month, including household and seasonal workers.

Exclusions: Trainees, foreigners working on a contract and persons receiving work injury and occupational disease benefit from the compensation fund.

Special system for civil servants.

## Source of Funds

**Insured person:** 1% of covered earnings.

The maximum earnings used to calculate contributions are 14,872 rand a month or 178,464 rand a year.

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

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

**Employer:** 1% of the insured's covered earnings.

The maximum earnings used to calculate contributions are 14,872 rand a month or 178,464 rand a year.

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

**Government:** None.

## Qualifying Conditions

**Unemployment benefit:** Must be contributing to the Unemployment Insurance Fund and have accumulated credits before becoming unemployed. One credit (one day of paid leave) is earned for every six completed days of employment. The insured can accumulate up to 238 days of paid leave in the four years before applying for the benefit. The accumulated credits may be used for sickness, adoption, unemployment, and survivor benefits.

Must be capable of and available for work and must register with and report to the public employment exchange, unless unemployment is the result of illness or pregnancy. Unemployment must be the result of termination of the insured's contract, the ending of a fixed term contract, the dismissal of the insured (except if disciplinary), insolvency of the employer or the death of the employer for a household worker. Must be unable to find work within 14 days of becoming unemployed. Must apply for benefits within six months of first becoming unemployed; the Commissioner may accept an application if the 6-month time limit has expired, if just cause is shown.

## Unemployment Benefits

**Unemployment benefit:** 38% to 60% of insured's daily earnings, depending on the insured's level of earnings, is paid from the 14th day of unemployment for up to 238 days minus any credits used for sickness, adoption, and survivor benefits. Lower-income insured persons receive a higher percentage of their earnings, and higher-income persons receive a lower percentage.

Daily earnings are calculated by multiplying the insured's monthly earnings by 12, and then dividing by 365. If the earnings fluctuate significantly, the calculation must be



## South Africa

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based on the insured's average earnings during the previous six months.

The maximum monthly earnings used to calculate benefits are 14,872 rand.

The maximum daily benefit is 185.80 rand.

### **Administrative Organization**

Department of Labour (<http://www.labour.gov.za>) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**Current law:** 2004 (social assistance).

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

#### **Coverage**

Low-income persons caring for children younger than age 18.

Exclusions: Persons confined to or cared for in state facilities.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Foster child grant:** Paid to a foster parent who is a citizen, permanent resident, or refugee residing in South Africa at the time of the application. There must be a court order indicating the foster care status of the child. The child must be aged 18 or younger (age 21 if a student) and remain in the care of the foster parent.

Beneficiaries may only receive one social grant at a time.

**Child support grant (means tested):** Paid to the primary caregiver of a child aged 18 or younger. The primary

caregiver must be aged 16 or older and a citizen, permanent resident, or refugee residing in South Africa at the time of the application. The grant is paid for up to six children if they are not biologically related; otherwise, there is no limit.

**Means test:** Annual income must be less than 39,600 rand for a single person; 79,200 rand for a couple.

Beneficiaries may only receive one social grant at a time.

**Care dependency grant (means tested):** Paid to a South African citizen, permanent resident or a refugee who is the parent, foster parent, or primary caregiver of a child aged 18 or younger who requires permanent care or support services as the result of a severe mental or physical disability. The child must be cared for at home and the disability confirmed by a medical assessment. The applicant and the child must reside in South Africa at the time of the application.

**Means test:** Annual income must be less than 169,200 rand for a single person; 338,400 rand for a couple.

Beneficiaries may only receive one social grant at a time; a foster parent may receive more than one social grant at a time.

**Social relief of distress (means tested):** Temporary assistance is paid to certain vulnerable individuals or households.

Victims of a disaster may receive more than one social grant at a time.

#### **Family Allowance Benefits**

**Foster child grant:** 860 rand a month is paid.

**Child support grant (means tested):** 330 rand a month is paid for each eligible child.

**Care dependency grant (means tested):** 1,410 rand a month is paid.

**Social relief of distress:** Paid monthly for up to three months; may be extended for three months.

#### **Administrative Organization**

South African Social Security Agency (<http://www.sassa.gov.za>) administers the program.

## Sudan

Exchange rate: US\$1.00 = 6.40 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1974.

**Current law:** 1990 (social insurance).

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

#### Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers, foresters, and unpaid apprentices.

Special systems for civil servants and police and military personnel.

#### Source of Funds

**Insured person:** 8% of gross monthly earnings.

**Self-employed person:** 25% of declared monthly income according to earnings classes ranging from 15,000 pounds to 200,000 pounds.

The self-employed person's contributions also finance work injury benefits.

**Employer:** 17% of gross monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.

Employment must cease.

Early pension: Age 50 with at least 20 years of contributions.

**Old-age settlement:** Age 60 with less than 20 years of contributions; at any age if the insured resigns from work or is laid off.

**Disability pension:** Must be assessed with a permanent total disability, be younger than age 60, and have covered employment in the last year. There is no minimum qualifying period.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension. There is no minimum qualifying period.

Eligible survivors include a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled). If there is no surviving widow or child, the pension is paid to dependent brothers, sisters, and parents.

**Death grant:** Paid when an insured person or pensioner dies. If there is no surviving widow(er), child, or parent, the benefit is paid to dependent brothers and sisters.

#### Old-Age Benefits

**Old-age pension:** 0.02% of the insured's average monthly earnings in the last three years before retirement is paid for each 12-month period of contributions.

The minimum pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before retirement.

The pension may be partially paid as a lump sum.

Early pension: The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

**Old-age settlement:** 100% of employer and employee contributions is paid; the adjusted current value of contributions is paid if the insured person resigns from work or is laid off.

#### Permanent Disability Benefits

**Disability pension:** 50% of the insured's average monthly earnings in the last three years before the disability began or 0.02% of the same earnings for each 12-month period of contributions, whichever is greater, is paid.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before the disability began.

#### Survivor Benefits

**Survivor pension:** 50% of the deceased's average monthly earnings in the last three years before death or 2% of the same earnings for each 12-month period of contributions, whichever is greater, is paid. If there is more than one widow, the pension is split equally.

90% of the pension is paid to the widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

**Death grant:** A lump sum of 42 months of earnings is paid when an insured person dies; 42 months of the old-age or disability pension if the deceased was a pensioner.

### **Administrative Organization**

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund (<http://www.nhif.gov.sd>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current laws:** 1997 (labor code) and 2004 (health insurance).

**Type of program:** Social insurance (medical benefits) and employer-liability (cash sickness and maternity benefits) system.

#### **Coverage**

**Social insurance and employer-liability system:** Employees.

#### **Source of Funds**

##### **Insured person**

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

**Medical benefits (social insurance):** 4% of gross earnings.

##### **Self-employed person**

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

**Medical benefits (social insurance):** Not applicable.

##### **Employer**

**Cash sickness and maternity benefits (employer liability):** Total cost.

**Medical benefits (social insurance):** 6% of payroll.

##### **Government**

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

**Medical benefits (social insurance):** None.

#### **Qualifying Conditions**

**Cash sickness benefits (employer liability):** Must have had at least three consecutive months of service with an employer. The employee must provide an appropriate medical certificate issued by a registered medical practitioner.

**Cash maternity benefits (employer liability):** Must have at least six months of service with an employer.

**Medical benefits (social insurance):** Must have made a minimum number of contributions.

### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** Full pay for the first three months, thereafter 50% of pay for the next three months, 25% of pay for the subsequent three months. The worker is eligible to sick leave with reduced wages only after having exhausted normal sick leave.

**Maternity benefit (employer liability):** Eight weeks of maternity leave with full pay for women.

#### **Workers' Medical Benefits**

**Medical benefits (social insurance):** Benefits include medical treatment, surgery (except heart surgery and organ transplantation), hospitalization, medicine, laboratory services, ophthalmologic and optician services, and some dental care.

#### **Dependents' Medical Benefits**

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

#### **Administrative Organization**

Ministry of Labour and Administrative Reform provides general supervision.

National Health Insurance Fund (<http://www.nhif.gov.sd>) administers the medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1990 (social insurance).

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

#### **Coverage**

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for civil servants and police and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** 2% of gross monthly payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

No statutory benefits are provided.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 80% of the insured's monthly average earnings in the three years before the disability began is paid.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

**Partial disability:** If the insured is assessed with at least a 15% disability, a percentage of the full benefit is paid according to the assessed degree of disability.

### **Workers' Medical Benefits**

No statutory benefits are provided.

### **Survivor Benefits**

**Survivor pension:** Up to 80% of the deceased's average monthly earnings in the three years before death is paid.

90% of the disability pension the deceased received or was entitled to receive is paid to the eligible widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents. 100% of the disability pension the deceased received or was entitled to receive is paid for full orphans.

90% of the disability pension the deceased received or was entitled to receive is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors include the widow or dependent widow; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

**Death grant:** A lump sum of 42 months of earnings is paid when an insured person or pensioner dies.

### **Administrative Organization**

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund (<http://www.nhif.gov.sd>) administers the program.

Employers must insure against liability with private insurance companies.

### **Unemployment**

#### **Regulatory Framework**

Under the labor code (1997), employees are entitled to severance pay with at least three years of continuous employment with the same employer. If an employee has worked at least three but less than 10 years, one month of the basic wage is paid for each year of service; for at least 10 but less than 15 years, one and a half times the insured's basic wage is paid; for at least 15 years, one and three quarters of the insured's basic monthly wage is paid for each additional year of service provided that the severance pay does not exceed the insured's basic wage for 36 months.

## Swaziland

Exchange rate: US\$1.00 = 11.57 lilangeni.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1974 (provident fund) and 2005 (social assistance).

**Type of program:** Provident fund and social assistance system.

#### Coverage

**Provident fund:** Employed persons.

Voluntary coverage for employees not compulsorily covered and for members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

**Social assistance:** Residents of Swaziland.

#### Source of Funds

##### Insured person

**Provident fund:** 5% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,900 lilangeni.

**Social assistance:** None.

##### Self-employed person

**Provident fund:** Not applicable.

**Social assistance:** None.

##### Employer

**Provident fund:** 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,900 lilangeni.

**Social assistance:** None.

##### Government

**Provident fund:** None.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age benefit (provident fund):** Age 50 (age 45 if covered employment ceases, any age if emigrating permanently).

Retirement is not necessary.

**Old-age grant (social assistance):** Age 60 and assessed as needy.

**Disability benefit (provident fund):** Paid if the fund member is assessed with at least a permanent partial physical or mental disability.

**Survivor benefit (provident fund):** Paid to one or more dependents when the fund member dies before retirement.

Eligible survivors include the widow(er), dependents, and, if there is no widow(er) or dependent, a person named by the fund member.

Benefits are payable abroad only under reciprocal agreement.

#### Old-Age Benefits

**Old-age benefit (provident fund):** Total employer and employee contributions plus interest is paid.

**Old-age grant (social assistance):** 600 lilangeni is paid quarterly.

#### Permanent Disability Benefits

**Disability benefit (provident fund):** Total employer and employee contributions plus 3% interest a year is paid as a lump sum.

#### Survivor Benefits

**Survivor benefit (provident fund):** Total employer and employee contributions plus interest is paid as a lump sum.

#### Administrative Organization

Ministry of Labour and Social Security ([http://www.gov.sz/index.php?option=com\\_content&id=242&Itemid=311](http://www.gov.sz/index.php?option=com_content&id=242&Itemid=311)) provides general supervision for the provident fund program.

National Provident Fund (<http://www.snpf.co.sz>), managed by a tripartite plus one board and a CEO who is a member of the Board, administers the provident fund program.

Social Welfare Department (<http://www.gov.sz>) administers the social assistance program.

### Work Injury

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1983 (workmen's compensation).

**Type of program:** Employer-liability system through a private carrier.

#### Coverage

Public- and private-sector employees, trainees, and apprentices.



Exclusions: Self-employed persons, household workers, certain types of contract workers, family labor, and casual workers.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums).

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

75% of the insured's earnings is paid after a three-day waiting period until full recovery or certification of permanent disability. The benefit is paid for up to 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 54 times the insured's monthly earnings at the time of the accident is paid.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, a lump sum of 25% of the permanent disability benefit is paid.

**Partial disability:** A percentage of the full benefit is paid according to the loss of working capacity.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

### **Workers' Medical Benefits**

Benefits include medical care, surgery, hospitalization, medicine, dental and eye care, transportation, appliances, and medical care abroad if necessary.

### **Survivor Benefits**

**Survivor benefit:** A lump sum is paid of 48 times the deceased's monthly earnings at the time of the accident minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Eligible survivors include an unemployed widow(er), a disabled widow(er), and children; a reduced benefit is paid to other survivors who were partially dependent on the deceased.

**Funeral grant:** The employer pays up to 500 lilangeni for the funeral.

### **Administrative Organization**

Ministry of Labour and Social Security ([http://www.gov.sz/index.php?option=com\\_content&id=242&Itemid=311](http://www.gov.sz/index.php?option=com_content&id=242&Itemid=311)) provides general supervision for the provident fund program.

Employers must insure the assessed liability with a private insurance company.

## Tanzania

Exchange rate: US\$1.00 = 1,730 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1964 (provident fund) and 1997 (social insurance), implemented in 1998.

**Current laws:** 2008 (establishment of the regulatory authority), 2012 (social security), and 2014 (harmonization of rules)

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

**Note:** The 2014 Social Security Schemes Rules harmonized five mandatory pension schemes (including the public sector). The information given applies to all schemes unless otherwise stated.

#### Coverage

Employed and self-employed persons.

Voluntary coverage is available.

#### Source of Funds

**Insured person:** 10% of gross salary.

The insured person's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

**Self-employed person:** May voluntarily contribute an amount negotiated with the scheme to which the person is affiliated.

The self-employed person's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

**Employer:** 10% of gross payroll. The employer may contribute at a higher rate up to 20%.

The employer's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of contributions.

Employment must cease.

Early pension: Age 55 with at least 180 months of contributions.

Deferred pension: A deferred pension is possible. There is no maximum age.

**Old-age grant:** Age 60 with less than 180 months of contributions.

Employment must cease.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least 180 months of contributions or 36 months of contributions, including at least 12 months in the 36 months immediately before the disability began.

A medical board of doctors appointed by the Ministry of Health assesses the disability. A medical examination by a medical board may be required.

**Disability grant:** Paid if the insured is assessed with at least a 66.7% loss of earning capacity but has less than 180 months of contributions.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) and children younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no surviving spouse or child, the deceased's parents may be eligible.

The widow(er)'s pension ceases on remarriage.

**Survivor grant:** The deceased was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and children younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no surviving spouse or child, parents of the deceased may be eligible.

**Funeral grant:** The insured had at least one month of contributions and was employed at the time of death. The grant is paid to the person who pays for the funeral.

#### Old-Age Benefits

**Old-age pension:** The monthly pension is calculated by multiplying the accrual rate of 1/580 by the number of contribution months times the insured's Annual Pensionable Emoluments (APE) divided by 12. If the insured person chooses to receive part of the pension as a lump sum, the pension is calculated using 75% of APE. The lump sum is calculated by multiplying the accrual rate of 1/580 by the number of contribution months by 25% of the APE multiplied by a commutation factor of 12.5.

APE is the insured person's average annual earnings in the best three of the last 10 years before retirement.

The above rules apply to all persons first contributing to one of the five schemes on or after July 1, 2014, and all existing members of the National Social Security Fund, the PPF Pensions Fund, and the GEPF Retirement Benefits Fund who retire on or after July 1, 2014. Different rules apply to insured persons who were members of the LAPF

Pensions Fund and the Public Service Pensions Fund on June 30, 2014.

The minimum pension is 40% of the legal monthly minimum wage according to eight sectors.

The legal monthly minimum wage ranges from 100,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 72.5% of the insured's monthly earnings used to calculate the pension.

Early pension: The pension is reduced by 3.6% of the insured's earnings used to calculate the pension for each 12-month period the pension is taken before age 60. The pension must at least equal the minimum pension.

Deferred pension: Calculated in the same way as the old-age pension.

The insured receives credit for previous contributions made to the National Provident Fund.

Benefit adjustment: The benefits are reviewed periodically and may be adjusted according to the actuarial valuation of the schemes' funds.

**Old-age grant:** The grant is the average of the last 60 months of contributions before retirement multiplied by the number of months of contributions.

### **Permanent Disability Benefits**

**Disability pension:** The pension and lump sum are calculated in the same way as the old-age pension.

The minimum pension is 40% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 100,000 shillings to 350,000 shillings, according to eight sectors.

The maximum pension is 72.5% of the insured's average monthly covered earnings.

The disability pension may be replaced by an old-age pension at age 60 if the value of the old-age pension equals or exceeds the disability pension.

**Disability grant:** A lump sum is paid.

Benefit adjustment: The benefits are reviewed periodically and may be adjusted according to the actuarial valuation of the schemes' funds.

### **Survivor Benefits**

**Spouse's pension:** 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without dependent children; 40% if an orphan's benefit is also paid. If there is more than one widow, the pension is split equally. The survivor may choose to receive part of the pension as a lump sum. The lump sum is calculated by multiplying 25% of the insured's

Annual Pensionable Emoluments (APE) by a commutation factor of 12.5.

APE is the insured person's average annual earnings in the best three of the last 10 years before retirement.

The widow(er)'s pension is paid for two years if the widow(er) is younger than age 45 or does not have a dependent child younger than age 15 at the time of the insured's death.

The minimum pension is 40% of the legal monthly minimum wage according to eight sectors.

The legal monthly minimum wage ranges from 100,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 72.5% of the insured's average monthly covered earnings.

**Orphan's pension:** 60% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible children; 100% for full orphans.

**Parent's pension:** If there are no other eligible survivors, 100% of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Survivor grant:** A lump sum of 12 months of the old-age or disability grant the deceased received or was entitled to receive is paid.

**Funeral grant:** A lump sum of 150,000 shillings to 600,000 shillings is paid, depending on the amount of monthly contributions.

Benefit adjustment: The benefits are reviewed periodically and may be adjusted according to the actuarial valuation of the schemes' funds.

### **Administrative Organization**

Ministry of Labour and Employment (<http://www.kazi.go.tz>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz>) regulates and supervises the performance of all social security programs.

National Social Security Fund (<http://www.nssf.or.tz>), PPF Pensions Fund (<http://www.ppftz.org>), GEPF Retirement Benefits Fund (<http://www.gepf.or.tz/>), LAPF Pensions Fund (<http://www.lapftz.org/>), and Public Service Pensions Fund (<http://www.pspf-tz.org/>) administer the programs.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current law:** 1972 (social insurance); 1997 (social insurance), implemented in 2005; 2003 (national health policy); 2004 (employment); and 2009 (health).

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

## Coverage

**Cash sickness benefits (employer liability):** Employed persons.

**Cash maternity benefits (social insurance):** All employed and self-employed persons.

Voluntary coverage is available.

**Medical benefits (social insurance):** Employed and self-employed persons.

## Source of Funds

### Insured person

*Employer liability program:* None.

*Social insurance program:* See source of funds under Old Age, Disability, and Survivors.

### Self-employed person

*Employer liability program:* Not applicable.

*Social insurance program:* See source of funds under Old Age, Disability, and Survivors.

### Employer

*Employer liability program:* The total cost.

*Social insurance program:* See source of funds under Old Age, Disability, and Survivors.

### Government

*Employer liability program:* None.

*Social insurance program:* See source of funds under Old Age, Disability, and Survivors.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** Must have been employed with the same employer for at least six months in the 12-month period before the sickness began or be employed on a seasonal basis by the same employer. Must have a medical certificate, and must not be entitled to receive paid sick leave from any other sources.

**Cash maternity benefits (social insurance):** Must have at least 36 months of contributions including at least 12 months in the 36 months immediately before the expected date of childbirth. Cash maternity benefits are paid to an insured woman only once in each three-year period.

**Cash paternity benefits (employer liability):** Must have been employed with the same employer for at least six months in the 12-month period before the birth or be employed on a seasonal basis by the same employer. Must be the father of the child and take the leave within seven days of the birth.

**Medical benefits (social insurance):** Must have at least three months of contributions immediately before the medical problem began.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** Up to 126 days are paid within a three year period. 100% of the employee's earnings is paid for the first 63 days; 50% thereafter.

**Maternity benefit (social insurance):** 100% of the insured woman's average daily wage in the six months before the 20th week of pregnancy is paid for up to 12 weeks in one or two parts: four weeks before and eight weeks after childbirth (four weeks after childbirth for a stillborn child). Maternity care is provided from the 24th week of pregnancy and ceases two days after childbirth; seven days after childbirth for a caesarean section; up to 12 weeks if prolonged care is necessary.

**Paternity benefit (employer liability):** 100% of the employee's earnings is paid for up to three days in a three year period irrespective of the number of children fathered.

## Workers' Medical Benefits

**Medical benefits:** Benefits include preventive and curative care, essential drugs, laboratory tests, medical imaging, hospitalization, major and minor surgery, physical therapy, and some optical and dental services.

Government programs provide free care for immunizations, tuberculosis, HIV/AIDS, leprosy, cancer, epidemics, mental illness, and diabetes mellitus.

## Dependents' Medical Benefits

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

Eligible dependents include the spouse and up to four of the insured's children younger than age 18 (age 21 if a full-time student).

## Administrative Organization

Ministry of Labour and Employment (<http://www.kazi.go.tz>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz>) regulates and supervises the performance of all social security programs.

National Social Security Fund (<http://www.nssf.or.tz>) administers the social insurance program.

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## Work Injury

### Regulatory Framework

**First law:** 1948.

**Current law:** 2008 (workmen's compensation), implemented in 2015.

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

### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** 1% of payroll for the private sector; 0.5% for the public sector.

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

### **Qualifying Conditions**

**Work injury benefits:** Must be registered with the National Social Security Fund and assessed with a work injury or an occupational disease by a medical board.

### **Temporary Disability Benefits**

60% of the insured's average daily wage is paid for up to 26 weeks.

The insured's average daily wage is based on the insured's earnings in the six months before the month the disability began.

### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, 70% of the insured's average monthly earnings is paid for up to seven years.

Partial disability: If the assessed degree of disability is less than 30%, a lump sum is paid.

The maximum partial disability benefit is 84 times the insured's average monthly earnings, according to the assessed degree of disability.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability benefit is paid.

### **Workers' Medical Benefits**

Benefits include medical, hospital, and nursing care; prostheses; and the cost of medicine, appliances, and transportation up to a maximum.

### **Survivor Benefits**

**Death benefit:** A lump sum of 60% of the deceased's average insurable monthly earnings is paid.

### **Administrative Organization**

Ministry of Labour and Employment (<http://www.kazi.go.tz>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz>) regulates and supervises the performance of all social security programs.

National Social Security Fund (<http://www.nssf.or.tz>) administers the program.

### **Unemployment**

#### **Regulatory Framework**

According to the 2004 Employment Act, the employer must provide severance pay for its employees with at least 12 months of continuous service. At least seven days' average daily earnings is paid for each year of continuous employment with the same employer, up to 10 years.



## Togo

Exchange rate: US\$1.00 = 538.70 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968.

**Current law:** 2011.

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

#### Coverage

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Apprentices and students.

Special systems for civil servants and military personnel.

#### Source of Funds

**Insured person:** 4% of earnings; 16.5% of average monthly earnings in the last three months for voluntarily insured persons.

**Self-employed person:** 16.5% of declared earnings.

Informal sector workers contribute as self-employed persons.

**Employer:** 12.5% of gross payroll.

**Government:** None; contributes as an employer for public-sector salaried employees.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 15 years of contributions.

Early pension: Age 55.

The pension is payable abroad only under reciprocal agreement.

**Old-age lump sum:** Age 60 with at least 12 months of coverage but less than 15 years of contributions.

Employment must cease.

**Disability pension:** Must be younger than age 60, assessed with at least a 66% loss of earning capacity, and have at least 120 months of coverage, including six months of contributions in the year before the disability began.

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

The pension is payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

Eligible survivors include a widow(er) aged 40 or older at the time of the deceased's death, married to the deceased for at least one year, or pregnant or had a child with the deceased. A lump sum may be paid to a widow(er) younger than age 40.

The pension ceases on remarriage.

An orphan receiving a survivor pension may not receive family allowances at the same time.

The pension is payable abroad only under reciprocal agreement.

**Survivor lump sum:** The deceased did not qualify for an old-age or disability pension and had less than 180 months but at least six months of coverage.

Eligible survivors may receive the survivor lump sum in addition to family allowances.

#### Old-Age Benefits

**Old-age pension:** 20% of the insured's average monthly earnings in the last five years plus 1.33% for each 12-month period of contributions exceeding 180 months is paid.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

The pension is paid monthly.

If the insured is entitled to two or more pensions, the highest pension plus 50% of the other pensions is paid.

Early pension: The pension is reduced by 5% for each year a claim is made before age 60.

**Old-age lump sum:** A lump sum of the insured's average monthly earnings in the last five years multiplied by the number of 12-month periods of contributions, is paid.

#### Permanent Disability Benefits

**Disability pension:** 20% of the insured's average monthly earnings in the last five years plus 1.33% for each 12-month period of contributions exceeding 180 months is paid.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Constant-attendance supplement: 50% of the insured's disability pension is paid.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may be required to undergo medical examination by a doctor commissioned and designated by the National Social Security Fund.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was in 1997).

### **Survivor Benefits**

**Spouse's pension:** 50% of the monthly pension the deceased received or was entitled to receive is paid to an eligible widow(er). If there is more than one widow, the pension is split equally. Widow(er)s younger than age 40 are entitled to a lump sum of four years of the spouse's pension.

**Orphan's pension:** 25% of the monthly pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

The value of the orphan's pension must not be less than the value of family allowances.

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

The insured may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

**Survivor lump sum:** A lump sum of one month of the pension the deceased received or was entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage. If there is more than one widow, the pension is split equally.

### **Administrative Organization**

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2011.

**Type of program:** Social insurance (maternity benefits) and employer-liability (cash sickness and maternity and medical benefits) system.

### **Coverage**

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Special systems for civil servants and military personnel.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Family Allowances.

**Employer:** See source of funds under Family Allowances.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** The labor code requires employers to provide paid sick leave.

**Cash maternity benefits:** The insured woman must have at least 12 months of coverage before the expected date of childbirth.

Benefits are payable abroad only under reciprocal agreement.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The labor code requires employers to provide paid sick leave.

**Maternity benefit:** 100% (split equally between social insurance and the employer) of the insured's average daily wage in the last three months is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth.

### **Workers' Medical Benefits**

The labor code requires employers to provide certain medical services.

### **Dependents' Medical Benefits**

No statutory benefits are provided. (Some health care and welfare services are provided to mothers and children under Family Allowances.)

### **Administrative Organization**

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1964.

**Current law:** 2011.

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

#### **Coverage**

Employed persons, including state and local authority employees, agricultural salaried workers, household workers, self-employed persons, casual and temporary workers, and apprentices and students in occupational schools.

Exclusions: Informal-sector workers.

Special system for civil servants and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 2% of declared earnings.

**Employer:** 2% of gross payroll.

**Government:** Contributes as an employer for public-sector employees.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

66.7% of the insured's average daily wage in the last three months is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit is paid monthly.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average earnings in the three months before the disability began is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed disability is less than 15%, a lump sum is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the disability pension is paid. After five years of pension payments, the benefit may be partially converted to a lump sum.

The insured may also receive disability benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may receive work injury permanent disability pension in addition to the old-age pension under certain conditions.

The pension is paid monthly or quarterly depending on the level of incapacity of the insured person, or even annually, depending on its value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. The last adjustment was in 1997.

#### **Workers' Medical Benefits**

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; transportation; and rehabilitation.

#### **Survivor Benefits**

**Spouse's pension:** 50% of the permanent disability pension the deceased received or was entitled to receive.

Eligible survivors include a widow or a dependent, disabled widower who was married to the deceased before the disability began. If there is more than one widow, the pension is split equally.

The pension ceases on remarriage (if there is more than one widow, the level paid to other widows remains the same).

**Orphan's pension:** 40% of the permanent disability pension the deceased received or was entitled to receive is paid for orphans younger than age 16 (age 21 if an apprentice, a student, or disabled).

**Dependent parent's and grandparent's pension:** 10% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent and grandparent.

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

The pension is paid quarterly.

Pensions are payable abroad under reciprocal agreement.

Eligible survivors may receive survivor benefits under the old-age, disability, and survivors program. The total amount received is calculated using 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

**Funeral grant:** A lump sum of 30 days of the deceased's average earnings in the three months before the disability began is paid.

### **Administrative Organization**

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers contributions and benefits.

Employers must be insured with the National Social Security Fund against liability.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2011.

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

#### **Coverage**

Employed persons, agricultural salaried workers, public-sector salaried workers, household workers, casual or temporary workers, self-employed persons and informal sector workers.

Special scheme for civil servants and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 3% of declared earnings; 3% of declared earnings for workers in the informal economy.

**Employer:** 3% of gross payroll.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

**Government:** Contributes as an employer for public-sector employees.

Contributions are paid monthly (may be paid bimonthly for workers in the informal economy).

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 16 (age 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 15 days or 120 hours a month or receive other social insurance benefits.

The child must not receive an orphan's pension.

If a parent receives family allowances from the special system for civil servants, only the higher benefit amount is paid.

**Prenatal allowance:** The woman must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child, up to four; if a child is no longer eligible or dies, the benefit may be paid for up to two additional children. The benefits are paid every three months.

**Prenatal allowance:** 2,000 CFA francs a month is paid

### **Administrative Organization**

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers the program.

Employers may pay benefits directly to their employees.

## Tunisia

Exchange rate: US\$1.00 = 1.86 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

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

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

#### Coverage

Private-sector employees from non-agricultural sectors.

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

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

#### Source of Funds

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

Contributions are paid quarterly.

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

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

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

Contributions are paid quarterly.

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

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

#### Qualifying Conditions

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

Employment must cease.

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

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

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

Employment must cease.

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

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

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

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

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

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

#### Old-Age Benefits

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

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

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

The legal monthly minimum wage is 307.600 dinars.

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

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

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

The legal monthly minimum wage is 307.600 dinars.

All old-age pensions are paid monthly.



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

### **Permanent Disability Benefits**

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

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

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

The legal monthly minimum wage is 307.600 dinars.

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

Disability benefits are paid monthly.

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

### **Survivor Benefits**

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

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

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

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

Benefits are paid monthly.

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

The legal monthly minimum wage is 307.600 dinars.

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

The legal monthly minimum wage is 307.600 dinars.

The minimum death grant is the legal annual minimum wage.

The legal annual minimum wage is 3,691.200 dinars.

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

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

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

### **Administrative Organization**

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

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

### **Sickness and Maternity**

#### **Regulatory Framework**

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

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

#### **Coverage**

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

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

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

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

#### **Source of Funds**

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

Contributions are paid quarterly.

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

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

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

Contributions are paid quarterly.

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

**Government:** None.

### **Qualifying Conditions**

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

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

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

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

### **Sickness and Maternity Benefits**

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

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

The legal quarterly minimum wage is 922.800 dinars.

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

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

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

The legal quarterly minimum wage is 922.800 dinars.

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

### **Workers' Medical Benefits**

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

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

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

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

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

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

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1921.

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

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

#### **Coverage**

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

Voluntary coverage for self-employed persons and artists.

#### **Source of Funds**

**Insured person:** None.

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

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

Contributions are paid quarterly.

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

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

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

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

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

The legal quarterly minimum wage is 922.800 dinars.

### **Permanent Disability Benefits**

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

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

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

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

The legal annual minimum wage is 3,691.200 dinars.

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

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

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

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

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

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

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

The pension ceases on remarriage.

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

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

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

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

The legal annual minimum wage is 3,691.200 dinars.

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

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

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

The maximum grant is the legal monthly minimum wage.

The legal monthly minimum wage is 307.600 dinars.

### **Administrative Organization**

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

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

### **Unemployment**

#### **Regulatory Framework**

**First law:** 1982.

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

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

#### **Coverage**

All nonagricultural salaried employees.

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

### Source of Funds

**Insured person:** None.

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

**Employer:** None.

**Government:** None.

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

### Qualifying Conditions

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

### Unemployment Benefits

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

The legal monthly minimum wage is 307.600 dinars.

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

### Administrative Organization

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

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

### Family Allowances

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#### Regulatory Framework

**First law:** 1944.

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

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

#### Coverage

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

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

Special system for civil servants and military personnel.

### Source of Funds

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

Contributions are paid quarterly.

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

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

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

Contributions are paid quarterly.

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

**Government:** None.

### Qualifying Conditions

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

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

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

The legal monthly minimum wage is 307.600 dinars.

### Family Allowance Benefits

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

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

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

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

### Administrative Organization

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

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



## Uganda

Exchange rate: US\$1.00 = 2,770 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1967.

**Current laws:** 1985 (social security fund) and 2011 (retirement benefit authority).

**Type of program:** Provident fund system.

#### Coverage

Persons employed in firms with five or more workers, including temporary employees.

Voluntary coverage is available.

Exclusions: Self-employed persons.

Special systems for public-sector employees, military and prison personnel.

#### Source of Funds

**Insured person:** 5% of gross monthly earnings.

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

**Employer:** 10% of gross monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** Age 55; age 50 if employment ceased at least a year before the time of the claim.

Drawdown payments: Withdrawal of contributions and interest is permitted before retirement if switching to an approved alternative retirement income plan or if permanently emigrating.

**Disability benefit:** The fund member must be assessed with a permanent total disability for any work that he or she was able to perform before the disability began or a permanent partial disability that prevents the worker from earning a reasonable living.

Must be assessed by a medical practitioner.

**Survivor benefit:** Paid when a fund member dies before retirement.

Eligible survivors (in order of priority) include the surviving spouse and dependent children; parents and brothers; grandparents or next-of-kin; and the person who paid for the funeral.

#### Old-Age Benefits

**Old-age benefit:** A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual interest rate is based on the rate of return on National Social Security Fund investments and is set in consultation with the Minister of Finance, Planning, and Economic Development.

#### Permanent Disability Benefits

**Disability benefit:** A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual interest rate is based on the rate of return on National Social Security Fund investments and is set in consultation with the Minister of Finance, Planning, and Economic Development.

#### Survivor Benefits

**Survivor benefit:** A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual interest rate is based on the rate of return on National Social Security Fund investments and is set in consultation with the Minister of Finance, Planning, and Economic Development.

#### Administrative Organization

Ministry of Finance, Planning, and Economic Development (<http://www.finance.go.ug>) provides general supervision.

National Social Security Fund (<http://www.nssfug.org>), managed by a tripartite board, administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 2006 (employment).

**Type of program:** Employer-liability system.

#### Coverage

Employed persons in the formal sector.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** The total cost.

**Government:** None.

#### Qualifying Conditions

**Cash maternity and paternity benefits:** Must be currently employed.



**Cash sickness benefits:** Must be employed continuously for one month by the same employer.

### **Sickness and Maternity Benefits**

**Cash maternity benefits:** 100% of the employee's monthly earnings is paid for eight weeks, including at least four weeks after childbirth or miscarriage.

**Cash paternity benefits:** 100% of the employee's monthly earnings is paid for four days after childbirth or miscarriage.

**Cash sickness benefits:** 100% of the employee's monthly earnings is paid for one month.

### **Workers' Medical Benefits**

Benefits include general medical and specialist care, medicine, hospitalization, and transportation.

### **Administrative Organization**

The Ministry of Gender, Labour and Social Development (<http://www.mglsd.go.ug/>) provides general supervision.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1946.

**Current law:** 2000 (workers' compensation).

**Type of program:** Employer-liability system through a private insurer.

#### **Coverage**

Employed persons, including government employees.

Exclusions: Active military personnel and self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums).

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** Must have a permanent incapacity or an incapacity lasting at least three consecutive days that results in the loss of earnings.

#### **Temporary Disability Benefits**

The benefit is paid periodically or as a lump sum. The benefit amount depends on the circumstances of the accident, the assessed degree of disability, the loss of earnings, and

the probable duration of the disability. The benefit is paid for up to 96 months and may be extended following a medical examination.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 60 months of earnings is paid, up to a maximum.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability benefit (but not less than a predetermined amount) is paid.

**Partial disability:** A percentage of the full benefit is paid according to the assessed degree of disability.

#### **Workers' Medical Benefits**

Benefits include medical, surgical, and nursing care; hospitalization; and medicine.

#### **Survivor Benefits**

**Survivor benefit:** A lump sum of 60 months of the deceased's earnings is paid, up to a maximum, minus 50% of the value of any disability benefits paid to the insured for the same accident before his or her death.

The full benefit is paid to fully dependent survivors; if there are no other dependent survivors, the employer pays any expenses related to medical care provided to the deceased and the cost of the funeral.

#### **Administrative Organization**

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug/>) enforces the law, approves settlements, and pays benefits from money deposited by employers.

Employers must insure against liability with private insurance companies.

### **Unemployment**

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#### **Regulatory Framework**

The 2006 Employment Act regulates severance pay for employed persons who have completed at least six months of continuous service. Paid for unfair dismissal; if the contract is terminated because the employer becomes insolvent or dies; if the employee dies in the service of his/her employer; if the employee terminates the contract because of a physical incapacity. The amount of severance pay is negotiated between the employer and employee or the employee's labor union.

## Zambia

Exchange rate: US\$1.00 = 6.38 kwacha.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1966 (provident fund).

**Current law:** 1996 (pension scheme), implemented in 2000.

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

#### Coverage

Employed persons, including agricultural workers, household workers in urban areas, apprentices, and all employees of the national public service and local authorities who began work on or after February 1, 2000.

Voluntary coverage for self-employed persons and some categories of informal-sector workers who were previously covered for at least 60 months.

Exclusions: Military personnel.

Special system for employees of the national public service and local authorities who began work before February 1, 2000.

#### Source of Funds

**Insured person:** 5% of gross earnings; 10% of gross earnings for the voluntarily insured.

The maximum monthly earnings used to calculate contributions are 1,339.29 kwacha.

**Self-employed person:** 10% of covered earnings for the voluntarily insured.

The maximum monthly earnings used to calculate contributions are 1,339.29 kwacha.

**Employer:** 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,339.29 kwacha.

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

#### Qualifying Conditions

**Old-age pension:** Age 55 with at least 180 months of contributions.

Employment must cease.

Early pension: Age 50 with at least 180 months of contributions.

Employment must cease.

**Retirement lump sum:** Age 55 with less than 180 months of contributions.

All old-age benefits are payable abroad only under reciprocal agreement.

**Disability pension:** Must be assessed with a permanent loss of working capacity as the result of a physical or mental disability and have at least 60 months of contributions, including at least 12 in the 36 months before the disability began.

A medical board appointed by the Minister of Labor and Social Security assesses the disability.

**Disability lump sum:** Must be assessed with a physical or mental disability and younger than the pensionable age with less than 60 months of contributions.

Benefits are payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension, or had at least 60 months of contributions.

Eligible survivors include the spouse and children younger than age 18 (age 25 if a student, no limit if disabled).

A surviving spouse caring for one or more of the deceased's children is eligible for a pension until death or remarriage.

**Survivors' lump sum:** The deceased received or was entitled to receive the old-age or disability lump sum.

**Funeral grant:** Paid if the deceased received or was entitled to receive an old-age or disability pension, or had at least 12 months of contributions in the 36 months before death.

Benefits are payable abroad only under reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** The insured's average adjusted monthly earnings multiplied by the number of months of contributions is paid.

The minimum monthly pension is 20% of national average monthly earnings.

The maximum monthly pension is 40% of the insured's average adjusted monthly earnings.

Early pension: A reduced pension of at least 20% of the national average monthly earnings is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in national average earnings.

**Retirement lump sum:** A lump sum of the total adjusted contributions from the insured and the employer plus accrued interest is paid.

#### Permanent Disability Benefits

**Disability pension:** The insured's monthly calculated old-age pension or the minimum pension (whichever is greater)

## Zambia

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is paid. The insured is credited with 1.5% of indexed monthly earnings for each year of work lost from the time the disability began until pensionable age.

The minimum monthly pension is 20% of national average monthly earnings.

**Disability lump sum:** A lump sum of the total adjusted contributions from the insured and the employer plus accrued interest is paid.

### Survivor Benefits

**Survivor pension:** The old-age or disability pension the deceased received or was entitled to receive at the time of death is paid; if the deceased was not of pensionable age at the time of death, the disability pension, calculated using the date of death as the date of onset of disability, is paid. If the surviving spouse is younger than age 45 and does not have children with the deceased, a reduced pension is paid for two years.

If there is more than one eligible survivor, the pension is split according to a schedule in law.

The minimum monthly pension is 20% of national average monthly earnings.

**Survivors' lump sum:** The old-age or disability lump sum the deceased received or was entitled to receive is paid.

**Funeral grant:** A lump sum of 10 times the minimum pension is paid to the survivor; if there is no survivor, the grant is paid to the person who paid for the funeral.

### Administrative Organization

Ministry of Labor and Social Security (<http://mlss.gov.zm>) provides general supervision.

National Pension Scheme Authority ([www.napsa.co.zm](http://www.napsa.co.zm)), managed by a tripartite board of trustees and a director general, administers the program through two regional offices and 23 district offices.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1973.

**Current law:** 1965 (labor code), and 1994 (health).

**Type of program:** Social assistance (medical benefits) and employer-liability (maternity benefits) system.

#### Coverage

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Private- and public-sector employees.

Exclusions: Apprentices, casual workers, police force and military personnel.

**Medical benefits:** Resident citizens of Zambia.

#### Source of Funds

##### Insured person

**Maternity benefits (employer liability):** None.

**Medical benefits (social assistance):** None.

##### Self-employed person

**Maternity benefits (employer liability):** Not applicable.

**Medical benefits (social assistance):** None.

##### Employer

**Maternity benefits (employer liability):** The total cost.

**Medical benefits (social assistance):** None.

##### Government

**Maternity benefits (employer liability):** None; contributes as an employer.

**Medical benefits (social assistance):** Subsidizes medical benefits.

#### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (employer liability):** Must have at least two years of employment with the same employer. Must provide a medical certificate from a registered medical practitioner.

**Medical benefits (social assistance):** Must be a resident citizen of Zambia.

#### Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit (employer liability):** 100% of salary is paid for 12 weeks.

#### Workers' Medical Benefits

**Medical benefits:** Medical care is available in government hospitals, clinics, and rural health centers at low cost. Selected medical institutions require the payment of fees for medical services.

#### Dependents' Medical Benefits

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

## Administrative Organization

The Ministry of Labor and Social Security (<http://mlss.gov.zm>) provides general supervision for cash maternity benefits.

The Ministry of Health (<http://www.moh.gov.zm>) provides general supervision for medical benefits.

## Work Injury

### Regulatory Framework

**First laws:** 1929 (employer liability), 1950 (pneumoconiosis act), and 1963 (compulsory insurance).

**Current law:** 1994 (workers' compensation).

**Type of program:** Employer-liability system through a public carrier.

### Coverage

Employed persons, including casual workers, household workers, and apprentices; self-employed persons; and public-sector employees not covered under the special system for public-sector employees.

Special system for public-sector employees.

### Source of Funds

**Insured Person:** None.

**Self Employed Person:** None.

**Employer:** The total cost; contribution amounts vary according to the assessed degree of risk.

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

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Must provide medical certification.

### Temporary Disability Benefits

**Temporary disability benefits:** 50% of monthly covered earnings is paid for up to 24 months.

The maximum monthly earnings used to calculate benefits are 800.00 kwacha.

The minimum and maximum benefits vary according to the assessed degree of disability.

A government institution or private clinic assesses the degree of disability.

Benefits are paid monthly.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living

## Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, 50% of covered monthly earnings when the disability began is paid.

The maximum monthly earnings used to calculate benefits are 800.00 kwacha.

**Constant-attendance allowance:** Paid if the insured is assessed with a total disability and requires the constant attendance of others to perform daily functions.

**Partial disability:** If the insured is assessed with more than a 10% degree of disability, 50% of covered monthly earnings when the disability began multiplied by the assessed degree of disability is paid. For 10% or less a lump sum is paid.

A government institution or private clinic assesses the degree of disability. A review of the assessed degree of disability resulting from occupational diseases is conducted annually. A review of the assessed degree of disability resulting from a work injury is possible if the worker's medical condition changes.

Benefits are paid monthly.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living.

### Workers' Medical Benefits

The Workers' Compensation Fund Control Board refunds all employer expenses incurred as a result of hospitalization, and the treatment of occupational accidents and diseases at public and private health institutions.

### Survivor Benefits

**Spouse's pension:** 80% of the disability pension the deceased received or was entitled to receive is paid monthly to a widow(er).

**Remarriage settlement:** The spouse's pension ceases on remarriage and a lump sum of 24 months of the pension is paid.

**Orphan's pension:** 15% of the disability pension the deceased received or was entitled to receive is paid for the first orphan (30% for a full orphan) and 5% for each additional orphan (10% for each additional full orphan) younger than age 18, up to eight.

**Other eligible survivors:** If there is no surviving widow(er) or child, an amount is paid to other eligible dependent survivors according to their degree of dependence on the deceased.

**Benefits Adjustment:** Benefits are adjusted periodically.

**Funeral Grant:** Funeral expenses are paid for workers who die while working.

***Administrative Organization***

Ministry of Labor and Social Security (<http://mlss.gov.zm>) provides general supervision.

Workers' Compensation Fund Control Board (<http://www.workers.com.zm>), managed by a board and a commissioner, administers contributions and benefits.



## Zimbabwe

Exchange rate: Currency is the US dollar (US\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1989 (social security) and 1993 (pensions).

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

Note: Under the 1998 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons incapable of work and to persons aged 65 or older or assessed with a disability.

#### Coverage

Residents of Zimbabwe.

Exclusions: Self-employed persons and household workers.

#### Source of Funds

**Insured person:** 3.5% of monthly insurable earnings.

The maximum monthly earnings used to calculate contributions are \$700.

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

**Employer:** 3.5% of monthly payroll.

The maximum monthly earnings used to calculate contributions are \$700.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if in arduous employment) with at least 10 years of contributions.

Deferred pension: The pension may be deferred up to age 65.

**Retirement grant:** Age 60 (age 55 if in arduous employment) with more than one year but less than 10 years of contributions.

**Disability pension:** Must be younger than age 60, be assessed with a permanent incapacity for work, and have at least one year of contributions. A medical doctor assesses the disability.

**Disability grant:** Must be younger than age 60, be assessed with a permanent incapacity for work, and have at least six months or contributions and less than one year of contributions. A medical doctor assesses the disability.

**Survivor benefit:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors (in order of priority) include a widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through the legal guardian.

**Survivor grant:** The deceased received or was entitled to receive a retirement or disability grant.

Eligible survivors (in order of priority) include the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

**Funeral grant:** The deceased must have had at least one year of contributions and the cause of death must not be work-related.

#### Old-Age Benefits

**Old-age pension:** The pension is 1.33% of the insured's monthly covered earnings in the month before retirement multiplied by the number of years of contributions up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

Deferred pension: Calculated in the same way as the old-age pension.

The minimum monthly pension is \$60.

**Retirement grant:** A lump sum of 8.33% of the insured's annual insurable earnings immediately before retirement multiplied by the number of years of contributions (including credited periods) is paid.

#### Permanent Disability Benefits

**Disability pension:** With one to 10 years of contributions, the pension is 1% of the insured's average annual covered earnings when the disability began multiplied by the number of years of contributions. With more than 10 years of contributions, the pension is 1.33% of monthly covered earnings at the time the disability began multiplied by the number of years of contributions (including credited periods) up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly pension is \$30.

**Disability grant:** A lump sum of 8.33% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods) is paid.

#### Survivor Benefits

**Survivor benefit:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) and children up to age 18 (age 25 if a student,

no limit if disabled). If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is more than one eligible widow(er), the benefit is split equally.

**Survivor grant:** A lump sum of 40% of the retirement or disability grant the deceased received or was entitled to receive is paid to a widow(er) and children up to age 18 (age 25 if a student, no limit if permanently disabled). If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

If there is more than one eligible widow(er), the benefit is split equally.

**Funeral grant:** A lump sum of \$300 is paid to the person who paid for the funeral.

### **Administrative Organization**

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1985 (labour act).

**Type of program:** Employer-liability (cash maternity benefits) system.

Note: The government provides free primary health care for low-paid workers.

#### **Coverage**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Employed persons.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must be currently employed with at least one year of service and provide a medical certificate. The insured is eligible for maternity benefits for up to three times with the same employer and only once during

a 24-month period calculated from the day the previous maternity leave was approved.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of wages are paid for at least 21 days before and 77 days after the expected date of childbirth.

### **Administrative Organization**

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1922.

**Current laws:** 1989 (social security) and 1990 (accident prevention and workers' compensation).

**Type of program:** Employer-liability system.

#### **Coverage**

Employed persons in the private sector, local authorities, quasi-governmental and nongovernmental organizations.

Exclusions: Self-employed persons and household workers.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums based on the employee's monthly earnings).

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

100% of the insured's monthly covered earnings is paid for the first 30 days; thereafter, 51% of monthly earnings.

The benefit is paid for up to 18 months.

Child's supplement: 12.5% of the insured's benefit is paid for the first child; 5% each for the second through the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a degree of disability of greater than 30%, 51% of the insured's earnings multiplied by the assessed degree of disability (must be greater than 30%) is paid.

The minimum monthly pension is \$45.

**Child's supplement:** 12.5% of the insured's benefit is paid for the first child; 5% each for the second through the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

**Partial disability:** A lump sum is paid if the insured has an assessed degree of disability of up to 30% and a monthly pension of less than \$45.

**Constant attendance allowance:** 80% of the minimum pension is paid to a caregiver providing constant care for paraplegics, quadriplegics, and other severely disabled workers.

**Rehabilitation benefit:** Paid to a disabled worker to assist with physical and mental rehabilitation and vocational training.

Benefits are payable abroad.

### **Workers' Medical Benefits**

The National Social Security Authority pays for all medical fees, including medicine, hospital care, prostheses, and transportation.

### **Survivor Benefits**

**Survivor pension:** 66.7% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent widow(er). If there is more than one eligible widow(er), the pension is split equally.

The minimum monthly pension is \$30.

**Remarriage settlement:** The pension ceases on remarriage, and a lump sum of 24 months of pension is paid.

**Child's supplement:** Paid until the child is age 19 or is self-supporting, whichever is earlier. The first child receives 12.5% of the insured's pension; 5% each for the second through the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

The child's supplement continues if the surviving spouse remarries.

**Dependent's allowance:** Paid to dependent parents, brothers, and sisters when an unmarried worker dies.

**Funeral grant:** A lump sum of \$300 is paid for a work-related death.

### **Administrative Organization**

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.