

# Social Security Programs Throughout the World: Africa, 2017



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SSA Publication No. 13-11804  
Released: September 2017



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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 the volume on the Americas 2015, 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 2017, or the last date for which information has been received by SSA or ISSA. We added a new country, Mozambique, to this volume.

Megan Gerecke and Harald Braumann managed the data collection and analysis for the ISSA, and John Jankowski and Ben Danforth 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 <https://www.socialsecurity.gov/policy>. The information reported in the country summaries is also available on the ISSA website at <https://www.issa.int/country-profiles>.

**John W. R. Phillips**  
**Associate Commissioner**  
**for Research, Evaluation, and Statistics**

September 2017

***Errata Policy***

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <https://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2016-2017/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.<sup>1</sup> 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 insufficient information was available 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 2017 or on the last date for which information has been received. 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 including mandatory occupational pensions and in some cases, private insurance. 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.

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 names of the countries, as reproduced on the ISSA website, reflect those used by the United Nations. 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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### Information Sources

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 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.)

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

Algeria	Côte d'Ivoire	Mali	South Africa
Angola	Djibouti	Mauritania	Sudan
Benin	Egypt	Mauritius	Swaziland
Botswana	Ethiopia	Morocco	Tanzania
Burkina Faso	Gabon	Mozambique	Togo
Burundi	Gambia	Namibia	Tunisia
Cabo Verde	Ghana	Niger	Uganda
Cameroon	Guinea	Nigeria	Zambia
Central African Republic	Kenya	Rwanda	Zimbabwe
Chad	Lesotho	São Tomé and Príncipe	
Congo, Democratic Republic of the	Liberia	Senegal	
Congo, Republic of the	Libya	Seychelles	
	Madagascar	Sierra Leone	
	Malawi		

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## **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 the required length of residency. Universal programs may include old-age pensions for persons over a certain 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 often 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;

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

### **Format of Country Summaries**

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Each country summary presents information available on five branches of social security:

- 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 work-related 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 noncitizens 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 programs 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

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

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via provident funds. Most provident funds provide coverage for wage and salary workers in the public 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

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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.

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

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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 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

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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 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 disabled. 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 often 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 other

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

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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 insurance 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.

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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 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

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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 spouses and young children (and, in some cases, other adults or young relatives living with and 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

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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.

**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

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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 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

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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 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.

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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 persons 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, minimum income guarantees, 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.

A relatively new trend in many developing countries has been the emergence of cash transfers as an instrument to alleviate poverty and invest in human capital. In this report, these benefits are classified as family allowances since they are generally paid to families with children. Usually financed from taxation, cash transfers are almost always means tested, and the receipt of benefits may be tied to a given set of behavioral conditions, such as school attendance or meeting basic health and nutritional requirements.

**Types of Systems and Coverage.** Family allowance programs are generally of three types: universal, employment-related, and social assistance. 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, to self-employed and nonemployed persons. 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. The third category provides allowances to persons or households whose resources fall below a calculated standard, usually based on subsistence needs.

**Source of Funds.** The differences in family allowance programs are reflected in the methods used for financing. In universal and social assistance systems, the entire cost is usually covered by general revenue, although some programs may be financed with earmarked taxes or solidarity transfers from contributory programs. 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.

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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, stimulate population growth, or promote human capital. The allowance is often a uniform amount for every child, regardless of the number of children in a family. In other countries, 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.

**Administrative Organization.** In countries where family allowances are universal or targeted to the poorest households, the program is usually administered by a government ministry, department, or semi-autonomous agency. 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	<sup>b</sup> X	X	X	X		X
Benin	X	<sup>b</sup> X	X	<sup>b</sup> X	X		X
Botswana	X	<sup>b</sup> X	<sup>b</sup> X	X	<sup>b</sup> X		
Burkina Faso	X		X	<sup>c</sup>	X		X
Burundi	X	<sup>b</sup> X	<sup>b</sup> X	X	X		<sup>b</sup> X
Cabo Verde	X	X	X	X	X	<sup>d</sup> X	X
Cameroon	X	<sup>b</sup> X	X	<sup>b</sup> X	X		X
Central African Republic	X	<sup>b</sup> X	X		X		X
Chad	X	<sup>b</sup> X	X		X		X
Congo, Democratic Republic of the	X	<sup>b</sup> X	<sup>b</sup> X	<sup>b</sup> X	X		X
Congo, Republic of the	X	<sup>b</sup> X	X	<sup>c</sup>	X		X
Côte d'Ivoire	X	<sup>b</sup> X	X	X	X		X
Djibouti	<sup>a</sup> X	<sup>b</sup> X	X	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>c</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		<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	<sup>b</sup> X	<sup>b</sup> X		X		
Libya	X	X	<sup>b</sup> X	X	X		X
Madagascar	X	<sup>b</sup> X	X		X		X
Malawi	<sup>c</sup>	<sup>b</sup> X	<sup>b</sup> X		<sup>b</sup> 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		
Mali	X	<sup>b</sup> X	X	X	X		X
Mauritania	X		X	X	X		X
Mauritius	X	<sup>b</sup> X	<sup>b</sup> X		X	X	X
Morocco	X	X	X	X	<sup>b</sup> X	X	X
Mozambique	X	X	X	X	<sup>b</sup> 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>d</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	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	<sup>b</sup> 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		<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.

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

**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					
Cabo Verde		X	X				
Cameroon		X					
Central African Republic		X					
Chad		X					
Congo, Democratic Republic of the		X					
Congo, Republic of the		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		X
Lesotho				X			
Liberia		X	X				
Libya		X					
Madagascar	<sup>a</sup> X	<sup>a</sup> X					
Malawi							<sup>b</sup>
Mali		X					
Mauritania		X					
Mauritius		X		X			
Morocco		X					
Mozambique		X	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
Namibia	X			X			
Niger		X					
Nigeria							X
Rwanda		X					
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.

NOTES: 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.

- The benefit formula contains a flat-rate component as well as an element based on earnings or years of coverage.
- The statutory program has not yet been implemented.

**Table 3.**  
**Demographic and other social security-related statistics, by country, 2015–2017**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Algeria	40.6	6.1	53.7	72.7	77.5	60	55	58	c	15,075
Angola	28.8	2.3	99.5	51.2	54.2	60	60	d	d	6,499
Benin	10.9	2.9	81.2	58.3	61.2	60	60	55	55	2,168
Botswana	2.3	3.7	55.3	62.2	66.9	65	65	c	c	16,735
Burkina Faso	18.6	2.4	91.4	57.6	60.3	56	56	c	c	1,720
Burundi	10.5	2.5	90.5	55.1	59.2	60	60	c	c	778
Cabo Verde	0.54	4.5	51.2	71.6	75.2	65	60	c	c	6,553
Cameroon	23.4	3.2	83.6	54.8	57.1	60	60	50	50	3,286
Central African Republic	4.6	3.9	74.5	49.5	53.4	60	60	55	55	699
Chad	14.5	2.5	100.1	50.8	53.0	60	60	c	c	1,991
Congo, Democratic Republic of the	78.7	3.0	95.5	57.6	60.5	65	60	c	c	801
Congo, Republic of the	5.1	3.7	86.1	61.4	64.4	57	57	52	52	5,719
Côte d'Ivoire	23.7	3.0	83.0	51.1	52.8	60	60	55	55	3,720
Djibouti	0.9	4.3	58.1	60.7	64.0	60	60	c	c	3,342
Egypt	95.7	5.3	63.3	69.2	73.6	60	60	d	d	11,132
Equatorial Guinea	1.2	3.0	72.8	56.6	59.4	60	60	c	c	25,535
Ethiopia	102.4	3.5	79.8	62.7	66.6	60	60	55	55	1,735
Gabon	2.0	5.1	72.6	64.1	65.7	55	55	c	c	18,108
Gambia	2.0	2.3	94.0	59.1	61.9	60	60	<sup>d</sup> 45	<sup>d</sup> 45	1,689
Ghana	28.2	3.4	73.0	60.5	62.5	60	60	55	55	4,294
Guinea	12.4	3.1	83.4	58.7	59.7	55	55	50	50	1,311
Kenya	48.5	2.9	80.3	60.3	64.1	60	60	50	50	3,156
Lesotho	2.2	4.2	67.1	49.9	50.0	70	70	c	c	3,029
Liberia	4.6	3.0	81.9	60.2	62.2	60	60	c	c	813
Libya	6.3	4.6	52.0	69.0	74.8	65	60	c	c	14,200

(Continued)

**Table 3.**  
**Demographic and other social security-related statistics, by country, 2015–2017—Continued**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Madagascar	24.9	2.9	79.6	64.0	67.0	60	60	c	c	1,506
Malawi	18.1	3.4	93.7	62.9	64.8	e	e	e	e	1,169
Mali	18.0	2.5	99.8	58.6	58.3	58	58	53	53	2,117
Mauritania	4.3	3.2	75.6	61.7	64.7	60	60	c	c	3,854
Mauritius	1.3	10.0	40.6	71.1	77.8	60	60	c	c	21,088
Morocco	35.3	6.3	50.3	73.3	75.3	60	60	55	55	7,838
Mozambique	28.8	3.4	94.2	54.0	56.8	60	55	d	d	1,217
Namibia	2.5	3.6	67.1	62.5	67.5	60	60	c	c	10,585
Niger	20.7	2.6	113.3	61.1	62.9	60	60	c	c	978
Nigeria	186.0	2.7	87.6	52.7	53.4	50	50	d	d	5,867
Rwanda	11.9	2.9	76.8	61.8	67.4	60	60	c	c	1,913
São Tomé and Príncipe	0.200	3.0	83.2	64.5	68.6	62	57	c	c	3,229
Senegal	15.4	2.9	87.6	64.9	68.8	55	55	53	53	2,568
Seychelles	0.095	7.1	44.2	68.4	78.3	63	63	60	60	28,391
Sierra Leone	7.4	2.7	81.0	50.8	51.9	60	60	55	55	1,473
South Africa	55.9	5.1	51.6	55.5	59.5	60	60	c	c	13,225
Sudan	39.6	3.4	77.1	62.2	65.3	65	65	<sup>d</sup> 50	<sup>d</sup> 50	4,730
Swaziland	1.3	3.7	69.2	49.6	48.1	50	50	c	c	8,343
Tanzania	55.6	3.2	93.6	64.1	66.9	60	60	55	55	2,787
Togo	7.6	2.8	81.3	59.4	60.9	60	60	55	55	1,491
Tunisia	11.4	7.8	45.5	72.7	77.4	60	60	55	55	11,599
Uganda	41.5	2.5	101.3	57.3	61.1	55	55	c	c	1,849

(Continued)

**Table 3.**  
**Demographic and other social security-related statistics, by country, 2015–2017—Continued**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percent-age) <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Zambia	16.6	2.9	94.6	58.8	62.9	55	55	50	50	3,922
Zimbabwe	16.2	3.0	80.2	57.7	60.7	60	60	c	c	2,006

SOURCES: Information on statutory and early pensionable ages is based on information in the country summaries in this volume. Other indicators are sourced from the World Bank, *World Development Indicators*, available at <http://data.worldbank.org/data-catalog/worlddevelopment-indicators>; and where information was not available, the U.S. Central Intelligence Agency. *The World Factbook* (Washington D.C.: Central Intelligence Agency), available at <https://www.cia.gov/library/publications/resources/the-world-factbook/index.html>. The figures in the table reflect the latest data available from each source as of the publication of this volume.

NOTES: GDP = gross domestic product; PPP = purchasing power parity. GDP estimates are converted into international dollars using PPP rates. The statutory and early pensionable age shown in the table is the general pensionable age or the age that applies to the largest covered population.

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

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017 (in percent)**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
<b>Algeria</b>						
Insured person	<sup>a</sup> 7.00	1.5	0	0.5	0	9
Employer	<sup>a</sup> 11.25	11.5	1.25	1.0	<sup>b</sup>	<sup>b</sup> 25
Total	<sup>a</sup> 18.25	13.0	1.25	1.5	<sup>b</sup> 0	<sup>b</sup> 34
<b>Angola</b>						
Insured person	3	<sup>a</sup> 0	0	...	<sup>a</sup>	3
Employer	8	<sup>a, b</sup>	<sup>b</sup>	...	<sup>a</sup>	<sup>b</sup> 8
Total	11	<sup>a, b</sup> 0	<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	<sup>b</sup> 0.2	<sup>b</sup> 1	...	8.8	<sup>b</sup> 16.4
Total	10.0	<sup>b</sup> 0.2	<sup>b</sup> 1	...	8.8	<sup>b</sup> 20.0
<b>Botswana</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>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>Cabo Verde</b>						
Insured person	4	<sup>a</sup> 4	0	0.5	0	8.5
Employer	8	<sup>a</sup> 4	2	2.5	1.5	18.0
Total	12	<sup>a</sup> 8	2	3.0	1.5	26.5
<b>Cameroon</b>						
Insured person	4.2	0	0	...	0	4.20
Employer	4.2	<sup>a, b</sup>	1.75	...	7	<sup>b</sup> 12.95
Total	8.4	<sup>a, b</sup> 0	1.75	...	7	<sup>b</sup> 17.15

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	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, b	4	...	7.5	<sup>b</sup> 16.5
Total	8.5	<sup>a,b</sup> 0	4	...	7.5	<sup>b</sup> 20.0
<b>Congo, Democratic Republic of the</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>Congo, Republic of the</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>Côte d'Ivoire</b>						
Insured person	6.3	0	0	...	0	6.30
Employer	7.7	<sup>b</sup> 0.75	2	...	5	<sup>b</sup> 15.45
Total	14.0	<sup>b</sup> 0.75	2	...	5	<sup>b</sup> 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

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
<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
<b>Ethiopia</b>						
Insured person	7	0	a 0	...	...	7
Employer	11	b	a, b	...	...	<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	0	0	...	0	2.5
Employer	5.0	a, b	3	...	8	<sup>b</sup> 16.0
Total	7.5	<sup>a,b</sup> 0	3	...	8	<sup>b</sup> 18.5
<b>Gambia</b>						
Insured person	5	0	0	...	...	5
Employer	10	b	1	...	...	<sup>b</sup> 11
Total	15	<sup>b</sup> 0	1	...	...	<sup>b</sup> 16
<b>Ghana</b>						
Insured person	5.5	0	0	...	...	5.5
Employer	13.0	b	b	...	...	<sup>b</sup> 13.0
Total	18.5	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 18.5
<b>Guinea</b>						
Insured person	2.5	<sup>a</sup> 2.5	0	...	0	5
Employer	4.0	<sup>a,b</sup> 4.0	4	...	6	<sup>b</sup> 18
Total	6.5	<sup>a,b</sup> 6.5	4	...	6	<sup>b</sup> 23
<b>Kenya</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
<b>Lesotho</b>						
Insured person	0	0	0	...	...	0
Employer	0	b	b	...	...	<sup>b</sup> 0
Total	0	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 0

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
<b>Liberia</b>						
Insured person	3	0	0	...	...	3.00
Employer	3	<sup>b</sup> 0	1.75	...	...	<sup>b</sup> 4.75
Total	6	<sup>b</sup> 0	1.75	...	...	<sup>b</sup> 7.75
<b>Libya</b>						
Insured person	3.75	<sup>a</sup> 0	<sup>a</sup>	...	0	3.75
Employer	10.50	<sup>a, b</sup>	<sup>a</sup>	...	0	<sup>b</sup> 10.50
Total	14.25	<sup>a, b</sup> 0	<sup>a</sup>	...	0	<sup>b</sup> 14.25
<b>Madagascar</b>						
Insured person	1.0	0	0	...	0	1
Employer	9.5	<sup>a, b</sup>	1.25	...	2.25	<sup>b</sup> 13
Total	10.5	<sup>a, b</sup> 0	1.25	...	2.25	<sup>b</sup> 14
<b>Malawi</b>						
Insured person	<sup>c</sup>	0	0	...	...	0
Employer	<sup>c</sup>	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup>
Total	<sup>c</sup>	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 0
<b>Mali</b>						
Insured person	3.6	0	0	...	0	3.6
Employer	5.4	<sup>a, b</sup>	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
Employer	8	<sup>a</sup>	2	...	3	13
Total	9	<sup>a</sup> 0	2	...	3	14
<b>Mauritius</b>						
Insured person	3	0	0	1.0	0	4.0
Employer	6	<sup>b</sup>	<sup>a</sup>	2.5	0	<sup>b</sup> 8.5
Total	9	<sup>b</sup> 0	<sup>a</sup> 0	3.5	0	<sup>b</sup> 12.5
<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	<sup>b</sup>	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

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
<b>Mozambique</b>						
Insured person	3	a	0	...	0	3
Employer	4	a	b	...	0	<sup>b</sup> 4
Total	7	a	<sup>b</sup> 0	...	0	<sup>b</sup> 7
<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
<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	11.5	<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	<sup>1</sup>	...	...	<sup>b</sup> 19
<b>Rwanda</b>						
Insured person	3	0.3	0	...	...	3.3
Employer	3	<sup>b</sup> 0.3	2	...	...	<sup>b</sup> 5.3
Total	6	<sup>b</sup> 0.6	2	...	...	<sup>b</sup> 8.6
<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	0	2
Employer	2	b	0	0	0	<sup>b</sup> 2
Total	4	<sup>b</sup> 0	0	0	0	<sup>b</sup> 4

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
<b>Sierra Leone</b>						
Insured person	5	...	0	...	...	5
Employer	10	...	<sup>b</sup>	...	...	<sup>b</sup> 10
Total	15	...	<sup>b</sup> 0	...	...	<sup>b</sup> 15
<b>South Africa</b>						
Insured person	<sup>a</sup>	<sup>a</sup>	0	1	0	1
Employer	<sup>a</sup>	<sup>a</sup>	<sup>b</sup>	1	0	<sup>b</sup> 1
Total	<sup>a</sup>	<sup>a</sup>	<sup>b</sup> 0	2	0	<sup>b</sup> 2
<b>Sudan</b>						
Insured person	8	0	0	...	...	8
Employer	17	<sup>b</sup>	2	...	...	<sup>b</sup> 19
Total	25	<sup>b</sup> 0	2	...	...	<sup>b</sup> 27
<b>Swaziland</b>						
Insured person	5	0	0	...	...	5
Employer	5	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup> 5
Total	10	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 10
<b>Tanzania</b>						
Insured person	10	<sup>a</sup> 0	0	...	...	10
Employer	10	<sup>a, b</sup>	1	...	...	<sup>b</sup> 11
Total	20	<sup>a, b</sup> 0	1	...	...	<sup>b</sup> 21
<b>Togo</b>						
Insured person	4.0	0	0	...	0	4.0
Employer	12.5	<sup>a, b</sup>	2	...	3	<sup>b</sup> 17.5
Total	16.5	<sup>a, b</sup> 0	2	...	3	<sup>b</sup> 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	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup> 10
Total	15	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 15

(Continued)

**Table 4.**  
**Insured and employer contribution rates, by country and program type, 2017**  
**(in percent)—Continued**

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
<b>Zambia</b>						
Insured person	5	0	0	...	...	5
Employer	5	<sup>b</sup>	<sup>b</sup>	...	...	<sup>b</sup> 5
Total	10	<sup>b</sup> 0	<sup>b</sup> 0	...	...	<sup>b</sup> 10
<b>Zimbabwe</b>						
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. Contribution rates are not directly comparable across programs and countries. The definition of earnings used to calculate contributions can vary and some rates are subject to contribution floors and ceilings. Contribution rates for self-employed persons and government funding are not represented. In some countries, only certain groups of employed persons, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used. In most cases, contribution rates for individual accounts do not include administrative fees. In most cases, contributions for medical benefits have been excluded. They are only included in Sickness and Maternity in countries where cash benefits and medical benefits are financed from the same contributions. Where two programs are financed in different ways or with different rates, either the aggregate rate is used or one rate for one program and a footnote for the other, if relevant. If an individual can choose whether to participate in two (or more) programs, the social insurance rate is shown.

... = 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. The statutory program has not yet been implemented.

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**Country  
Summaries**

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## Algeria

Exchange rate: US\$1.00 = 110.02 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1949.

**Current laws:** 1983 (old age), implemented in 1984; 1983 (disability and survivors), implemented in 1984; and 1994 (early pension).

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

Note: In 2015, coverage was extended to self-employed persons. The qualifying conditions and benefit calculations differ from those of employed persons.

#### Coverage

Employed persons with a labor contract, household workers, veterans, certain categories of fishermen and apprentices with earnings of at least half the legal minimum wage, and self-employed persons (nonwage earners).

The legal monthly minimum wage is 18,000 dinars.

Special system for military personnel.

#### Source of Funds

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

**Self-employed person:** 7.5% of annual declared covered income.

The minimum annual earnings used to calculate contributions are 216,000 dinars.

The maximum annual earnings used to calculate contributions are 4,320,000 dinars.

**Employer:** 11.25% of gross payroll (old age). See source of funds under Sickness and Maternity for disability and survivors benefits and the death grant.

**Government:** Subsidizes the minimum pension; contributes as an employer.

#### Qualifying Conditions

**Old-age pension (employed persons):** Age 60 (men) or age 55 (women and veterans) with at least 15 years of coverage, including at least 7.5 years of paid contributions; age 58 (rising to age 59 in 2018) with at least 32 years of coverage; or at any age for employed persons with a total disability who do not qualify for a disability pension.

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 (for up to three children), and veterans with a disability.

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.

Employment must cease.

**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.

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

**Old-age pension (self-employed persons):** Age 65 (men) or age 60 (women and veterans) with at least 15 years of coverage (7.5 years for veterans and disabled).

The retirement age is reduced by one year per child for women who have raised at least one child for at least nine years (for up to three children); by five years for every 10 degrees of assessed disability if disabled.

**Retirement settlement (employed and self-employed persons):** Age 60 (employed person) or age 65 (self-employed persons) with at least five years but less than 15 years of contributions.

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

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

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

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

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

Disability pensions are not payable abroad.

**Disability pension (self-employed persons):** Must be younger than the retirement age, assessed with a total (100%) loss of work capacity and have at least one year of coverage before the first medical examination confirming the disability.

**Survivor pension (employed and self-employed persons):** The deceased received or was entitled to receive an old-age or disability pension.

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

**Death grant (employed persons):** 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 monthly earnings up to half the legal monthly minimum wage; age 21 if a student; no limit if disabled or a dependent daughter, niece, or sister without income); and dependent parents with monthly income below the minimum monthly old-age pension.

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

The legal monthly minimum wage is 18,000 dinars.

**Death grant (self-employed persons):** There is no qualifying period.

All survivor benefits are payable abroad under reciprocal agreement.

### **Old-Age Benefits**

**Old-age pension (employed-persons):** The pension is 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, up to 80%.

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

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

The maximum monthly old-age 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 a month is paid.

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

Early pension: The pension is reduced by 1% for each year the pension is claimed 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 claimed before the normal retirement age and the insured's total coverage period. The benefit is financed by the employer, who pays a lump sum to the National Retirement Fund according to the number of years that the insured retires before the normal retirement age.

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

**Old-age pension (self-employed persons):** The pension is 2.5% of the insured's average monthly insurable earnings in the best 10 years of the total work history, multiplied by the number of years of contributions, up to 80%.

**Retirement settlement (employed and self-employed persons):** 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 on May 1.

### **Permanent Disability Benefits**

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

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

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

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

The legal monthly minimum wage is 18,000 dinars.

Benefit adjustment: Benefits are adjusted annually on May 1.

**Disability pension (self-employed persons):** 80% of the insured's average annual covered earnings in the last year is paid. The pension is paid after a six-month waiting period.

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

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

The legal monthly minimum wage is 18,000 dinars.

The maximum monthly disability pension is eight times the legal monthly minimum wage.

Benefit adjustment: Benefits are adjusted annually on May 1.

## Survivor Benefits

### Survivor pension (employed and self-employed persons)

**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.

The maximum combined survivor benefit is 90% of the old-age or disability pension the deceased received or was entitled to receive.

**Benefit adjustment:** Benefits are adjusted annually on May 1.

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

**Death grant (self-employed persons):** A lump sum of annual insurable earnings is paid. The death grant is split equally among eligible survivors.

The minimum death grant is 12 times the legal monthly minimum wage (75% for inactive contributors).

The legal monthly minimum wage is 18,000 dinars.

The maximum monthly disability pension is eight times the legal annual minimum wage.

### Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.mtess.gov.dz/>) provides general supervision.

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

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

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

## Sickness and Maternity

### 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, social insurance beneficiaries and their dependents, national liberation war pensioners, persons with at least a 50% assessed degree of disability, unemployed students and their dependents, social assistance beneficiaries, and certain other categories.

### 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 declared covered income (medical benefits).

The minimum annual earnings used to calculate contributions are 216,000 dinars.

The maximum annual earnings used to calculate contributions are 4,320,000 dinars.

**Employer:** 11.5% 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; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefits:** 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 before the incapacity began; 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 been employed for at least 15 days (or 100 hours) in the last three months or 60 days (or 400 hours) in the last 12 months before the pregnancy began.

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

**Medical benefits (self-employed persons):** Must have at least 15 days of coverage. Coverage is extended until the end of the calendar year in which employment ceases.

For full reimbursement of maternity care, the insured must notify the National Social Security Fund for Nonwage Earners six months before the expected date of birth and

the pregnant woman must undergo four prescribed medical examinations.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 50% of the insured's daily earnings (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 daily earnings used to calculate the benefit is the legal hourly minimum wage multiplied by the insured's normal working hours.

The legal hourly minimum wage is 103.84 dinars (January 1, 2012).

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

The minimum daily earnings used to calculate the benefit is the legal hourly minimum wage multiplied by the insured's normal working hours.

The legal hourly minimum wage is 103.84 dinars (January 1, 2012).

### **Workers' Medical Benefits**

**Medical benefits (employed persons):** 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 approved chronic diseases, work injury beneficiaries with an assessed degree of disability of more than 50%, and old-age or disability pensioners with monthly income below the legal monthly 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.

**Medical benefits (self-employed persons):** Benefits include the cost of pharmaceutical products, spa treatments, hospitalization, and care provided by doctors, dental surgeons, pharmacists, and certain auxiliary services.

Cost sharing: Medical expenses are reimbursed at 80%; 100% for difficult childbirth, family planning, incubation of newborns, blood and plasma transfusions, costs over a certain limit, and for insured persons with approved chronic diseases and old-age, disability, or survivor pensioners with monthly income below the legal monthly minimum wage and their dependents.

The legal monthly minimum wage is 18,000 dinars.

Maternity and neonatal 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 (<http://www.mtess.gov.dz/>) provides general supervision.

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

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

### **Work Injury**

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#### **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.

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

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

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

#### **Qualifying Conditions**

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 employer pays the benefit for the first day.)

The minimum daily earnings used to calculate the benefit is 1/30th of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars (January 1, 2012).

## 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 (January 1, 2012).

**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 100% of the schedule fee for 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

**Spouse's 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 to the widow. If there is more than one widow, the pension is split equally.

**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.

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 dependent daughter, niece or sister without income); and dependent parents or parents-in-law with income below the legal monthly minimum old-age pension.

The minimum old-age pension is 75% of 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.

The maximum combined survivor benefit is 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 (January 1, 2012).

**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.

**Benefit adjustment:** Benefits are adjusted annually on May 1.

## Administrative Organization

Ministry of Labor, Employment and Social Security (<http://www.mtess.gov.dz/>) provides general supervision.

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

## Unemployment

### Regulatory Framework

**First and current laws:** 1994 (unemployment) and 1997 (weather-related 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; an additional 0.375% if employed in the construction, public works, or hydraulics industries.

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

**Employer:** 1% of gross payroll; an additional 0.375% for employers in the construction, public works, or hydraulics industries.

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

### Qualifying Conditions

**Unemployment benefit:** Must be involuntarily unemployed; have at least three years of contributions, including six months immediately before unemployment; not receive income from any work-related activity; and have

been looking for work for at least two months. The previous employer must have paid all required social security contributions.

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

**Weather-related unemployment benefits:** Paid to workers employed in the construction, public works, or hydraulics industries for work stoppages due to poor weather conditions. A worker must have at least 200 hours of employment in the last two months.

### **Unemployment Benefits**

**Unemployment benefit:** 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 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.

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

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

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.

**Weather-related unemployment benefits:** 75% of the insured's hourly wages are paid for up to eight hours a day and 200 hours a year.

### **Administrative Organization**

Ministry of Labor, Employment, and Social Security (<http://www.mtess.gov.dz/>) provides general supervision.

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

National Fund for Paid Holidays and Unemployment in the Public Works and Hydraulic Sectors administers the weather-related unemployment benefits program.

## **Family Allowances**

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### **Regulatory Framework**

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

**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 the family allowance.

### **Qualifying Conditions**

**Family allowance:** Paid for children younger than age 17 (age 21 if an apprentice with earnings up to half the legal minimum wage, 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 allowance:** If family earnings are 15,000 dinars a month or less, 600 dinars a month is paid for each of the first five eligible children and 300 dinars for each additional child; for more than 15,000 dinars a month, 300 dinars a month is paid for each eligible 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 eligible children and 400 dinars for each additional child; for more than 15,000 dinars a month, 400 dinars a year is paid for each eligible child. The school allowance is paid once a year in addition to the family allowance.

### ***Administrative Organization***

Ministry of Labor, Employment, and Social Security (<http://www.mtess.gov.dz/>) provides general supervision.

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

## Angola

Exchange rate: US\$1.00 = 170 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.

#### Coverage

Employed and self-employed persons, including foreigners covered under bilateral agreements and household workers (as of February 14, 2017).

#### Source of Funds

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

The insured person'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); 7% of declared monthly earnings (full benefit) or 5% (partial benefit) for members of the clergy.

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

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

**Employer:** 8% of monthly payroll.

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

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of contributions; at any age with at least 420 months of contributions. The retirement age for women is reduced by one year for each child, up to five.

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

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

**Old-age grant:** Age 60 and unemployed with at least 120 months but less than 180 months of contributions.

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

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

The widow(er)'s pension ceases upon 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 five years before death and does not qualify 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 children up to age 18 (age 25 if a student).

The widow(er)'s pension ceases upon 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) and children; if there is no surviving spouse or child, the grant may be paid to the parents of the deceased, an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried, or the legal heir.

The death grant is payable abroad under bilateral agreement.

**Funeral grant:** The deceased had at least three months of contributions in the 12 months before the time of death. Paid to the deceased's widow(er), children, or the person who paid for the funeral.

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, is paid.

The minimum monthly old-age pension is 18,922 kwanzas.

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

The legal monthly minimum wage is 15,003 kwanzas.

Early pension: Calculated in the same way as the old-age pension.

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

## Survivor Benefits

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

The minimum monthly permanent survivor pension is the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

**Temporary survivor pension:** 70% of the insured's last monthly earnings is paid to the widow(er) for one year and to children up to age 18 (age 25 if a student).

The minimum monthly temporary survivor pension is the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

**Death grant:** A lump sum of six times the deceased's old age pension at the time of death or the deceased's average monthly earnings in the last 12 months is paid. The grant is split equally among the widow(er) and children. If there is no surviving widow(er) or child, the grant is paid to other eligible survivors.

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

## Administrative Organization

Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security 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), 2011 (maternity), and 2015 (labor).

**Type of program:** Universal (medical benefits), social insurance (cash maternity benefits), and employer-liability (cash sickness) system.

### Coverage

**Universal:** Citizens of Angola.

**Social insurance:** Employed and self-employed persons, including foreigners covered under bilateral agreements.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person**

*Universal:* None.

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

*Employer liability:* None.

### Self-employed person

*Universal:* None.

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

*Employer liability:* Not applicable.

### Employer

*Universal:* None.

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

*Employer liability:* The total cost.

### Government

*Universal:* The total cost.

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

*Employer liability:* None; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period.

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

**Cash at-risk pregnancy benefit (social insurance):** Must have at least six months of contributions in the last 12 months and be assessed with a risky pregnancy.

The Provincial Health Committee assesses the pregnancy.

**Cash breast-feeding benefit (social insurance):** Must have at least three months of contributions in the last 12 months. Children must be vaccinated according to Ministry of Health regulations.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** For employees in large and medium-sized enterprises, 100% of the employee's monthly earnings is paid for the first two months plus 50% from the third to the twelfth month. For employees in small and micro-enterprises, 50% of the employee's earnings is paid for up to 90 days.

**Maternity benefit (social insurance):** 100% of the insured's average monthly earnings in the six months before the maternity leave began 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.

**At-risk pregnancy benefit (social insurance):** 60% of the insured's average monthly earnings in the six months before the prenatal leave began is paid from the assessment of a risky pregnancy until childbirth, up to 180 days.

**Breastfeeding benefit (social insurance):** For an insured person with monthly earnings of up to five times the legal monthly minimum wage, 1,500 kwanzas a month is paid for each eligible child; for monthly earnings more than five times but not more than 10 times the legal monthly minimum wage, 1,000 kwanzas a month is paid; for monthly earnings above 10 times the legal monthly minimum wage, 500 kwanzas a month is paid. The benefit is paid annually. The legal monthly 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 Security Institute (<http://www.inss.gv.ao/>), under the supervision of the Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>), administers the program and pays benefits.

### **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 persons.

#### **Source of Funds**

**Insured person:** None.

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

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

**Government:** None.

#### **Qualifying Conditions**

There is no minimum qualifying period.

### **Temporary Disability Benefits**

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

### **Permanent Disability Benefits**

For a total loss of working capacity in the usual job, 50% to 70% of the insured's average monthly 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 eligible family member.

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

### **Survivor Benefits**

#### **Survivor pension**

**Spouse's pension:** 30% of the insured's base earnings is paid if younger than age 60; 40% if aged 60 or older 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.

**Other eligible survivor's pension:** 10% of the insured's base earnings is paid to each surviving parent or grandparent, up to three.

### **Administrative Organization**

Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

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

### **Unemployment**

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#### **Regulatory Framework**

Under the 2015 labor law, employers must provide employees with severance pay for dismissal due to: wrongful termination of contract, the employer's insolvency, restructuring, economic conditions, and for technological reasons. For wrongful termination of contract, the benefit is the number of years of service at the time of dismissal multiplied by a percentage of the basic salary (50% for employees of large enterprises; 30% for medium-sized enterprises; 20% for small enterprises; and 10% for microenterprises). For all other situations, the benefit is the number of years of service multiplied by a percentage of the basic salary at

the time of dismissal: 100% for up to five years of service or 50% for more than five years (large enterprises); 100% for up to three years of service or 40% for more than four years (medium-sized enterprises); 100% for up to two years of service or 30% for more than three years (small enterprises); and 100% for up to two years or 20% for more than two years (micro-enterprises).

## **Family Allowances**

### **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 and pensioners, including foreigners covered under bilateral agreements.

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**

Paid for up to five children aged 3 to 14 whose parents work or receive an old-age or disability pension.

Children must be vaccinated according to Ministry of Health regulations, and regularly attend school.

### **Family Allowance Benefits**

For an insured person with monthly income (either from earnings or a pension) up to five times the legal monthly minimum wage, 800 kwanzas a month is paid for each eligible child; for monthly income more than five times but not more than 10 times the legal monthly minimum wage, 500 kwanzas a month is paid; for monthly income above 10 times the legal monthly minimum wage, 300 kwanzas a month is paid.

The legal monthly minimum wage is 15,003 kwanzas.

### **Administrative Organization**

Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

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

## Benin

Exchange rate: US\$1.00 = 625.14 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970.

**Current laws:** 2003 (social security) and 2013 (mutual funds).

**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. (Mutual funds provide old-age benefits to self-employed persons, agricultural workers, cooperative members, and informal-sector workers.)

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.6% of gross earnings; 10% of the last gross salary earned while in compulsorily insured employment for the voluntarily insured.

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

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

**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 19 or fewer employees pay quarterly.

**Government:** None.

#### Qualifying Conditions

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

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 old-age pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Age 60 with at least 12 months 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 disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

The disability pension is payable abroad 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 widow(er)'s pension ceases upon remarriage.

The survivor pension is payable abroad under reciprocal agreement.

Remarriage settlement: Paid to the widow(er) upon remarriage.

**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).

**Funeral grant:** Paid when an insured person dies.

### **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%.

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

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).

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

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

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

The maximum monthly pension is set by the Council of Ministers.

**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 paid before the insured reaches age 60, the insured is credited with a six-month coverage period.

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

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

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

The maximum monthly pension is set by the Council of Ministers.

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

The maximum constant-attendance supplement is three times the legal monthly minimum wage.

The insured may receive two or more pensions at the same time. The total amount received is 100% of the greater 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**

#### **Survivor benefit**

**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:** A lump sum of six months of the spouse's 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.

The maximum combined survivor benefit is 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.

**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 programs.

## Benin

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The Social Security Mutual Fund administers benefits for self-employed persons, agricultural workers, cooperative members, and informal-sector workers.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1952.

**Current laws:** 1998 (labor code), 2003 (social security), 2013 (mutual funds), and 2015 (universal health coverage).

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

Note: An act creating a social insurance health system providing a minimum package of health services was passed in 2015 but has not yet been fully implemented.

#### Coverage

**Social insurance:** Employed persons and certain company managers.

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

Special system for civil servants.

**Employer liability:** Employed persons, including apprentices.

Exclusions: Self-employed persons and civil servants.

Special system for seamen.

#### Source of Funds

##### Insured person

*Social insurance:* None.

*Employer liability:* None.

##### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

##### Employer

*Social insurance:* 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 19 or fewer employees pay quarterly.

*Employer liability:* The total cost.

#### Government

*Social insurance:* None.

*Employer liability:* None.

#### Qualifying Conditions

**Cash sickness and medical benefits (employer liability):** There is no minimum qualifying period.

**Cash maternity benefits (social insurance):** 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 under reciprocal agreement.

**Prenatal allowance (social insurance):** See Family Allowances.

#### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** Employers must provide some paid sick leave.

**Maternity benefit (social insurance):** 100% of the insured mother's last earnings 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.

**Prenatal allowance (social insurance):** See Family Allowances.

#### Workers' Medical Benefits

**Medical benefits (employer liability):** 60% of the cost of health and medical services for employees is paid.

#### Dependents' Medical Benefits

**Medical benefits for dependents (employer liability):** 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 maternity benefit.

## Work Injury

### 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. (Mutual funds provide work-injury benefits to self-employed persons, agricultural workers, cooperative members, and informal-sector workers.)

### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost of the employer-liability program. For social insurance, 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 19 or fewer employees pay quarterly.

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

### Qualifying Conditions

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 employee'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 employee'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 (social insurance):** 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 greater 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 greater pension plus 50% of the other pension(s).

**Disability allowance (social insurance):** For an assessed degree of disability of less than 20%, a lump sum of five years of the permanent disability 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**

### **Survivor pension (social insurance)**

*Spouse's pension:* 30% of the deceased's earnings 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 spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of six months of the spouse's pension is paid upon remarriage.

*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.

The maximum combined survivor benefit is 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 (social insurance):** 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.

## **Unemployment**

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### **Regulatory Framework**

Under the labor code (1998), employers are required to provide severance pay in case of termination to an employee who worked for at least one year.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

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

**Type of program:** Social insurance 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 19 or fewer employees pay quarterly.

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

#### **Qualifying Conditions**

**Family allowances:** Paid for children 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 greater benefit is paid.

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

Benefits are payable abroad under reciprocal agreement.

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### ***Family Allowance Benefits***

**Family allowances:** 2,500 CFA francs a month is paid for each eligible 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 = 10.67 pula.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1996 (universal pension) and 1999 (orphan care).

**Type of program:** Universal and social assistance system.

#### Coverage

**Universal:** Citizens of Botswana.

**Social assistance:** Needy citizens of Botswana.  
Special system for public-sector employees.

#### 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.

**War veteran's allowance (universal):** Paid to a veteran of World War I or II, his surviving widow, or a full orphan aged 21 or younger.

**Disability allowance (social assistance, means tested):** Paid to persons registered with severe disabilities.

Means test: Must have a monthly income below 120 pula (150 pula with dependents) and less than four livestock units.

**Orphan care benefit (universal):** Paid for children younger than age 18 for the loss of one parent (if parent was single) or both parents (if parents were married).

#### Old-Age Benefits

**Old-age pension (universal):** 330 pula a month is paid.

**War veteran's allowance (universal):** 450 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):** 300 pula a month is paid. A monthly electronic food voucher worth 600 to 800 pula, depending on the local authority, is also provided under the destitute program (see Family Allowances).

#### Survivor Benefits

**War veteran's allowance (universal):** 450 pula a month is paid to the widow or orphan.

The widow's allowance ceases upon remarriage.

**Orphan care benefit (universal):** A monthly electronic food voucher worth 650 pula is paid. In addition, the cost of school uniforms, subsidies for transportation, clothing and rent (where applicable), support for special dispensation for tertiary education students, and support for educational needs such as reading glasses are provided. The benefits are paid to the orphan's guardian.

#### Administrative Organization

Department of Social Protection of the Ministry of Local Government, and Rural Development (<http://www.gov.bw/>) administers the programs.

### Sickness and Maternity

#### Regulatory Framework

**First and current laws:** 1981 (labor code) and 2002 (public health).

**Type of program:** Universal (medical benefits only) and employer-liability system.

#### Coverage

**Universal:** Residents of Botswana.

**Employer liability:** Public- and private-sector employees.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person**

*Universal:* None.

*Employer liability:* None.

**Self-employed person**

*Universal:* None.

*Employer liability:* Not applicable.

**Employer**

*Universal:* None.

*Employer liability:* The total cost.

**Government**

*Universal:* The total cost.

*Employer liability:* None; contributes as an employer.

**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 earnings is paid. There is no limit to the 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 Employment, Labour Productivity, and Skills Development (<http://www.gov.bw/>) provides general supervision.

Department of Labour and Social Security of the Ministry of Employment, Labour Productivity, and Skills Development 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****Regulatory Framework**

**First law:** 1936.

**Current laws:** 1998 (work injury).

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

**Coverage**

Public- and private-sector employees.

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

**Source of Funds**

**Insured person:** None.

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

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

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

**Qualifying Conditions**

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**

If the insured is assessed with a total disability, a lump sum of 60 months of the insured's monthly 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 monthly 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 monthly 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 Occupational Health and Safety (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity, and Skills Development enforces the law.

Employers may insure against liability with private insurance companies.

## **Unemployment**

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### **Regulatory Framework**

The amended 1984 Employment Order requires employers to provide severance pay to employees with 60 months of continuous employment.

The amended 2010 Employment Act requires employers to provide severance pay in case of termination of the employment contract before an employee has served a continuous period of 60 months. The amount varies according to the length of service.

Department of Labour and Social Security (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity and Skills Development enforces the law.

### **Family Allowances**

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#### **Regulatory Framework**

No statutory benefits are provided. Monthly cash benefits of 90 pula and monthly food vouchers worth 600 pula to 800, depending on the local authority, are provided to residents with a monthly income below 120 pula (150 pula with dependents) and less than four livestock units. This includes persons 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 = 625.14 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, including temporary workers, and apprentices and interns under a contract.

Voluntary coverage for self-employed persons and persons who had mandatory coverage for at least six consecutive months in the last five and a half years.

Special system for civil servants.

#### Source of Funds

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

The minimum monthly 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 monthly 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 monthly 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 19 or fewer 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, managers, and technicians), or age 63 (doctors and university teachers), with at least 180 months of contributions. A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Early pension: Age 50 with at least 180 months of contributions and prematurely aged, or unemployed (under certain conditions).

Employment must cease.

Child's supplement: Paid for up to six dependent children younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled). The children must have been born before the insured retired.

The pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Meets the age requirement for the old-age pension but has less than 180 months of contributions.

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 contributions, including six months in the year before the disability began, 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 up to six dependent children younger than age 16 (age 19 if an apprentice; age 22 if a student or disabled). The child(ren) must have been born before the disability began.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount, including the amounts of any constant-attendance allowance and child's supplements.

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 a widow(er), children younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled), or other dependents, including parents and grandparents, if there is no widow(er) or children.

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

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

The pension is payable abroad under reciprocal agreement.

**Survivor settlement:** The deceased had less than 180 months of contributions 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 covered earnings in the five best years of contributions (the whole contribution period for the voluntarily insured) is paid for each year of contributions, up to 80%.

The minimum monthly 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.

**Early pension:** The early pension is calculated in the same way as the old-age pension.

**Child's supplement:** 2,000 CFA francs a month is paid for each eligible child.

**Old-age settlement:** A lump sum of 30% of the insured's average monthly covered earnings in the five best years of contributions is paid for each six-month period of contributions.

**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 contributions is paid for each year of contributions, up to 80%. The insured is credited with a six-month period of contributions for each year that a claim is made before the normal retirement age.

The minimum monthly 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 eligible child.

A disability pensioner may also receive disability benefits under the work injury program. The total combined benefit is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

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**

### **Survivor pension**

**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 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.

**Other dependent's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to other dependents, including parents and grandparents.

The maximum combined survivor benefit is 100% 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. 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 30% of the deceased's average monthly covered earnings in the five best years of contributions is paid for each six-month period of contributions.

**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 Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

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

## Sickness and Maternity

### Regulatory Framework

**First law:** 1955.

**Current laws:** 1981 (maternity benefit), 2006 (social security), and 2015 (health insurance).

**Type of program:** Social insurance system. Cash maternity benefits only.

Note: The 2015 law introducing universal health insurance has not yet been implemented.

### Coverage

Employed women.

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

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

### 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 monthly earnings used to calculate benefits are the legal monthly 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.

Additional maternity benefits and services are provided under Family Allowances.

## Workers' Medical Benefits

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

The labor code requires employers to provide certain medical services.

### Dependents' Medical Benefits

The wife of an insured man receives free medical care during pregnancy and childbirth.

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

### Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

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

## Work Injury

### Regulatory Framework

**First law:** 1959.

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

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

### Coverage

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

Exclusions: Civil servants and self-employed persons.

### Source of Funds

#### Insured person

*Social insurance:* None.

*Employer liability:* None.

#### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

#### Employer

*Social insurance:* 3.5% of covered payroll.

The minimum monthly 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 19 or fewer 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:* The total cost for public-sector employees who are not civil servants.

### Qualifying Conditions

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 monthly earnings used to calculate benefits are the legal monthly 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 employee'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 monthly earnings used to calculate benefits are the legal monthly 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 monthly earnings used to calculate benefits are the legal monthly 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 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 more than 15% and less than 75%; monthly if 75% or more.

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

#### Survivor pension (social insurance)

**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 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.

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

The maximum combined survivor benefit is 85% of the disability pension the deceased received or was entitled to receive.

**Funeral expenses (social insurance):** A lump sum of 50% of the maximum monthly earnings used to calculate contributions is paid.

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

**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 Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

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

## Family Allowances

### Regulatory Framework

**First law:** 1955.

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

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

### Coverage

Employed persons, including temporary and casual workers.

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

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

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

The minimum monthly 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 19 or fewer employees pay quarterly.

The employer's contributions also finance maternity benefits.

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

## Qualifying Conditions

**Family allowance:** Paid for children 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 children 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:** Paid for a mother who undergoes prescribed medical examinations. The insured must have at least three months of covered employment based on at least 18 days or 120 hours a month of work. The full benefit is paid if the claim is made in the first three months of pregnancy.

### Family Allowance Benefits

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

**Prenatal allowance:** 1,000 CFA francs a month is paid for up to nine months.

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 Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) 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 =  
1,650 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 covered earnings; 5.8% if in arduous work; 10% for the voluntarily insured.

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 covered 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 but less than 15 years of coverage.

**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.

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

The pension is payable abroad 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 at the time of death.

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

The widow(er)'s pension ceases upon 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 a 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 average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid.

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

**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, up to 80%, is paid. If the insured is younger than the normal retirement age at the time of the claim, a six-month contribution period is credited for each year the insured is younger than the normal retirement age.

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

The legal daily minimum wage 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

### Survivor pension

**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.

**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.

The maximum combined survivor pension is 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 percentage of the old-age settlement the deceased was entitled to receive is paid as a lump sum (50% for a spouse, 25% for an orphan, and 25% for other dependents). The maximum combined survivor settlement is 100% of the old-age settlement the deceased was entitled to receive.

## Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender 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

### Regulatory Framework

**First and current law:** 1980 (health insurance), 1984, and 1993 (labor code).

**Type of program:** Employer-liability (cash and medical benefits) and social assistance (medical benefits) system.

### Coverage

**Employer liability:** Salaried workers covered by the labor code.

Exclusions: Self-employed persons.

**Social assistance:** Citizens of Burundi.

### 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:** None; contributes as an employer (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 (employer liability):** 66.7% of the employee's wages is paid for up to three months each calendar year.

**Cash maternity benefits (employer liability):** 50% of the employee's wages is paid for up to 12 weeks (14 weeks 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.

## **Administrative Organization**

Ministry of Human Rights, Social Affairs, and Gender provides general supervision.

Ministry of Health (<http://www.minisante.bi/>) administers the social assistance medical benefits.

Employers provide benefits directly to their employees.

## **Work Injury**

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### **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 monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 80,000 BIF.

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

## **Qualifying Conditions**

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 disability began.

The pension is payable abroad under reciprocal agreement.

## **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) 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.

The minimum monthly benefit is the legal monthly minimum wage in urban areas.

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

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

### Survivor pension

*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 upon remarriage.

Remarriage settlement: A lump sum of six months of the spouse's 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.

The maximum combined survivor benefit is 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 60,000 to 80,000 BIF is paid to the person who paid for the funeral.

### Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender 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

### Regulatory Framework

**First law:** 1971.

**Current law:** 1977 (family benefits).

**Type of program:** Employer-liability 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 allowance:** The insured's wife must not be in paid employment and children must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled).

### Family Allowance Benefits

**Family allowance:** Specified monthly benefits are paid for the insured's wife and for each eligible child. Benefits are reduced by 50% if the insured works less than four hours a day.

### Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender provides general supervision.

Employers pay benefits directly to employees.

## Cabo Verde

Exchange rate: US\$1.00 = 104.73 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:** Public- and private-sector employees (including civil servants of the central government first employed after December 31, 2005, and civil servants of local governments after December 31, 2007), self-employed persons, household workers, and certain business owners and cooperative employees.

Special system for civil servants of the central government employed before December 31, 2005, and civil servants of local governments employed before December 31, 2007.

**Social assistance:** Needy residents of Cabo Verde not covered by social insurance, including certain noncitizens who have resided in Cabo Verde for at least 10 years.

#### 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; see source of funds under Sickness and Maternity for the funeral grant.

##### 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. See source of funds under Family Allowances for the social insurance funeral grant.

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.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 65 (men) or age 60 (women) with at least nine years of contributions (rising to 10 years in 2018 and to 15 years in 2019).

The pension is payable abroad.

**Old-age social pension (social assistance, income tested):** Age 60 with monthly household income below the extreme poverty threshold set by the national statistics institute.

The pension is payable abroad under reciprocal agreement.

**Disability pension (social insurance):** Must be assessed with at least a 66.7% degree of disability or at least a 33.3% loss of earning capacity and have at least five years of contributions.

The pension is payable abroad.

**Disability social pension (social assistance, income tested):** Aged 18 to 60, assessed as permanently disabled, with monthly household income below the extreme poverty threshold set by the national statistics institute.

The pension is payable abroad under reciprocal agreement.

**Survivor pension (social insurance):** The deceased received or was entitled to receive a social insurance old-age or disability pension or had at least 36 months of contributions at the time of death.

Eligible survivors include a widow(er) and children younger than age 18 (up to age 25 depending on the type of continuing education; no limit if disabled).

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

The pension is payable abroad.

**Survivor social pension (social assistance, income tested):** The deceased received or was entitled to receive an old-age or disability social pension.

Eligible survivors include a widow(er) who was living with the deceased, or any legal heir aged 18 to 60.

The pension is payable abroad under reciprocal agreement.

**Funeral grant (social insurance):** Paid when an insured person or one of his or her dependents dies. Paid to the deceased's widow(er), parents, children, descendants, or the person who paid for the funeral.

**Funeral grant (social assistance, income tested):** The beneficiary received an old-age or disability social pension for at least six months.

### Old-Age Benefits

**Old-age pension (social insurance):** 14% (decreasing to 13% in 2018) of the insured's average monthly earnings plus 1.5% (increasing to 2% in 2019) of the insured's average monthly earnings for each year of contributions.

The average earnings used to calculate benefits are the best six years in the last 10 years of contributions. (From 2019, the 10 best years in the last 15 years of contributions.) Past earnings are 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: Benefits are adjusted periodically according to changes in the average salary of civil servants.

**Old-age social pension (social assistance, income tested):** 5,000 escudos a month.

### Permanent Disability Benefits

**Disability pension (social insurance):** 14% (decreasing to 13% in 2018) of the insured's average monthly earnings plus 1.5% (increasing to 2% in 2019) of the insured's average monthly earnings for each year of contributions.

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.) Past earnings are 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: Benefits are adjusted periodically according to changes in the average salary of civil servants.

**Disability social pension (social assistance, income tested):** 5,000 escudos a month is paid.

### Survivor Benefits

#### Survivor pension (social insurance)

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

The pension is paid for five years to a widow younger than 50 and a widower younger than age 55; for life if the widow(er) is disabled, the widow is age 50 or older, or the widower is age 55 or older.

*Orphan's pension:* 25% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for each orphan; 50% for each full orphan.

The pension is paid for five years; for life to an orphan with a disability.

The maximum combined survivor pension is 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted periodically according to changes in the average salary of civil servants.

**Survivor social pension (social assistance, income tested):** 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 insurance):** The cost of the funeral, up to 30,000 escudos, is paid when the insured, the insured's spouse, or the insured's child 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.

**Funeral grant (social assistance, income tested):** A lump sum of 7,000 escudos is paid.

### Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the social insurance programs.

National Social Insurance Institute (INPS; <http://www.inps.cv/>) administers the social insurance programs.

Ministry of Education, Family, and Social Inclusion (<http://www.minedu.gov.cv/>) provides general supervision of the social assistance programs.

National Centre of Social Pensions (<http://www.cnps.cv/>) administers the social assistance programs.

Ministry of Finance and Planning (<http://www.minfin.gov.cv/>) supervises the financing of the programs.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1976.

**Current laws:** 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2006 (community-based social insurance for social pensioners), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), and 2009 (household workers).

**Type of program:** Social insurance and community-based social insurance system.

## Coverage

**Social insurance:** Public- and private-sector employees, self-employed persons, and household workers.

Business owners, cooperative employees, pensioners, and recipients of social insurance benefits are covered for medical benefits only.

**Community-based social insurance:** Old-age or disability social pensioners.

## Source of Funds

### Insured person

**Social insurance:** 4% of gross monthly earnings plus administrative fees (see Old Age, Disability, and Survivors).

**Community-based social insurance:** 2% of the monthly old-age or disability social pension.

The insured person's contributions also finance the social assistance funeral grant.

### Self-employed person

**Social insurance:** 8% of gross monthly earnings plus administrative fees (see Old Age, Disability, and Survivors).

**Community-based social insurance:** None.

### Employer

**Social insurance:** 4% of gross monthly payroll plus administrative fees (see Old Age, Disability, and Survivors).

**Community-based social insurance:** None.

### Government

**Social insurance:** None; contributes as an employer.

**Community-based social insurance:** None.

## Qualifying Conditions

**Cash sickness and maternity benefits (social insurance):** Must have at least four months of contributions.

**Medical benefits (social insurance):** Must have at least four months of contributions.

**Medical benefits (community-based social insurance):** Must have at least six months of contributions.

## Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 70% of the insured's average daily 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 daily 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.)

## 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 escudos for low-income pensioners) when the pensioner is accompanied by an authorized person.

2,000 escudos (3,200 escudos for low-income pensioners) a day is paid if foreign travel is required (must be authorized by the Ministry of Health); 3,200 escudos (5,000 escudos for low-income pensioners) when the pensioner is accompanied by an authorized 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 (community-based social insurance):** Up to 2,500 escudos a year is reimbursed for medicine.

## 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 who is not employed, dependent parents, and dependent grandparents.

**Medical benefits for dependents (community-based social insurance):** Information not available.

## Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the social insurance programs.

National Social Insurance Institute (INPS; <http://www.inps.cv/>) administers the cash sickness and maternity benefits.

National Health Service administers the social insurance medical benefits.

National Centre of Social Pensions (<http://www.cnps.cv/>) administers the social assistance medical 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 and 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

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 according to 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

#### Survivor pension

**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 on the day the injury occurred (15% of the deceased's average earnings in the last six months if those earnings differ from normal 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 on the day the injury occurred (10% of the deceased's average earnings in the last six months if those earnings differ from normal earnings) is paid to each dependent parent, dependent grandparent, and dependent brother and sister up to age 16.

The total monthly survivor pension for other eligible survivors is 30% of the deceased's monthly earnings.

The maximum combined survivor benefit is 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 according to changes in the cost of living, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the program.

Private insurance companies administer the program.

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## **Unemployment**

### **Regulatory Framework**

**First and current law:** 2016 (unemployment).

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

### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

### **Source of Funds**

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

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

**Employer:** 2.5% of gross monthly payroll.

**Government:** 1.5% of insured's gross monthly earnings (INPS); contributes as an employer.

### **Qualifying Conditions**

Must have at least 180 days of coverage and be involuntarily unemployed.

### **Unemployment Benefits**

65% of the insured's average reference salary is paid, for up to two months (up to three months for those with more than 24 months of contributions). An additional month of the unemployment benefit is paid if aged 35 or older (two months if aged 50 or older).

The average reference salary is the average monthly salary in the six months before unemployment.

The maximum monthly unemployment benefit is 2.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 11,000 escudos.

### **Administrative Organization**

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the program.

Social Insurance Institute (INPS; <http://www.inps.cv/>) administers the program.

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## **Family Allowances**

### **Regulatory Framework**

**First law:** 1957.

**Current law:** 2004 (employed persons).

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

### **Coverage**

Public- and private-sector employees (including civil servants of the central government first employed after December 31, 2005, and civil servants of the local governments after December 31, 2007), and old-age and disability pensioners and their dependents.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 1.5% of gross monthly payroll.

The employer's contributions also finance the social insurance funeral grant.

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

### **Qualifying Conditions**

**Family allowance:** Paid for children younger than age 15 (age 25 if a student, no limit if disabled) and 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.

**Nursing allowance:** A benefit is paid.

### ***Family Allowance Benefits***

**Family allowance:** 500 escudos a month is paid for each eligible dependent; 2,000 escudos a month for each child with a disability younger than age 14; 3,000 escudos a month for each child with a disability 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:** 1,500 escudos a month is paid for six months.

Benefit adjustment: Benefits are adjusted periodically.

### ***Administrative Organization***

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the programs.

National Social Insurance Institute (<http://www.inps.cv/>) administers the programs.

## Cameroon

Exchange rate: US\$1.00 = 621.73 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1969 (pensions), implemented in 1974, and 2014 (voluntary coverage extension).

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

#### Coverage

Employed persons.

Voluntary coverage for self-employed persons, persons who previously had mandatory coverage, and certain other persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 4.2% of covered earnings; 8.4% of the average monthly salary for the voluntarily insured.

The average monthly salary is set by agreement between the voluntarily insured and the National Social Insurance Fund.

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 750,000 CFA francs.

**Self-employed person:** 8.4% of the average monthly salary.

The average monthly salary is set by agreement between the voluntarily insured and the National Social Insurance Fund.

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 750,000 CFA francs.

**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 750,000 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 at least 60 months in the last 10 years.

Early pension: Age 50 with at least 20 years of coverage and at least 180 months of contributions, including at least 60 months in the last 10 years.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

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

Early old-age grant: Age 50 with at least 12 months but less than 180 months of contributions.

**Disability pension:** Younger than the normal retirement age 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 contributions.

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), dependent parents, and other relatives if there are no other eligible survivors.

The widow(er)'s pension ceases upon 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.

**Funeral grant:** The insured received or was entitled to receive an old-age grant at the time of death, and there are no eligible survivors for the survivor grant or pension.

#### 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 monthly pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly 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.

Early old-age grant: 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 the normal retirement age, the insured is credited with a six-month insurance period.

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

### **Survivor Benefits**

#### **Survivor pension**

**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.

The maximum combined survivor pension is 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:** 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 programs.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1967 (family allowances) and 1992 (labor code).

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

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** Total cost of the employer-liability program. For social insurance, see source of funds under Family Allowances.

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness and medical benefits (employer liability):** There is no minimum qualifying period.

**Cash maternity benefits (social insurance):** Must have been in covered employment for at least six consecutive months at the time of childbirth.

**Prenatal grant (social insurance):** Paid to an insured woman who undergoes two medical examinations during pregnancy.

**Maternity grant (social insurance):** Paid to an insured woman or the wife of an insured man who gives birth to one or more children under medical supervision.

#### **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 six months.

**Maternity benefit (social insurance):** 100% of the insured's last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended up to six weeks after childbirth if there are complications resulting from pregnancy or childbirth.

**Prenatal grant (social insurance):** A lump sum of 1,800 CFA francs is paid for each prenatal examination.

**Maternity grant (social insurance):** A lump sum of 21,600 CFA francs is paid for each viable child.

### **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 covered 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 programs.

## **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, and 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**

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 monthly 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 widow(er), 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 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 program.

### **Unemployment**

Under the labor code (1992), employers are required to pay severance 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 employee's monthly wages for each year of service according to the length of service: 20% for each of the first five years, 25% from the 6th to the 10th year, 30% from the 11th to the 15th year, 35% from the 16th to the 20th year, and 40% for each year after the 21st year.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1967 (family allowances), implemented in 1970.

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

#### **Coverage**

Employed persons and certain pensioners.

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 (including household workers), 5.65% (agriculture), and 3.7% (private-sector teachers).

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 750,000 CFA francs.

The employer's contributions also finance maternity and prenatal benefits.

**Government:** None.

### **Qualifying Conditions**

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 or receiving an old-age or survivor pension.

Benefits continue to be paid during work-related disabilities, sick leave (up to 6 months), maternity leave (up to 14 weeks; may be extended up to six weeks), involuntary unemployment (up to three months), and statutory vacation.

### **Family Allowance Benefits**

2,800 CFA francs a month is paid quarterly for each eligible 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 program.

## Central African Republic

Exchange rate: US\$1.00 = 621.73 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1963.

**Current law:** 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.

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

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

**Employer:** 4% of gross payroll.

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.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 180 months of contributions.

Employment must cease.

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

The pension is payable abroad under reciprocal agreement.

**Old-age allowance:** Age 60 with at least 120 months but less than 180 months of contributions.

Employment must cease.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity, be registered with the National Social Security Fund for at least five years, and have at least

six months of contributions in the year before the disability began. The registration and contribution requirements are waived for employed persons 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 pension, an old-age allowance, or a disability pension.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the deceased's death (except for a widow who is pregnant by, or a widow(er) who had a child with the deceased).

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

**Survivor settlement:** The deceased was insured but was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the deceased's death (except for a widow who is pregnant by, or a widow(er) who had a child with the deceased).

#### 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 monthly old-age pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,850 CFA francs (2013).

The maximum monthly old-age pension is 80% of the insured's average monthly earnings.

Early pension: The benefit is reduced by 5% for each year the pension is claimed before the normal retirement age.

Pensions are paid quarterly.

**Old-age allowance:** A lump sum of one month of the insured's average earnings in the last three or five years, whichever is greater, 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.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

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

The pension is paid quarterly.

## Survivor Benefits

### Survivor pension

**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.

The maximum combined survivor benefit is 100% of the deceased's old-age or disability pension.

Pensions are paid quarterly.

**Survivor settlement:** A lump sum is paid based on the number of 12-month periods of contributions.

### Administrative Organization

Ministry of Public Service, Administrative Reform, Labor, Employment and Social Protection provides general supervision.

National Social Security Fund administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current laws:** 2006 (social security) and 2009 (labor code).

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

### Coverage

**Social insurance:** Salaried women and uninsured women married to insured men.

Exclusions: Self-employed persons.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons, magistrates and civil servants, and military personnel (including from the Republican Guard).

### Source of Funds

#### Insured person

**Social insurance:** None.

**Employer liability:** None.

#### Self-employed person

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

#### Employer

**Social insurance:** See source of funds under Family Allowances.

**Employer liability:** The total cost.

#### Government

**Social insurance:** None.

**Employer liability:** None; contributes as an employer.

### 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.

**Prenatal allowance and birth grant (social insurance):** See Family Allowances.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee'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 six weeks before and eight weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

**Prenatal allowance and birth grant (social insurance):** See Family Allowances.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Some health services are provided to women during the maternity leave period.

### **Dependents' Medical Benefits**

No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

### **Administrative Organization**

Ministry of Public Service, Administrative Reform, Labor, Employment and Social Protection provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

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#### **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.

Exclusions: Self-employed persons and agricultural workers.

#### **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; contributes as an employer.

#### **Qualifying Conditions**

There is no minimum qualifying period. The incapacity to work must be assessed by a medical practitioner.

#### **Temporary Disability Benefits**

50% of the insured's average daily earnings in last month 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.

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 7,200,000 CFA francs.

### **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 last month before the disability 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.

The legal monthly minimum wage is 18,850 CFA francs (2013).

**Partial disability:** For an assessed degree of disability of at least 16% but less 100%, 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 permanent disability 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**

#### **Survivor pension**

**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, be pregnant by, 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.

The benefit is paid to orphans up to age 18 (age 21 if a student or disabled).

The maximum combined survivor benefit is 85% of the deceased's permanent disability pension.

### **Administrative Organization**

Ministry of Public Service, Administrative Reform, Labor, Employment and Social Protection provides general supervision.

National Social Security Fund administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

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

**Type of program:** Social insurance 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:** Paid for children younger than age 18 (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.

**Prenatal allowance:** Must have at least six months of continuous employment and undergo regular prescribed medical examinations.

**Birth grant:** Paid for each of the first three births from a registered civil union if the combined age of both parents does not exceed 55 years.

#### **Family Allowance Benefits**

**Family allowances:** 1,800 CFA francs a month is paid for each eligible child, up to six children at one time.

**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 = 621.73 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; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 180 months of coverage.

Employment must cease.

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

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have been registered with the fund for at least five years, 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.

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).

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

Remarriage settlement: Paid to the widow(er) upon remarriage.

**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).

#### 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 claimed before the normal retirement age. At the normal retirement age, the insured is entitled to the full old-age pension.

The minimum monthly 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 the insured's earnings in the last three or five years, whichever is greater, 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.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

The minimum monthly 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

### Survivor pension

*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 spouse's 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.

The maximum combined survivor benefit is 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 Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the programs.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current laws:** 1966 (social insurance) and 1996 (labor code).

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

### Coverage

**Social insurance:** Employed women and spouses of employed men.

Exclusions: Self-employed persons.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons, civil servants, public-sector workers, magistrates, and military personnel.

## Source of Funds

### Insured person

*Social insurance:* None.

*Employer liability:* None.

### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

### Employer

*Social insurance:* See source of funds under Family Allowances.

*Employer liability:* The total cost.

### Government

*Social insurance:* Subsidizes the program.

*Employer liability:* None.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period.

**Cash maternity benefits (social insurance):** There is no minimum qualifying period.

**Prenatal allowance (social insurance):** See Family Allowances.

**Birth grant (social insurance):** See Family Allowances.

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

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid for up to six months.

**Maternity benefit (social insurance):** 50% 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 for up to three weeks if there are complications arising from pregnancy or childbirth.

**Prenatal allowance (social insurance):** See Family Allowances.

**Birth grant (social insurance):** See Family Allowances.

## Workers' Medical Benefits

No statutory social insurance benefits are provided.

National Health Insurance Fund provides some health services.

The Labor Code (1996) requires employers to pay for the medical costs relating to childbirth that are not covered by the National Social Insurance Fund.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1935.

**Current law:** 1966 (social insurance), 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**

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 earnings 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 (100%) 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 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%. For a loss of working capacity of less than 10%, a lump sum is paid.

The maximum monthly earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of monthly earnings from six to 25 times the national monthly minimum wage.

The minimum monthly 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 permanent disability 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. The insured may choose to receive up to 25% of the pension as a lump sum.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

#### **Survivor pension**

*Spouse's pension:* 30% of the permanent disability pension the deceased received or was entitled to receive is paid quarterly.

The spouse's pension ceases upon remarriage.

*Orphan's pension:* 15% of the permanent disability pension the deceased received or was entitled to receive is paid quarterly for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

*Other dependents' pension:* 10% of the permanent disability pension the deceased received or was entitled to receive is paid quarterly to each dependent relative, up to a total of 30%.

The maximum combined survivor benefit is 85% of the deceased's average monthly or annual earnings used to calculate the permanent disability pension.

The maximum monthly earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of monthly 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 Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the program.

## Unemployment

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### 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% a year is paid 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% a year is paid for two to five years; 35% for five to 10 years; 40% for more than 10 years.

### Family Allowances

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#### Regulatory Framework

**First law:** 1956.

**Current laws:** 1966 (social insurance) and 1996 (labor code).

**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:** 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 allowance:** Paid for children 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:** Paid for women who 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 allowance:** 2,000 CFA francs a month is paid for each eligible child.

**Prenatal allowance:** A lump sum of 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 Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the program.

## Congo, Democratic Republic of the

Exchange rate: US\$1.00 =  
1,210 Congolese francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1961 (social security).

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

Note: A law passed in 2016 will introduce voluntary coverage for self-employed persons, increase the normal retirement age for women to 65, and increase the retirement age for prematurely aged men and women to 60, effective July 15, 2018.

#### 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 certain civil servants.

#### Source of Funds

**Insured person:** 3.5% of monthly earnings; 7% of average declared annual earnings for the voluntarily insured.

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

**Employer:** 3.5% of monthly payroll.

**Government:** An annual subsidy as needed, 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 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:** Must be assessed with a permanent loss of earning capacity of more than 33%, be younger than the normal retirement age, and have 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.

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 amount, including the amount of any constant-attendance supplement.

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) who was married to the deceased for more than six months (no minimum period if the death was the result of an accident).

The spouse's pension ceases upon remarriage.

Remarriage settlement: Paid when the widow(er) remarries.

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

Eligible survivors include 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 (no minimum period if the death was the result of an accident), and 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 earnings in the last five years multiplied by the number of months of contributions.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically 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 earnings in the last three years multiplied by the number of months of contributions. The insured is credited with one month of contributions for each month after the disability began until age 55.

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

Benefit adjustment: Benefits are adjusted periodically 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.

The minimum monthly spouse's pension is 50% of the legal monthly minimum wage.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Benefits are paid quarterly.

### Survivor settlement

**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 settlement is paid for each eligible child, up to four. If there is no widow(er), each orphan's benefit is multiplied by two.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

### Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Institute (<http://www.inss.cd/>) 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

**First law:** Information not available.

**Current law:** 2002 (labor code).

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

Note: A law passed in 2016 will introduce social insurance maternity and prenatal benefits, effective July 15, 2018.

#### Coverage

Employed persons.

Exclusions: Self-employed persons, maritime workers, judges, civil servants, and police and military personnel.

#### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

### Qualifying Conditions

There are no minimum qualifying conditions.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 66.7% of the employee's salary is paid for up to six months.

**Maternity benefit (employer liability):** 100% of the employee's salary is paid for up to 14 weeks, including up to eight weeks after the expected date of childbirth.

### Workers' Medical Benefits

Employers must pay the cost of medical care, dental care, surgery, hospitalization, medicine, eyeglasses, prostheses, and transportation.

### 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 administrative and technical oversight.

### 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 payroll. (Up to 3% for high-risk industries and employers in violation of work safety laws.)

**Government:** None.

### **Qualifying Conditions**

There is no minimum qualifying period. Incapacity for work must be the result of a work injury or occupational disease.

### **Temporary Disability Benefits**

66.7% (33.3% if hospitalized and without dependents) of the insured's average daily 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.

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:** For an assessed degree of disability of at least 15%, a percentage of the full disability 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 receive 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**

#### **Survivor pension**

**Spouse's pension:** 20% of the permanent disability pension the deceased received or would have received if assessed with a total disability is paid to a widow of any age or to a dependent widower with a disability.

The spouse's pension ceases upon remarriage.

**Remarriage settlement:** A lump sum of 12 months of the spouse's pension is paid.

**Orphan's pension:** 15% of the permanent disability pension the deceased would have received if assessed with a total disability is paid to each unmarried orphan younger than age 18 (age 25 if a student, no limit if disabled).

The maximum combined survivor benefit is 100% of the pension the deceased would have received if assessed with a permanent total disability.

**Funeral grant:** A lump sum of up to 90 times the legal daily minimum wage is paid.

### **Administrative Organization**

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Institute (<http://www.inss.cd/>) 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:** Social insurance system.

**Note:** A law passed in 2016 will increase the employer contribution rate to 12.5%, effective July 15, 2018.

#### **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:** Paid for unmarried children younger than age 18 (age 25 if a student, no limit if disabled).

#### **Family Allowance Benefits**

**Family allowances:** 10% of the legal minimum wage is paid for each eligible child.

Benefits are paid retroactively at regular intervals of 15 days to three months.

**Benefit adjustment:** Benefits are adjusted periodically.

### ***Administrative Organization***

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Institute (<http://www.inss.cd/>) administers contributions and benefits through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

## Congo, Republic of the

Exchange rate: US\$1.00 = 621.73 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-sector, semi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

#### Source of Funds

**Insured person:** 4% of covered earnings.

The minimum monthly 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 monthly 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 coverage for blue-collar workers; age 60 with at least 300 months of coverage for white-collar workers; or age 65 with at least 360 months of coverage for senior executives. Age 55, 57, or 60, respectively, if prematurely aged.

The insured can make one payment at the normal retirement age to cover certain coverage gaps.

Employment must cease.

Early pension: Age 52 with at least 264 months of coverage for blue-collar workers; age 55 with at least 300 months of

coverage for white-collar workers; or age 60 with at least 360 months of coverage for senior executives.

Partial pension: Paid if the insured is retired from paid employment and does not meet the coverage requirements for the old-age pension but has at least 60 months of coverage.

The pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Paid if the insured is retired from paid employment and has more than 12 months but less than 60 months of coverage.

**Disability pension:** Must be younger than the normal retirement age, be assessed with a permanent loss of work capacity, have an earning capacity of less than 66.7% of the full-time salary for a worker in a similar position, have been registered with the National Social Security Fund when the disability began, and have at least six months of coverage 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 and had at least 60 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for at least one year and dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

**Survivor settlement:** The deceased was not entitled to receive an old-age or disability pension at the time of death and had more than 12 months but less than 60 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for at least one year and dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

**Funeral grant:** Paid to cover the cost of the funeral.

#### 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 coverage exceeding the minimum coverage period required for a pension; 1% with at least six months but less than 12 months of additional coverage.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid.

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 coverage.

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 coverage 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 six months of coverage for each year from the date the disability began up to the normal retirement age.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid.

The disability pension ceases at the normal retirement age and 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

#### Survivor pension

**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 eligible orphan. If there is more than one orphan, the benefit is split equally.

The maximum combined survivor benefit is 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 coverage, the insured's average covered earnings, and the insured's socio-professional category (blue-collar workers, white-collar workers, or senior executives). 30% of the lump sum is paid to the widow(er) and 70% to eligible orphans.

**Funeral grant:** A lump sum of three months of the monthly old-age or disability pension the deceased received or was entitled to receive is paid to cover funeral costs.

### Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund (<http://www.cnsscongo.net/>), managed by a tripartite board and a Director General, administers the programs.

### 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 benefits) system.

Note: Two laws passed in 2012 and 2014 have not been implemented because government regulations have not been finalized. The 2012 law introduces noncontributory allowances for both maternity benefits and family allowances. The 2014 law establishes universal health insurance.

#### Coverage

Private-sector employees and civil service contractors.

Voluntary coverage is not available.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

**Social insurance:** See source of funds under Family Allowances.

**Employer liability:** None.

##### Self-employed person

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

##### Employer

**Social insurance:** See source of funds under Family Allowances.

**Employer liability:** The total cost.

##### Government

**Social insurance:** None.

**Employer liability:** None.

#### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is 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.

**Prenatal allowance (social insurance):** See Family Allowances.

**Birth grant (social insurance):** See Family Allowances.

### **Sickness and Maternity Benefits**

**Cash sickness benefit (employer liability):** 100% of the employee's earnings is paid for a maximum period defined 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.

**Prenatal allowance (social insurance):** See Family Allowances.

**Birth grant (social insurance):** See Family Allowances.

### **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 and Social Security provides supervision.

National Social Security Fund (<http://www.cnscongo.net/>), managed by a tripartite board and a Director General, administers the social insurance 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-sector, semi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage 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 monthly 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**

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 monthly 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 monthly 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.

If the employer is at fault for the accident, the benefit is increased by 25% (paid for by the employer).

### **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

### Survivor pension

*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.

The spouse's pension ceases upon remarriage.

*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 equal at least the family allowance.

The maximum combined survivor benefit is 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 and Social Security provides supervision.

National Social Security Fund (<http://www.cnsscongo.net/>), 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 noncontributory allowances for both maternity benefits and family allowances has not been implemented because government regulations have not been finalized.

### Coverage

Private-sector employees and civil service contractors.

Voluntary coverage is not available.

Exclusions: Self-employed persons.

### Source of Funds

**Insured person:** None.

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

**Employer:** 10.03% of covered payroll.

The minimum monthly 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 allowance:** Paid for children 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:** Paid for an expectant mother who undergoes periodic prenatal medical examinations.

**Birth grant:** Paid for the first three births from the first marriage.

### Family Allowance Benefits

**Family allowance:** 2,000 CFA francs a month is paid for each eligible child.

The benefit is paid quarterly.

**Prenatal allowance:** A lump sum of 7,150 CFA francs is paid in three parts: 2,200 CFA francs after the first and second prenatal examination and 2,750 CFA francs after the third.

**Birth grant:** A lump sum of 1,200 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 and Social Security provides supervision.

National Social Security Fund (<http://www.cnsscongo.net/>), managed by a tripartite board and a Director General, administers the program.

## Côte d'Ivoire

Exchange rate: US\$1.00 = 625.14 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: 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: Paid for each of the first three children younger than age 21.

The pension is payable abroad.

**Old-age grant:** Age 60 with more than two years but less than 15 years of contributions.

**Old-age settlement:** Age 60 with up to two years of contributions; at any age for foreign workers who permanently leave the country.

**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: 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 55 (aged 50 for early pension) 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 upon remarriage.

#### Old-Age Benefits

**Old-age pension:** The monthly pension is 1.33% of the insured's average monthly earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average monthly earnings for each year of coverage starting January 1, 2000.

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

The legal monthly minimum wage is 60,000 CFA francs.

The maximum monthly 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 claimed before the normal retirement age, except for persons who are already entitled to the maximum monthly pension or are unable to work.

Child's supplement: 10% of the old-age pension is paid for each eligible child, up to 30%.

The pension is payable abroad quarterly.

**Old-age grant:** A lump sum is paid.

**Old-age settlement:** A lump sum of the insured's total contributions 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 monthly pension is 1.33% of the insured's average monthly earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average monthly earnings for each year of coverage after January 1, 2000.

Child's supplement: 10% of the disability pension is paid for each eligible child up to 30%.

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

The legal monthly minimum wage is 60,000 CFA francs.

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

## Survivor Benefits

### Survivor Pension

*Spouse's pension:* 50% of the old-age or disability pension the deceased received or was entitled to receive is paid monthly to the 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 monthly pension is permanently reduced by 5% for each year the pension is claimed before age 55 (no reduction while the widow(er) has two dependent children younger than age 21).

*Full orphan's pension:* 20% of the old-age or disability pension the deceased received or was entitled to receive is paid monthly for each eligible orphan.

The maximum combined full orphans' pension is 100% of the deceased's old-age or disability pension.

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 and Social Protection 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 programs.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1955.

**Current laws:** 1999 (social insurance), 2014 (universal health coverage), and 2015 (labor code).

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

Note: The 2014 law on universal health coverage is scheduled to be fully implemented by October 2017.

## Coverage

### Social insurance

Employed women, including temporary, fixed-term, and day laborers in the public sector.

Exclusions: Self-employed women.

Special system for civil servants.

### Employer liability

Employed persons.

Exclusions: Civil servants.

## Source of Funds

### Insured person

*Social insurance:* None.

*Employer liability:* None.

### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* None.

### Employer

*Social insurance:* 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.

*Employer liability:* The total cost.

### Government

*Social insurance:* None; contributes as an employer for public-sector employed women who are not civil servants.

*Employer liability:* None.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** Must be in covered employment and the sickness must be certified by an authorized doctor or medical institution.

**Cash maternity and medical benefits (social insurance):** Must have at least three months of insured employment and must stop working after 7.5 months of pregnancy.

**Prenatal allowance, maternity allowance, and birth grant (social insurance):** See Family Allowances.

## Sickness and Maternity Benefits

**Sickness benefit (employer-liability):** 100% of the employee's earnings is paid for up to six months. Benefits may be extended for up to a total of 12 months in case of long-term sickness.

**Maternity benefit (social insurance):** 100% of the insured's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth (10 weeks for multiple births); may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth (up to 12 months if the child is hospitalized).

**Prenatal allowance, maternity allowance, and birth grant (social insurance):** See Family Allowances.

### **Workers' Medical Benefits**

From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

Community health centers under the National Social Insurance Fund provide medical care.

Employers must provide certain medical services for their workers.

### **Dependents' Medical Benefits**

Community health centers under the National Social Insurance Fund provide medical care to the insured's dependents.

### **Administrative Organization**

Ministry of Employment and Social Protection 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 programs.

### **Work Injury**

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#### **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, and 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; contributes as an employer.

#### **Qualifying Conditions**

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 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.

The maximum daily earnings used to calculate benefits are 36 695 CFA francs.

#### **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.

For an assessed degree of disability of at least 10%, the maximum annual earnings used to calculate benefits are 26,615,484 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 100% of the cost of medical and surgical care; hospitalization, medicine, appliances, and rehabilitation; and all other necessary costs.

### **Survivor Benefits**

#### **Survivor pension**

*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 upon remarriage and a lump sum of three years of pension is paid.

*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.

The maximum combined survivor pension is 85% of the deceased's annual 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 and Social Protection 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.

## **Unemployment**

### **Regulatory Framework**

Under the labor code (2015), employers are required to provide severance pay in case of termination to an employee who did not commit any serious misconduct.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1999 (social insurance).

**Type of program:** Social insurance 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 (aged 18 if an apprentice, aged 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.

**Birth grant:** 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:** 5,000 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 after the prenatal examination at three months, 6,000 CFA francs after the prenatal examination at six months, and 4,500 CFA francs after the prenatal examination at seven and a half months.

**Birth grant:** 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 and Social Protection 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 programs.

## 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 program:** Social insurance system.

#### Coverage

Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees.

Voluntary coverage for previously covered employees who are unemployed.

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; 8% of last monthly earnings for the voluntary insured.

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

**Employer:** 4% of payroll.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 25 years of contributions; age 55 for mothers, manual workers, and dockworkers 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 a widow(er) aged 45 or older with no dependent children (any age with dependent children) who were married to the deceased for the last five years; and children younger than age 15 (age 21 if a student, no limit if disabled).

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

A widower with multiple deceased wives receives only the highest survivor pension.

Survivor pensions are payable abroad.

**Survivor settlement:** The deceased did not qualify for an old-age pension.

**Funeral grant:** Paid to the person who pays for the funeral.

#### Old-Age Benefits

**Old-age pension:** 1.5% of the insured's average annual 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 annual pension is 170,000 DJ francs.

The maximum annual pension is 81% of the insured's average annual salary over the last 10 years.

Early pension: The pension is reduced for each year that the old-age pension is claimed 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

##### Survivor pension

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

**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 combined survivor pension is 80% of the old-age pension the deceased received or was entitled to receive.

**Survivor settlement:** A lump sum of total employee and employer contributions is split equally among all eligible survivors.

**Funeral grant:** A lump sum is paid to cover the cost of the insured's funeral.

#### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration 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

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### Regulatory Framework

**First laws:** 1957 (work injury and occupational health) and 1972 (labor code).

**Current laws:** 1989 (family allowances), 2005 (labor code), and 2014 (universal health insurance).

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

### Coverage

**Social insurance (cash maternity benefits):** Salaried workers, including foreigners covered under bilateral agreement.

**Social insurance (medical benefits):** 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.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

**Social assistance:** Persons not covered by the social insurance system.

Special system for military personnel, civil servants, and members of government.

### Source of Funds

#### Insured person

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 2% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

**Employer liability:** None.

**Social assistance:** None.

#### Self-employed person

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 7% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

**Employer liability:** Not applicable.

**Social assistance:** None.

### Employer

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

**Sickness and paternity benefits (employer liability):** The total cost.

**Social assistance:** None.

### Government

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** None.

**Employer liability:** None; contributes as an employer.

**Social assistance:** The total cost.

### Qualifying Conditions

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

**Cash maternity benefits (social insurance):** Must have at least three months of covered employment, notify the employer one month before the expected date of childbirth, and provide a certificate from a registered medical practitioner.

The maternity benefit is payable abroad under bilateral agreement.

**Paternity leave (employer liability):** There is no minimum qualifying period.

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

**Medical benefits (social assistance, means tested):** Must not be covered by the social insurance medical benefits system.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 50% of the employee's monthly basic earnings or total monthly earnings is paid from 15 days to nine months, depending on the length of employment with the employer and the type of employment.

**Maternity benefit (social insurance):** 100% of the insured's monthly earnings is paid for 14 weeks (split equally between social insurance and the employer), including eight weeks before and six weeks after the expected date of childbirth; may be extended for an additional three

weeks in case of a medically certified illness resulting from the pregnancy.

**Paternity leave (employer liability):** 100% of the employee's daily earnings is paid for up to three days.

### **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 (means tested):** Benefits include medical treatment provided by general practitioners (such as consultations and childbirth), generic medicine, radiology (except for specialized medical imaging such as scans and ultrasounds), medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

### **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 provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the programs.

## **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 members of government.

### **Source of Funds**

**Insured person:** None (work injury); see source of funds under Sickness and Maternity (medical benefits).

**Self-employed person:** See source of funds under Sickness and Maternity (medical benefits only).

**Employer:** 1.2% of monthly covered payroll (work injury); see source of funds under Sickness and Maternity (medical benefits).

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

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

### **Qualifying Conditions**

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 daily 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%.

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

### **Workers' Medical Benefits**

Benefits include medical treatment provided by community health centers (such as immunization and consultations for children under age 5; reproductive health services including ultrasounds, family planning, and childbirth; and the treatment of tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, radiology, specialized treatments, and transportation for medical purposes.

In addition, benefits are provided under the universal health insurance program (see medical benefits under Sickness and Maternity). Benefits include medical treatment provided by general practitioners (such as consultations and childbirth), generic medicine, radiology (except for specialized medical imaging such as scans and ultrasounds), medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

### **Survivor Benefits**

#### **Survivor pension**

## Djibouti

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**Spouse's pension:** 30% of the deceased's annual salary is paid to the widow(er). If there is more than one widow(er), the pension is split equally.

The spouse's pension ceases upon remarriage.

**Orphan's pension:** 15% of the deceased's annual salary is paid for the first two eligible orphans; 10% for each additional orphan; 20% for each full orphan.

Eligible orphans include children younger than age 21.

The maximum combined survivor benefit is 85% of the deceased's annual salary.

**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 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 covered payroll.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

The employer's contribution also finances maternity benefits.

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

### **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 insured's monthly income must not exceed 50,000 DJ francs.

The marriage allowance is payable abroad under reciprocal agreement.

**Family allowance:** Must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month. Paid for the first six dependent children younger than age 15 (age 21 if a student, no limit if disabled) to the child(ren)'s main caregiver.

The family allowance is payable abroad under reciprocal agreement.

### **Family Allowance Benefits**

**Marriage allowance:** 2,500 DJ francs a month is paid.

**Family allowance:** 1,400 DJ francs a month is paid for each eligible child, up to six children.

Benefits are paid quarterly.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration 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 = 18 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, including foreigners covered under bilateral agreements.

Special systems for self-employed persons, Egyptian nationals working abroad (voluntary coverage), casual workers, and household workers.

#### Source of Funds

**Insured person:** 10% of monthly covered earnings plus 3% of monthly base earnings for lump-sum benefits.

Covered earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017). This figure will increase by 10% every July. 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 2,430 pounds (January 2017). This figure will increase by 15% every January.

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

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

**Employer:** 15% of monthly covered payroll plus 2% of monthly base payroll for lump-sum benefits.

Covered earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation,

such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017). This figure will increase by 10% every July. 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 2,430 pounds (January 2017). This figure will increase by 15% every January.

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

**Government:** 1% of monthly covered earnings 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, such as 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.

Employment must cease.

End of service benefit: Paid if the insured qualifies 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 the insured qualifies for an old-age pension.

Social solidarity allowance: Paid if the insured qualifies 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.

End of service benefit: Paid if the insured qualifies 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 the normal

retirement age, 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 the insured qualifies for a disability pension.

**Supplemental benefit:** Paid if the insured qualifies for a disability pension.

**Special increment:** Paid if the insured person qualifies for a disability pension.

**Social solidarity allowance:** Paid if the insured qualifies 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.

**End of service benefit:** Paid if the insured qualifies for a disability settlement.

**Supplemental benefit:** Paid if the insured qualifies for a disability settlement.

**Survivor pension (base and variable):** Paid if the deceased received or was entitled to receive an old-age or disability pension 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.

Eligible survivors include a dependent widow of any age; 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; and dependent parents.

**End of service benefit:** Paid if the insured qualifies for a survivor pension.

**Supplemental benefit:** Paid if the insured qualifies for a survivor pension.

**Special increment:** Paid if the insured qualifies for a survivor pension.

**Social solidarity allowance:** Paid if the insured qualifies for a survivor pension.

**Survivor settlement:** Paid to eligible survivors or the legal heir if the deceased did not qualify for a survivor pension at the time of death.

**End of service benefit:** Paid if the insured qualifies for a survivor settlement.

**Supplemental benefit:** Paid if the insured qualifies 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 insured's reference monthly 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 maximum monthly base old-age pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017).

**Early pension:** The pension is calculated according to an actuarial reduction factor specified by law.

**End of service benefit:** A lump sum of one month of the insured's reference monthly base earnings 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 insured's reference monthly base earnings multiplied by 12 is paid for each year of contributions exceeding 36 years.

**Special increment:** 25% of the base old-age pension is paid. The minimum special increment is 20 pounds.

The maximum special increment is 35 pounds.

**Social solidarity allowance:** 450 pounds a month is paid.

**Variable old-age pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly 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 2,430 pounds (January 2017).

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: A lump sum is paid.

The minimum total (base plus variable) pension is 50% of the insured's average monthly (base plus variable) earnings in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total old-age (base plus variable) pension is 80% of the maximum monthly (base plus variable) earnings used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

**Old-age settlement:** A lump sum of up to 15% of the insured's 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 2,430 pounds (January 2017).

End of service benefit: A lump sum of one month of the insured's reference monthly 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 insured's reference monthly 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 maximum monthly base disability pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017).

End of service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the insured's reference monthly base earnings.

Supplemental benefit: 12 months of the insured's reference monthly base earnings 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 disability pension is paid.

The minimum special increment is 20 pounds.

The maximum special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Constant-attendance allowance: 20% of the base disability pension is paid.

**Variable disability pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly 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 2,430 pounds (January 2017).

The minimum total monthly disability (base plus variable) pension is 65% of the insured's average monthly (base plus variable) earnings in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total monthly disability (base plus variable) pension is 80% of the maximum monthly covered (base plus variable) earnings used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

End of service benefit: A lump sum of one month of the insured's reference monthly variable earnings is paid for each year of contributions.

Supplemental benefit: 12 months of the insured's reference variable earnings 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 variable disability pension is paid.

**Disability settlement:** Up to 15% of the insured's 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 2,430 pounds (January 2017).

End of service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the insured's reference monthly base earnings.

Supplemental benefit: 12 months of the insured's total reference monthly (base plus variable) earnings 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 deceased's reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the deceased'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 deceased'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 maximum monthly base survivor pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017).

End of service benefit: A lump sum of one month of the deceased's reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the deceased's reference monthly base earnings.

Supplemental benefit: 12 months of the deceased's reference base earnings multiplied by an age coefficient is paid.

Special increment: 25% of the base survivor pension is paid.

The minimum special increment is 20 pounds.

The maximum special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

**Variable survivor pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased's reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the deceased's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

The minimum total monthly pension (base plus variable) is 65% of the deceased's average monthly (base plus variable) earnings in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total survivor (base plus variable) pension is 80% of the maximum monthly covered (base plus variable) earnings used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

End of service benefit: A lump sum of one month of the deceased's reference monthly variable earnings is paid for each year of contributions.

Supplemental benefit: 12 months of the deceased's reference monthly variable earnings multiplied by an age coefficient is paid.

**Survivor settlement:** Up to 15% (9% for contribution periods paid retroactively) of the deceased's total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the deceased'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 deceased'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 deceased's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

End of service benefit: A lump sum of one month of the deceased's reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the deceased's reference monthly base earnings.

Supplemental benefit: 12 months of the deceased's total reference monthly (base plus variable) earnings multiplied by an age coefficient is paid.

**Death grant:** A lump sum of three months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive is paid.

**Funeral grant:** A lump sum of two months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive pension is paid.

The minimum funeral grant is 200 pounds.

### **Administrative Organization**

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Public and Private Social Insurance Fund administers the program.

Government Social Insurance Fund administers the program for government employees.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First laws:** 1959 and 1964.

**Current law:** 1975 (social security).

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

#### **Coverage**

Employed persons and old-age pensioners (medical benefits only).

Voluntary coverage for survivor pensioners (medical benefits only).

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, self-employed persons, and Egyptian nationals working abroad.

#### **Source of Funds**

**Insured person:** 1% of monthly covered earnings; 1% of the old-age pension for old-age pensioners; 2% of the survivor pension for survivor pensioners.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

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

**Employer:** 4% of monthly covered 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 monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

**Government:** None; the cost of cash benefits paid directly to insured government employees.

### **Qualifying Conditions**

**Cash sickness and medical benefits:** Private-sector employees must have paid contributions for the last three months or for a total of six months, including the last two months. There is no minimum qualifying period for public-sector employees.

**Cash maternity benefits:** Must have paid contributions for the last 10 months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 75% of the insured's last daily covered 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 monthly benefit is the minimum monthly contributory wage.

The minimum monthly contributory wage is 500 pounds (July 2017).

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

**Maternity benefit:** 75% of the last daily covered 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 monthly benefit is the minimum monthly contributory wage.

The minimum monthly contributory wage is 500 pounds (July 2017).

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.

Public and Private Social Insurance Fund and Government Social Insurance Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

### **Work Injury**

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#### **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, household workers, and Egyptian nationals working abroad.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 3% of monthly covered payroll; 2% for public-sector employees; 1% for civil servants.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

**Government:** None.

#### **Qualifying Conditions**

There is no minimum qualifying period.

#### **Temporary Disability Benefits**

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

The minimum monthly benefit is the minimum monthly contributory wage.

The minimum monthly contributory wage is 500 pounds (July 2017).

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

### **Permanent Disability Benefits**

**Base permanent disability pension:** If the insured is assessed with a total (100%) disability, 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, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base permanent disability pension are 1,370 pounds (July 2017).

**Partial disability:** If the insured is assessed with a disability of at least 35% but less than 100%, a percentage of the full base permanent disability pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 35%, a lump sum of a percentage of 48 months of the base permanent disability pension is paid according to the assessed degree of disability.

**End of service benefit:** If the insured is eligible for a base permanent disability pension, one month of the insured's monthly base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end of service benefit are 1,370 pounds (July 2017).

The minimum end of service benefit is 10 months of the insured's monthly base earnings.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 20% of the base 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 in 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:** If the insured is assessed with a total (100%) disability, 80% of the insured's reference monthly variable earnings is paid.

The reference variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 2,430 pounds (January 2017).

**Partial disability:** If the insured is assessed with a disability of at least 35% but less than 100%, a percentage of the full variable permanent disability pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 35%, a lump sum of a percentage of 48 months of the variable 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 variable 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 in 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 year before death is paid.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base survivor pension are 1,370 pounds (July 2017).

End of service benefit: A lump sum of one month of the deceased's average monthly base earnings in the year before death is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end of service benefit are 1,370 pounds (July 2017).

The minimum end of service benefit is 10 months of the insured's base earnings in the year before death.

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 the insured's 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 2,430 pounds (January 2017).

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:** A lump sum of three months of the permanent disability pension (base plus variable) the deceased received or was entitled to receive is paid.

**Funeral grant:** A lump sum of two months of the permanent disability pension (base plus variable) the deceased received or was entitled to receive is paid.

The minimum funeral grant is 200 pounds.

### **Administrative Organization**

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Public and Private Social Insurance Fund and Government Social Insurance 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; artisans; and Egyptian nationals working abroad.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

**Government:** Any deficit.

#### **Qualifying Conditions**

Must have at least six months of contributions, including the three consecutive months before unemployment; be able and willing to work; and be registered with and report

## Egypt

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regularly to the local employment office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

### ***Unemployment Benefits***

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 (<http://www.moss.gov.eg/>) provides general supervision.

Local employment offices of the Ministry of Manpower (<http://www.moss.gov.eg/>) offer job seeking services.

Public and Private Social Insurance Fund administers the program.

## Equatorial Guinea

Exchange rate: US\$1.00 = 621.73 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 public-sector employees, civil servants, and military personnel.

Exclusions: Self-employed persons and foreign citizens employed by international organizations.

#### 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; contributes as an employer.

The government's 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 total loss of capacity to perform all types of work or a total (100%) loss of capacity to perform usual work.

Partial disability: Must be assessed with a loss of capacity to perform usual work of at least 66% but less than 100%.

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 younger than age 14 (no limit if a student or disabled). If there are no other survivors, the pension is paid to the deceased's or spouse's dependent parent aged 60 or older (no limit if disabled), or to another dependent relative.

The widow(er)'s pension ceases upon 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 monthly 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 loss of work capacity, 40% of the insured's monthly earnings is paid; the pension is paid for six months if the insured is assessed with a total loss of capacity to perform usual work but not a total loss of work capacity.

Constant-attendance allowance: 40% of the insured's monthly earnings is paid.

Partial disability: 40% of the insured's monthly earnings is paid for up to three months.

Benefits may be suspended if the insured fails to undergo required medical examinations.

Benefit adjustment: Benefits are adjusted every five years.

#### Survivor Benefits

##### Survivor pension

**Spouse's pension:** 40% of the deceased's monthly earnings is paid; if the deceased was receiving an old-age or disability pension, 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:** A pension is paid to each eligible orphan.

The maximum combined orphan's pension is 20% of the deceased's monthly earnings; 40% for full orphans or for half orphans if the widow's pension ceases.

**Other dependent's pension:** 40% of the deceased's monthly earnings is paid to a dependent parent (80% if the deceased was a pensioner); if there is no dependent parent, 40% of the deceased's monthly earnings is paid to a dependent relative for up to 24 months.

Benefit adjustment: Benefits are adjusted every five years.

**Funeral grant:** A lump sum of two months of the deceased's monthly earnings is paid.

### **Administrative Organization**

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

Social Security Institute administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984 (social security), implemented in 1990.

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

#### **Coverage**

Old-age and disability pensioners and 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**

**Cash sickness benefits:** Must have paid contributions in each of the last 12 months and be undergoing medical treatment.

**Cash maternity benefits:** There is no minimum qualifying period. Must provide a medical certificate.

**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 12 weeks, including six weeks before and six weeks after the expected date of childbirth, if the insured paid contributions in the last 12 months.

A lump sum of two months of the insured's monthly wage is paid if the insured has less than 12 months of contributions in the last 12 months.

#### **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, Employment Promotion, and Social Security provides supervision.

Social Security Institute administers the program.

### **Work Injury**

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#### **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**

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 loss of work capacity, 50% of the insured's monthly earnings is paid; the pension is paid for 48 months if the insured is assessed with a total loss of capacity to perform usual work but not a total loss of work capacity.

**Partial disability:** If the insured is assessed with a loss of capacity to perform usual work of at least 66% but less than 100%, 50% of the insured's monthly earnings is paid; the pension is paid for 24 months.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 50% of the insured's monthly 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

#### Survivor pension

**Spouse's pension:** 50% of the deceased's monthly earnings is paid to a widow(er); if the deceased was a disability 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 upon remarriage.

**Orphan's pension:** A pension is paid to each eligible orphan.

The maximum combined orphan's pensions is 20% of the deceased's monthly earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

Eligible orphans include children younger than age 14 (no limit if a student or disabled).

**Other dependent's pension:** If there are no other survivors, 40% of the deceased's monthly earnings is paid to a dependent parent (80% of the monthly pension if the deceased was a pensioner); if there is no dependent parent, 40% of

the deceased's monthly earnings is paid to a dependent relative for up to 24 months.

Eligible survivors include a dependent parent or spouse's parent (aged 60 or older; no limit if disabled) or other dependent relative.

**Benefit adjustment:** Benefits are adjusted every five years.

**Funeral grant:** A lump sum of two months of the deceased's monthly earnings is paid.

### Administrative Organization

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

Social Security Institute administers the program.

### Unemployment

#### Regulatory Framework

The 2012 labor law requires employers to provide severance pay of 45 days of salary for each year of service for unfair dismissal, and at least three months of salary for dismissal due to economic, technological, or structural reasons if the employee had at least three years of continuous service.

### Family Allowances

#### 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 allowance:** 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 allowance:** Benefits are determined according to a family point system set by law.

### ***Administrative Organization***

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

Social Security Institute administers the program through the Family Fund.

## Ethiopia

Exchange rate: US\$1.00 = 22.4 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:** Citizens of Ethiopia employed in the public sector, government appointees, members of parliament, and military and police personnel.

**Private-sector pensions:** Citizens of Ethiopia employed in the private sector.

Voluntary coverage for self-employed persons and foreign nationals if covered by bilateral or multilateral agreements.

Exclusions: Household workers, seasonal workers, and employees of international organizations or foreign diplomatic missions.

#### Source of Funds

**Insured person:** 7% (public and private sector) of basic salary.

The basic salary is the gross monthly salary paid for work performed during regular hours.

The insured person's contributions also finance work injury benefits.

**Self-employed person:** Up to 18% of declared income.

**Employer:** 11% (public and private sector) or 25% (military and police) 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 and police).

Employment must cease.

**Old-age settlement:** Age 60 with less than 10 years of service and contributions.

Employment must cease.

**Disability pension:** Must be assessed with an incapacity for normal gainful employment and have at least 10 years of service and contributions.

**Disability settlement:** Must be assessed with an incapacity for normal gainful employment and have less than 10 years of service and contributions.

**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), children younger than age 18 (age 21 if disabled), and dependent parents.

The widow(er)'s pension ceases upon 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 a 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 three years before retirement plus 1.25% (civilian) or 1.65% (military and police) 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 salary paid for work performed during regular hours.

The minimum monthly pension is 744 birr (January 9, 2017).

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 police) and by the number of years of service and contributions is paid.

The basic salary is the gross salary paid for work performed during regular hours.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly basic salary in the three years before the disability began plus 1.25% (civilian) or 1.65% (military and police) of the

## Ethiopia

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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 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 police) and by the number of years of service and contributions is paid.

The basic salary is the gross salary paid for work performed during regular hours.

### Survivor Benefits

#### Survivor pension

*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:* 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 30% for each full orphan.

*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.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was eligible to receive.

**Survivor settlement:** A lump sum of 50% of the old-age or disability settlement the deceased received or was entitled to receive is paid to the widow(er); 20% to each eligible orphan (30% for each full orphan).

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was eligible to receive.

### Administrative Organization

Public Servants' Social Security Agency (<http://www.poesa.gov.et/>), managed by a board and a director general, administers the public-sector program.

Private Organization Employees' Social Security Agency (<http://www.poesa.gov.et/>), managed by a tripartite board, administers the private-sector program.

### Sickness and Maternity

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#### Regulatory Framework

**First and current laws:** 2003 (labor act) and 2007 (civil servants).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

### Coverage

Employed persons in the formal sector, including private-sector employees and civil servants.

Exclusions: Employees of non-profit organizations; workers with training-related contracts and contracts for treatment, care or rehabilitation activities; household workers and self-employed persons.

Special systems for military and police personnel.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** The total cost (provides benefits directly to employees).

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

### Qualifying Conditions

**Cash sickness benefits:** There is no minimum qualifying period. The maximum sick leave period is six months in a year.

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

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's earnings is paid for the first month; 50% of earnings for the next two months; the next three months of leave are unpaid.

**Maternity benefit:** 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.

### Workers' Medical Benefits

A new health insurance system for public- and private-sector workers was approved by parliament in 2010 and is in the process of being implemented.

### Administrative Organization

Ministry of Labour and Social Affairs (<http://www.molsa.gov.et/>) provides general supervision.

### Work Injury

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#### Regulatory Framework

**First law:** 1963 (public-sector pensions).

**Current laws:** 2003 (labor 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.

## Coverage

### Social insurance

*Public-sector pensions:* Citizens of Ethiopia employed in the public sector, senior government officials, members of parliament, and military and police personnel.

*Private-sector pensions:* Citizens of Ethiopia employed in the private sector.

Exclusions: Household workers, seasonal workers, and employees of international organizations or foreign diplomatic missions.

Voluntary coverage for self-employed persons.

### Employer liability

Employed persons in the formal sector, including private-sector employees and civil servants.

Exclusions: Employees of non-profit organizations; workers with training-related contracts and contracts for treatment, care or rehabilitation activities; household workers and self-employed persons.

Special systems for military and police personnel.

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

*Employer liability:* Not applicable.

### 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:* None; the total cost as an employer (provides benefits directly to civil servants).

## Qualifying Conditions

There is no minimum qualifying period.

## Temporary Disability Benefits

**Temporary disability benefit (employer liability):** For private-sector workers, 100% of the employee'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 or until full recovery or certification of permanent disability. For civil servants, 100% of the employee's average earnings is paid until the employee recovers and resumes work or is medically certified as permanently disabled.

## Permanent Disability Benefits

**Permanent disability pension (social insurance):** 47% of the insured's monthly basic salary in the month before the disability began is paid if the insured has at least a 10% loss of work capacity and is unable to work.

An authorized medical board assesses the degree of disability.

If the disability pension is less than or equal to the old-age pension the insured is entitled to receive, the old-age pension is paid, up to 70% of the insured's monthly basic salary.

The basic salary is the gross salary paid for work performed during regular hours.

**Partial disability benefit (social insurance):** A lump sum of 47% of the insured's basic salary in the month before the disability began multiplied by 60 months and by the assessed degree of disability is paid if the insured has at least a 10% loss of work capacity but is able to work.

An authorized medical board assesses the degree of disability.

## Workers' Medical Benefits

**Social insurance:** No statutory benefits are paid.

**Employer liability:** Benefits include general and specialized medical and surgical care, hospitalization, pharmaceuticals, and prosthetic or orthopaedic appliances.

## Survivor Benefits

### Survivor pension (social insurance)

*Spouse's pension:* 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 upon 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 each full orphan.

*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.

The maximum combined survivor benefit is 100% of the disability pension the deceased received or was entitled to receive.

**Survivor settlement (social insurance):** A lump sum 50% of the partial disability settlement the deceased was entitled to receive is paid to the widow(er); 20% to each eligible orphan (30% for each full orphan).

The maximum combined survivor benefit is 100% of the disability pension the deceased received or was entitled to receive.

### **Administrative Organization**

Public Servants' Social Security Agency (<http://www.psssa.gov.et/>), managed by a board and a director general, administers the public-sector program.

Private Organization Employees' Social Security Agency (<http://www.poessa.gov.et/>), managed by a tripartite board, administers the private-sector program.

## **Unemployment**

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### **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 = 621.73 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1963 (pensions), 1978 (social security), and 1983 (social protection).

**Current laws:** 1975 (social security) and 1976 (coverage).

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

#### Coverage

Employed persons, including household workers.

Special systems for self-employed persons, public-sector workers, hospital personnel, and military personnel.

#### Source of Funds

**Insured person:** 2.5% of covered earnings.

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

The legal monthly minimum wage is 150,000 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 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

**Government:** None.

#### 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 coverage in the last 20 years.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

Contributions may be refunded to foreign workers who permanently leave the country.

**Old-age settlement:** Age 55 (age 50 if prematurely aged) with less than 20 years of coverage.

**Disability pension:** Must be younger than the normal retirement age, be assessed with a loss of earning capacity,

and have at least five years of coverage, including at least 30 months of coverage 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:** The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 120 months of coverage.

Eligible survivors include a 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 upon remarriage.

**Survivor settlement:** The deceased did not qualify for an old-age or disability pension and had less than 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).

#### Old-Age Benefits

**Old-age pension:** 40% of the insured's average covered monthly earnings in the last three or five years of employment, whichever is greater, plus 1% of earnings for each 12-month period of contributions exceeding 240 months is paid.

The minimum monthly pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Benefits are paid quarterly.

**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.

**Old-age settlement:** A lump sum of 50% of the insured's average covered monthly earnings in the last three or five years of employment, whichever is greater, 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 minimum monthly 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 (100%) disability, the pension is paid monthly; with an assessed degree of disability of at least 75% but less than 100%, the insured can request monthly payments; otherwise, the pension is paid quarterly.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

**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

#### Survivor pension

**Spouse's pension:** 50% of the old-age 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.

**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 spouse's pension.

The maximum combined survivor benefit is 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 would have been entitled to receive with 120 months of coverage, 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 Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ga/>), governed by a tripartite council and director general, administers contributions, and pays benefits.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1952 (labor code).

**Current laws:** 1975 (social security), 1976 (coverage), 1994 (labor code), 1995 (health), 2007 (health care), and 2007 (health insurance).

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

### Coverage

**Social insurance:** Employed persons, pensioners, and their dependents.

Special system for civil servants, military personnel, self-employed persons, and state contract workers.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

**Social assistance:** Low-income residents of Gabon.

### Source of Funds

#### Insured person

**Social insurance:** 2% of earnings (medical benefits). Pensioners pay 1.5% of the pension (medical benefits). None (cash maternity benefits).

**Employer liability:** None.

**Social assistance:** None.

#### Self-employed person

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

**Social assistance:** None.

#### 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 2,500,000 CFA francs.

**Employer liability:** The total cost.

**Social assistance:** None.

#### Government

**Social insurance:** None.

**Employer liability:** None.

**Social assistance:** The total cost (financed through earmarked taxes; general revenues cover any deficit).

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period.

**Cash maternity benefits (social insurance):** The woman must have been in insured employment for at least four months before the pregnancy began.

**Prenatal allowance and birth grant (social insurance and social assistance):** See Family Allowances.

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

**Medical benefits (social assistance):** Must be aged 16 or older and have a monthly income below the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the employee's last monthly 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 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):** 100% 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.

**Prenatal allowance and birth grant (social insurance and social assistance):** See Family Allowances.

### **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 Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund (<https://www.cnss.ga/>), governed by a tripartite council and director general, collects contributions and pays benefits for the social insurance program.

National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga/>) administers the social assistance program.

### **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**

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 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 (100%) disability, 100% of the insured's daily average earnings in the month before the disability began is paid.

The minimum monthly permanent disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

**Partial disability:** The benefit is the insured's average insurable earnings multiplied by 0.5% for the assessed degree of disability from 10% to 50% and by 1.5% for the assessed degree of 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 (100%) disability, the pension is paid monthly; for an assessed degree of at least 75% but less than 100%, 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**

#### **Survivor pension**

**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 spouse's pension ceases upon 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.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings is paid for each dependent parent.

The maximum combine survivor benefit is 85% of the deceased's average monthly earnings.

**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 Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ga/>), governed by a tripartite council and director general, collects contributions and pays benefits.

### **Unemployment**

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#### **Regulatory Framework**

The 2000 labor code requires employers to provide severance pay to dismissed employees in case of termination of a work contract without a fair justification from the employer or due to economic reasons. A lump sum of 20% of the employee's average monthly earnings in the last 12 months is paid for each year of continuous employment.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1975 (social security), 2000 (maternal health), 2002 (family allowances), and 2007 (social assistance).

**Type of program:** Social insurance and social assistance system.

#### **Coverage**

**Social insurance:** Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

**Social assistance:** Needy citizens of Gabon.

#### **Source of Funds**

##### **Insured person**

**Social insurance:** None.

**Social assistance:** None.

##### **Self-employed person**

**Social insurance:** Not applicable.

**Social assistance:** None.

##### **Employer**

**Social insurance:** 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 150,000 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.

*Social assistance:* None.

### Government

*Social insurance:* None.

*Social assistance:* The total cost.

### Qualifying Conditions

**Family allowance (social insurance):** Paid for children 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.

**Family allowance (social assistance, means tested):** Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must be age 16 or older.

Means test: Monthly income must be less than the monthly legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

**Prenatal allowance (social insurance):** 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. The mother must undergo prescribed medical examinations.

**Birth grant (social insurance):** 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. The mother and child must undergo prescribed medical examinations.

**Birth grant (social assistance, means tested):** Paid to mothers aged 16 or older who undergo prescribed medical examinations.

Means test: Monthly income must be less than the monthly legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

**School allowance (social insurance):** Paid for dependent primary, secondary, technical, or professional school students.

**School allowance (social assistance, means tested):** Paid for dependent primary, secondary, technical, or professional school students.

Means test: Monthly income must be less than the monthly legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

### Family Allowance Benefits

**Family allowance (social insurance):** 7,000 CFA francs a month is paid for each eligible child.

**Family allowance (social assistance, means tested):** 5,000 CFA francs a month is paid for each eligible child.

**Prenatal allowance (social insurance):** 13,500 CFA francs is paid in two equal parts.

**Birth grant (social insurance):** A lump sum of 8,000 CFA francs is paid for each birth and up to 45,000 CFA francs for clothing and other necessities (layette) for a newborn baby.

**Birth grant (social assistance, means tested):** Up to 50,000 CFA francs is paid for clothing and other necessities (layette) for a newborn baby.

**School allowance (social insurance):** 20,000 CFA francs a year is paid for each eligible child.

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

**School allowance (social assistance, means tested):** 5,000 CFA francs a year is paid for each eligible child.

### Administrative Organization

Ministry of Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ga/>), 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.

## Gambia

Exchange rate: US\$1.00 = 44 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 for self-employed persons.

Exclusions: Casual workers.

Special systems for certain civil servants 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:* No information is available.

##### Employer

*Social insurance:* 15% of gross payroll.

*Provident fund:* 10% of basic payroll.

##### Government

*Social insurance:* None.

*Provident fund:* None.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 with at least 10 years of continuous contributions.

Early pension: Age 45 with at least 10 years of contributions; younger than age 45 with at least five years of contributions if laid off or if resigning from work due to marriage (women).

**Old-age settlement (social insurance):** Age 60 with at least five years of contributions but less than 10 years of continuous contributions.

Deferred old-age settlement: The pension may be deferred.

**Old-age benefit (provident fund):** Age 60. If voluntarily retired, aged 55 to 59 with at least five years of contributions and unemployed for three months; aged 46 to 54 with at least five years of contributions and unemployed for six months; or age 45 with at least five years of contributions and unemployed for at least two years.

**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 (social insurance):** Paid to named survivors if the deceased was paying contributions at the time of death.

**Survivor benefit (provident fund):** Paid to named survivors.

#### Old-Age Benefits

**Old-age pension (social insurance):** 75% of total employer contributions is paid as an annuity; the remaining 25% is paid as a lump sum.

Early pension: 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 of 25% of total employer contributions or 100% of the insured's annual earnings, whichever is greater, is paid.

Deferred old-age settlement: Calculated in the same way as the old-age settlement.

**Old-age benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

85% of the benefit is paid if the fund member retires voluntarily at age 55 or older with at least five years of contributions and after three months of unemployment; 70% if aged 46 to 54 after six months of unemployment; or 100% if age 45 and after two years of unemployment.

#### Permanent Disability Benefits

**Disability pension (social insurance):** 75% of 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 employee and employer contributions plus accrued interest is paid.

Partial disability: 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 benefit (social insurance):** A lump sum of twice the deceased's annual earnings is paid.

**Survivor benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

### **Administrative Organization**

Social Security and Housing Finance Corporation (<http://sshfc.gm/>) administers the social insurance and provident fund.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1990 (labor act).

**Current law:** 2007 (labor act).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

Note: A 2010 law extended cash maternity benefits to six months and introduced paid paternity leave of up to 10 working days. Further information is not available.

#### **Coverage**

Employed persons.

Exclusions: Civil servants, military personnel, and household workers.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The 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**

**Sickness benefit:** 100% of the employee's earnings is paid for a maximum period defined by collective agreements or Joint Industrial Council Agreements.

**Maternity benefit:** 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**

Department of Labour of the Ministry of Trade, Industry, Regional Integration and Employment (<http://www.motie.gov.gm/>) administers the program.

### **Work Injury**

#### **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.

#### **Qualifying Conditions**

There is no minimum qualifying period; the incapacity must last at least five consecutive days.

### **Temporary Disability Benefits**

If the insured is assessed with a total disability, 60% of the insured's monthly earnings is paid 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 monthly 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 monthly pension is paid according to the assessed degree of disability; for an assessed disability of less than 20%, a lump sum is paid.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 120 months of the deceased's monthly 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 (<http://sshfc.gm/>) and the Department of Labour of the Ministry of Trade, Industry, Regional Integration and Employment (<http://www.motie.gov.gm/>) enforce the law.

### **Unemployment**

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#### **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 the employee's earnings.

## Ghana

Exchange rate: US\$1.00 = 4.22 cedi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1965, 1972, and 1991.

**Current law:** 2008 (national pensions), implemented in 2010.

**Type of program:** Social insurance and mandatory occupational pension system.

#### Coverage

Employed persons.

Voluntary coverage for self-employed persons and previously insured unemployed persons.

Special systems for military personnel and high-ranking government officials.

#### Source of Funds

**Insured person:** 5.5% of earnings; 18.5% of declared income for the voluntarily insured.

Of the combined insured person and employer contributions, 11% of earnings finances the social insurance benefits under Old Age, Disability and Survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.

**Self-employed person:** 11% of declared income (social insurance), 5% (mandatory occupational pension), and 2.5% (medical benefits).

**Employer:** 13% of payroll.

Of the combined insured person and employer contributions, 11% of earnings finances the social insurance benefits under Old Age, Disability and Survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.

**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.

The old-age pension is not payable abroad.

**Old-age grant (social insurance):** Age 60 with less than 180 months of contributions.

**Old-age grant (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):** Must be assessed with a permanent disability and an incapacity for any gainful employment, and have 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.

The disability pension is not payable abroad.

**Disability grant (social insurance):** Must be assessed with a permanent disability and an incapacity for any gainful employment, and have less than 180 months of contributions.

**Disability grant (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.

The survivor grant is not payable abroad.

**Survivor grant (mandatory occupational pension):** Paid if the insured dies before reaching the normal retirement age.

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 plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months is paid.

The minimum monthly pension is 276 cedi.

The maximum annual pension is 60% of the insured's average annual earnings in the best three years of earnings.

Early pension: From 60% (age 55) to 90% (age 59) of the old-age 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 (social insurance):** A lump sum of total employee contributions plus accrued interest is paid.

## Ghana

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The interest rate is set at 75% of the prevailing government Treasury bill rate.

The current 91-day Treasury bill rate is 11.9324% (as of June 30, 2017).

**Old-age grant (mandatory occupational pension):** A lump sum of total employer and employee contributions plus accrued interest is paid.

Early pension: A lump sum of total employer and employee contributions plus accrued 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 plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months is paid.

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 (social insurance):** A lump sum of total employee contributions plus accrued interest is paid.

The interest rate is set at 75% of the prevailing government Treasury bill rate.

The current 91-days Treasury bill rate is 11.9324% (as of June 30, 2017).

**Disability grant (mandatory occupational pension):** A lump sum of total employee and employer contributions plus accrued interest is paid.

### **Survivor Benefits**

**Survivor grant (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 91-day Treasury bill interest rate or 10%, whichever is lower.

The current 91-days Treasury bill rate is 11.9324% (as of June 30, 2017).

**Survivor grant (mandatory occupational pension):** A lump sum of total employer and employee contributions plus accrued interest is paid.

### **Administrative Organization**

National Pensions Regulatory Authority (<http://www.npra.gov.gh/>) provides general supervision.

Social Security and National Insurance Trust (<http://www.ssnit.org.gh/>) administers the social insurance program 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 pension program.

## **Sickness and Maternity**

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### **Regulatory Framework**

**First laws:** 1972 (social security) and 2003 (health insurance).

**Current laws:** 2003 (labor code) and 2012 (health insurance).

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

### **Coverage**

**Social insurance:** Residents of Ghana.

Exclusions: Military and police personnel.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

### **Source of Funds**

#### **Insured person**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors; pensioners and persons aged 70 or older are exempt.

**Employer liability:** None.

#### **Self-employed person**

**Social insurance:** See source of funds under Old Age, Disability, and Survivors. If the insured is not covered by social insurance under Old Age, Disability, and Survivors, a premium of 7.20 to 48 cedi, based on a means test; pensioners and persons aged 70 or older are exempt.

**Employer liability:** Not applicable.

#### **Employer**

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

**Employer liability:** The total cost.

#### **Government**

**Social insurance:** The cost of benefits for the aged, the needy, and children younger than age 18 if both parents have paid the annual premium. Additional financing from a 2.5% value added tax on general goods and services.

**Employer liability:** None; contributes as an employer.

## Qualifying Conditions

**Cash maternity benefits (employer liability):** There is no minimum qualifying period.

**Medical benefits (social insurance):** There is no minimum qualifying period. Insured persons who lose coverage must wait one month before claiming benefits again.

## Sickness and Maternity Benefits

**Maternity benefit (employer liability):** 100% of the employee's daily earnings is paid for 12 weeks; 14 weeks for multiple births or serious complications. The employee is also entitled to up to one hour a day for nursing breaks.

## Workers' Medical Benefits

The National Health Insurance program provides a range of healthcare services free of charge, including inpatient and outpatient services, emergency care, eye treatment, and dental and maternity care. The program does not cover costs for rehabilitation (other than physiotherapy), prostheses, certain surgeries (including organ transplants and cosmetic surgeries), antiretroviral treatment for HIV, dialysis, and cancer treatment (other than cervical or breast cancer).

## Dependents' Medical Benefits

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

## Administrative Organization

Social Security and National Insurance Trust (<http://www.ssnit.org.gh/>) collects contributions for the social insurance program and transfers them to the National Health Insurance program (<http://nhis.gov.gh/nhia.aspx/>).

Ministry of Employment and Labour Relations (<http://www.ghana.gov.gh/>) provides general supervision of the employer-liability program.

## Work Injury

### Regulatory Framework

**First law:** 1940.

**Current law:** 1987 (workmen's compensation).

**Type of program:** Employer-liability system through private carriers.

### 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 or pays insurance premiums).

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

## Qualifying Conditions

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 the insured is assessed with a total disability, a lump sum of 96 months of the insured's earnings before the disability began 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 cost of the funeral, up to a maximum.

## Administrative Organization

Ministry of Employment and Labour Relations (<http://www.ghana.gov.gh/>) enforces the law.

## ***Unemployment***

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### ***Regulatory Framework***

Under the 2003 Labour 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 = 9,225 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 the legal monthly minimum wage.

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

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

**Employer:** 4% of covered payroll.

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

The legal monthly minimum wage is 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, 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), and be younger than the normal retirement age.

Disability pensioners are ineligible for the early old-age pension.

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

Partial disability: Must be assessed with at least a 15% loss of working or earning capacity.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount, including the amount of any constant-attendance supplement.

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).

The widow(er)'s pension ceases upon remarriage or cohabitation.

**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 monthly 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 the legal monthly minimum wage.

The legal monthly minimum wage is 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 claimed before the normal retirement age.

Old-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.

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

Partial disability: 40% of the insured's average annual earnings is paid.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Disability 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

*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.

*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.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor 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.

**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 (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the programs.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1960.

**Current laws:** 2014 (labor code) and 1994 (social security).

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

#### Coverage

**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.

Special system for civil servants (medical benefits only).

**Employer liability:** Employed persons.

Exclusions: Civil servants and self-employed persons.

#### Source of Funds

##### Insured person

**Social insurance:** 2.5% of covered earnings (cash sickness benefits). See Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

**Employer liability:** None.

##### Self-employed person

Not applicable.

##### Employer

**Social insurance:** 4% of covered payroll (cash sickness benefits). See sources of funds under Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 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.

*Employer liability:* The total cost.

### Government

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

*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 maternity benefits and medical benefits (employer liability):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 50% of the insured's average daily earnings in the three months before the leave begins is paid after an eight-day waiting period for up to 13 weeks (up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months and up to one year for long-term illnesses).

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

**Maternity benefit (social insurance):** 50% of the insured's average daily 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 eight weeks before and 10 weeks after childbirth if there are complications.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

**Maternity benefit (employer liability):** 50% of the employee'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 eight weeks before and 10 weeks after childbirth if there are complications.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

### Workers' Medical Benefits

**Medical benefits (social insurance):** 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.

**Medical benefits (employer liability):** Benefits include maternity care.

### 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 (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the social insurance program.

### Work Injury

#### 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 the legal monthly minimum wage.

The legal monthly minimum wage is 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

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 the legal monthly minimum wage.

The legal monthly minimum wage is 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 monthly earnings in the 12 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 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

#### Survivor pension

*Spouse's pension:* 30% of the deceased's average monthly earnings in the last 12 months before death is paid to the widow(er). The widow(er) must have been married to the deceased for at least one year before the work injury occurred. If there is more than one eligible widow, the pension is split equally.

The spouse's pension ceases upon remarriage or cohabitation.

*Remarriage settlement:* A lump sum of three years of the spouse's pension is paid upon remarriage or cohabitation.

*Orphan's pension:* 15% of the deceased's average monthly earnings in the last 12 months before death 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.

*Other dependents' pension:* 10% of the deceased's average monthly earnings in the 12 months before the insured's death is paid to each surviving dependent relative, up to 20%.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

Survivor pensions are paid quarterly.

**Funeral grant:** A lump sum of three months of the deceased's monthly earnings is paid.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Technical Education, Vocational Training, Employment, and Labor (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the program.

### **Unemployment**

#### **Regulatory Framework**

Under the labor code (2014), employers are required to provide severance pay of 6 months of salary in the case of unfair dismissal.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1994 (social security).

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

#### **Coverage**

Employed residents of Guinea, 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:** 6% 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 the legal monthly minimum wage.

The legal monthly minimum wage is 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**

Paid to the primary caregiver of children younger than age 17. The caregiver must have at least three months of covered employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

#### **Family Allowance Benefits**

3,000 francs a month is paid for each eligible 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 (<http://www.metfpet.gov.gn/>) 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 = 102.45 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (social security).

**Current law:** 2013 (mandatory individual account and provident fund), implemented in 2014.

**Type of program:** Mandatory individual account and voluntary provident fund system.

Note: The 2013 National Social Security Fund Act replaced the old provident fund with individual accounts (collectively called the pension fund) that are mandatory for all employed persons aged 18 to 60 and a new voluntary provident fund. Members of the old provident fund were automatically enrolled in the mandatory individual accounts; their assets in the old provident fund remain there.

#### Coverage

**Mandatory individual account:** Employed persons in companies with at least one employee.

Voluntary coverage for self-employed persons.

**Provident fund:** Self-employed persons, retired persons older than age 60, and persons who do not qualify for the mandatory individual account.

Voluntary coverage for employed persons.

Special system for public-sector employees.

#### Source of Funds

Note: The 2013 law introducing the pension fund and new provident fund system increased contribution rates and diverted contributions into two tiers: Tier 1 contributions to the National Social Security Fund (NSSF) and Tier 2 contributions to either the NSSF or a registered private pension scheme. However, a 2014 court ruling delayed the implementation of this increase. The rates below are for both tiers combined.

**Insured person:** 5% of monthly earnings. The voluntarily insured pay at least 100 shillings a month.

The maximum monthly earnings used to calculate mandatory contributions are 4,000 shillings.

There are no maximum earnings used to calculate voluntary contributions.

**Self-employed person:** 5% of monthly earnings. The voluntarily insured pay at least 100 shillings a month.

The maximum monthly earnings used to calculate mandatory contributions are 4,000 shillings.

There are no maximum earnings used to calculate voluntary contributions.

**Employer:** 5% of monthly payroll.

The maximum monthly earnings used to calculate mandatory contributions are 4,000 shillings.

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

#### Qualifying Conditions

**Old-age benefit (mandatory individual account):** Age 60.

Early old-age benefit: Age 50.

Employment must cease.

**Old-age benefit (provident fund):** Age 50.

Employment must cease.

**Emigration benefit (mandatory individual account and provident fund):** Paid if a member emigrates to a country that does not have a reciprocal agreement with Kenya.

**Disability benefit (mandatory individual account):** 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.

**Disability benefit (provident fund):** Must be assessed with a total permanent physical or mental incapacity.

A medical board appointed by the National Social Security Board assesses the disability.

**Survivor benefit (mandatory individual account):** 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.

**Survivor benefit (provident fund):** Paid if a fund member dies before withdrawing the full account balance.

**Funeral grant (mandatory individual account):** Must have at least six months of contributions.

Eligible survivors include a widow(er); if there is no widow(er), the father, mother, brother, sister, or the person who paid for the funeral.

#### Old-Age Benefits

**Old-age benefit (mandatory individual account):** The insured has three options: purchase a life annuity from a registered insurer, take a partial lump sum (all of Tier 1 and a maximum of one third of Tier 2) and purchase an annuity with the balance, or take a partial lump sum (all of Tier 1 and a maximum of one third of Tier 2) and receive the balance as periodic payments.

Early old-age benefit: A benefit is paid.

**Old-age benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

**Emigration benefit (mandatory individual account and provident fund):** A lump sum of total employee and employer contributions without accrued interest is paid.

### Permanent Disability Benefits

**Disability benefit (mandatory individual account):** The benefit is based on the combined 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.

**Disability benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

### Survivor Benefits

**Survivor benefit (mandatory individual account):** The survivor benefit is based on the combined value of the deceased's Tier 1 and Tier 2 accounts 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.

**Survivor benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

**Funeral grant (mandatory individual account):** A lump sum of 10,000 shillings is paid.

### Administrative Organization

National Social Security Fund Board of Trustees directs and manages the National Social Security Fund.

National Social Security Fund (<http://www.nssf.or.ke/>) administers the programs.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1966 (hospital insurance).

**Current laws:** 1998 (hospital insurance) and 2007 (employment act).

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

### Coverage

**Social insurance:** Employed and self-employed persons, including public-sector employees, earning at least 1,000 shillings a month.

Voluntary coverage for employed persons in the formal sector earning less than 1,000 shillings a month, pensioners, unemployed persons, and informal-sector workers.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons, National Youth Service employees, family labor, and police and military personnel.

### Source of Funds

#### Insured person

**Social insurance:** 150 shillings to 1,700 shillings a month. The voluntarily insured pay a flat rate of 500 shillings a month.

**Employer liability:** None.

#### Self-employed person

**Social insurance:** At least 30 shillings a month.

There are no maximum earnings used to calculate contributions.

The voluntarily insured pay a flat rate of 500 shillings a month.

**Employer liability:** Not applicable.

#### Employer

**Social insurance:** None.

**Employer liability:** The total cost.

#### Government

**Social insurance:** None.

**Employer liability:** None; the total cost of certain sponsored health programs.

### 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 and paternity benefits (employer liability):** Must give at least seven days written notice of intention to take 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 contributions.

### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the employee's daily earnings is paid for the first seven days; thereafter, 50% of the employee's daily earnings is paid for seven days for each twelve consecutive months of service.

**Maternity benefit (employer liability):** 100% of the employee's daily earnings is paid for three months.

**Paternity benefit (employer liability):** 100% of the employee's daily earnings is paid for two weeks.

### **Workers' Medical Benefits**

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; copayments of up to 15,000 shillings at certain private and faith-based hospitals for treatment requiring surgery; and unlimited copayments at all other private hospitals.

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.

Medical services provided abroad are reimbursed at 1,750 shillings a day.

Government hospitals provide free care for certain illnesses, including tuberculosis, HIV/AIDS, and other sexually transmitted diseases.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Labour, Social Security, and Services (<http://www.labour.go.ke/>) provides general supervision of the employer-liability program.

Ministry of Health (<http://www.health.go.ke/>), through a board of directors, provides general supervision of medical benefits.

National Hospital Insurance Fund (<http://www.nhif.or.ke/healthinsurance/>) administers medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1946.

**Current laws:** 1974 (workmen's compensation), 2007 (work injury), and 2007 (employment).

**Type of program:** Employer-liability system through private carriers.

#### **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 (provides benefits directly to employees or pays insurance premiums).

**Government:** None; the cost of benefits for government employees.

#### **Qualifying Conditions**

There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of the insured's daily earnings 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 daily temporary disability benefit is 540 shillings.

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**

If the insured is assessed with a total disability, a lump sum of 96 months of the insured's monthly earnings is paid.

Partial disability: If the insured is assessed with a partial disability, a lump sum of 60 months of the insured's monthly earnings is paid.

The maximum permanent disability benefit is 240,000 shillings.

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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 monthly 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 survivor benefit is 35,000 shillings.

The maximum survivor 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 and approves settlements.

Employers provide benefits directly to employees or through private insurance companies.

## Lesotho

Exchange rate: US\$1.00 =  
13.71 South African rand/maloti.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First Law:** 1983 (pensions).

**Current Law:** 2005 (pensions).

**Type of program:** Universal system.

#### Coverage

Residents of Lesotho.

Special systems for judges, members of parliament, and certain civil 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, a dependent widower, and children younger than age 18.

#### Old-Age Benefits

**Old-age pension:** 550 maloti a month 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/gov\\_webportal/ministries/labour%20and%20employment/labour.html](http://www.gov.ls/gov_webportal/ministries/labour%20and%20employment/labour.html)) administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 1992 (labor code).

**Type of program:** Employer-liability (cash benefits only) system.

Note: Public-sector employers provide two months of paid maternity leave.

#### Coverage

Employed persons.

Exclusions: Self-employed persons, citizens aged 70 or older, military, and police personnel.

#### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost (provides benefits directly to employees).

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

#### Qualifying Conditions

**Cash sickness benefits (employer liability):** Must have at least six months of continuous employment with the same employer. Must provide a medical certificate.

**Cash maternity benefits (employer liability):** Must have at least one year of continuous employment with the same employer. Must provide medical certificates indicating the expected and actual dates of childbirth.

#### Sickness and Maternity Benefits

**Sickness benefits (employer liability):** 100% of the employee's normal earnings is paid for up to 12 days in the first 12 months; 50% for up to 24 days in each subsequent 12 month period of continuous employment.

**Maternity benefits (employer liability):** 100% of the employee's normal earnings is paid for 12 weeks for up to two children.

#### Administrative Organization

Ministry of Labour and Employment ([http://www.gov.ls/gov\\_webportal/ministries/labour%20and%20employment/labour.html](http://www.gov.ls/gov_webportal/ministries/labour%20and%20employment/labour.html)) administers the program.

### Work Injury

#### Regulatory Framework

**First and current law:** 1977 (worker's compensation).

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

## Coverage

Employed persons.

Exclusions: Self-employed persons, household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

Special system for judges, members of parliament, and certain civil servants.

## Source of Funds

**Insured person:** None.

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

**Employer:** A percentage of gross monthly payroll according to the terms of an agreement, contract, industry-wide mandate, or ministerial directive.

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

## Qualifying Conditions

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, up to 8,000 maloti a month is paid.

## 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.

## 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 maloti is paid.

## Administrative Organization

Ministry of Labour and Employment ([http://www.gov.ls/gov\\_webportal/ministries/labour%20and%20employment/labour.html](http://www.gov.ls/gov_webportal/ministries/labour%20and%20employment/labour.html)) administers the program.

## Unemployment

### Regulatory Framework

The 1992 labor code requires employers to provide severance pay in cases of dismissal to employees with at least one year of continuous service with the same employer. The employer pays two weeks of 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 delay it for up to 12 months.

## Liberia

Exchange rate: US\$1.00 =  
91 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.

Voluntary coverage for self-employed persons.

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:* 5% of earnings.

*Social assistance:* None.

##### Employer

*Social insurance:* 3% of payroll.

*Social assistance:* None.

##### Government

*Social insurance:* None; contributes as an employer.

*Social assistance:* The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 with at least 100 months of contributions.

Employment must cease.

**Deferred pension:** The pension may be deferred up to age 65.

**Old-age settlement (social insurance):** Paid at the normal retirement age with at least 12 but less than 100 months of contributions.

**Old-age assistance (social assistance, means tested):** 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):** Must be assessed with a permanent incapacity for work and have at least 50 months of contributions in the 60 months before the disability began.

**Disability settlement (social insurance):** Must be assessed with a permanent incapacity for work and have at least 10 but less than 50 months of contributions.

**Disability assistance (social assistance, means tested):** Paid to needy workers with disabilities who do not qualify for the social insurance disability pension.

**Survivor pension (social insurance):** The deceased received or was entitled to receive a social insurance old-age or disability pension or had at least 50 months of contributions in the 60 months before death.

Eligible survivors include a widow or dependent widower, and orphans younger than age 18 (age 21 if a full-time student).

#### 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.

**Deferred pension:** Calculated in the same way as the old-age pension.

**Old-age settlement (social insurance):** A lump sum of total employee contributions plus accrued interest is paid.

**Old-age assistance (social assistance, means tested):** 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 accrued interest is paid.

**Disability assistance (social assistance, means tested):** A benefit is paid.

## Survivor Benefits

### Survivor pension (social insurance)

*Spouse's pension (social insurance):* 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to each widow or dependent widower.

The maximum spouse's pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

*Orphan's pension (social insurance):* 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% for each full orphan.

The maximum combined orphan's pension is 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 programs.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1956 and 2015 (labor).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

### Coverage

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:** Must provide a medical certificate (except in the case of up to three single days of incapacity in any 12-month period of continuous service).

**Cash maternity benefits:** Must provide medical certificates stating the expected date of childbirth and the actual date of childbirth (upon returning to work).

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's daily earnings is paid for up to 10 days for each year of service.

**Maternity benefit:** 100% of the employee's earnings is paid for at least 14 weeks, including at least six weeks after childbirth.

### Administrative Organization

Ministry of Labor provides general supervision.

## 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

Employed and certain self-employed persons.

Exclusions: Certain self-employed persons, 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; contributes as an employer.

### Qualifying Conditions

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### 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:** If the insured is assessed with a total disability, 65% of the insured's average monthly earnings is paid.

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**

#### **Survivor pension**

**Spouse's pension:** 20% of the insured's average monthly earnings in the last 12 months is paid to a dependent widow or a dependent, disabled widower.

The spouse's pension ceases upon remarriage.

**Orphan's pension:** 10% of the insured's average monthly 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.

The maximum combined orphan's pension is 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 monthly earnings in the last 12 months is paid to dependent parents or grandparents. The pension is split equally if there is more than one eligible survivor.

**Funeral grant:** A lump sum of L\$500 is paid to the person who pays for the insured's funeral.

### **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.

### **Unemployment**

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#### **Regulatory Framework**

The 2015 Decent Work Act requires employers to provide severance pay for termination of employment for economic reasons. A lump sum of four weeks of the employee's earnings is paid for each year of service with the same employer.

## Libya

Exchange rate: US\$1.00 = 1.44 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, medical benefits, and work injury 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), or 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 a degree of disability of at least 60%.

Dependent's supplement: A supplement is paid.

Constant-attendance allowance: Paid if the insured is blind, quadriplegic, or lacks mobility, 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 unemployed widow(er)s; unmarried, unemployed sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases upon marriage or remarriage); parents without income; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

**Death grant:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average monthly 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 monthly minimum wage.

The legal national monthly minimum wage is 450 dinars.

The maximum monthly pension is 80% of the insured's average monthly 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% 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 monthly salary plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

The maximum monthly pension is 80% of the insured's last monthly 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. 40% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er)s; 40% to 75% is paid for one child; up to 100% is paid for more than one child; 15% to 60% is paid to parents and siblings.

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

**Death grant:** A lump sum of 50 dinars is paid.

## Administrative Organization

A national social security committee provides general supervision.

Social Security Fund (<https://ssf.ly/>) administers the programs through district and local offices.

Municipal committees provide local supervision.

## Sickness and Maternity

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### Regulatory Framework

**First law:** 1958.

**Current laws:** 1980 (social security), implemented in 1981, and 2010 (labor code).

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

### Coverage

**Social insurance:** Employed and self-employed persons.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

### Source of Funds

#### Insured person

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** 1.5% of covered earnings.

The insured person's contributions also finance work injury medical benefits.

**Employer liability:** None.

#### Self-employed person

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** See source of funds under Old Age, Disability, and Survivors.

**Employer liability:** Not applicable.

#### Employer

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** 2.45% of covered payroll.

The employer contributions also finance work injury medical benefits.

**Employer liability:** The total cost.

#### Government

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** 5% of covered earnings.

The government's contributions also finance work injury medical benefits.

**Employer liability:** None; contributes as an employer.

### 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 employment before the expected date of childbirth and 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 months of employment before the expected date of childbirth and four months of contributions in the last six 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**

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 (<https://ssf.ly/>) administers the programs through district and local offices.

Municipal committees provide local supervision.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1958.

**Current law:** 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.

**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**

There is no minimum qualifying period.

### **Temporary Disability Benefits**

70% of the insured's monthly 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 monthly earnings in the last three years for each of the first 20 years of contributions plus 2% for each year of contributions exceeding 20 years.

The minimum monthly pension is 50% of the insured's last monthly earnings plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

The maximum monthly pension is 100% of the insured's last monthly earnings.

**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%, the minimum monthly old-age pension multiplied by the assessed degree of disability is paid; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum monthly 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. 40% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er)s; 40% to 75% is paid for one child; up to 100% is paid for more than one child; 15% to 60% is paid to parents and siblings.

Eligible survivors include unemployed widow(er)s; unmarried, unemployed sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases upon marriage or remarriage); parents; and dependent siblings if the deceased had no children.

**Death grant:** A lump sum of 50 dinars is paid.

### **Administrative Organization**

A national social security committee provides general supervision.

Social Security Fund (<https://ssf.ly/>) administers the program through district and local offices.

Municipal committees provide local supervision.

### **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 law:** 2013 (family allowances).

**Type of program:** Universal system.

#### **Coverage**

Resident citizens of Libya.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

Paid for a dependent wife and each child younger than age 18 (no limit for an unmarried daughter). The benefit is suspended if living abroad for more than three months.

### **Family Allowance Benefits**

100 dinars a month is paid for each eligible child;  
150 dinars a month for dependent wives.

### **Administrative Organization**

Ministry of Social Affairs (<http://sa.gov.ly/site/>) administers the program.

## Madagascar

Exchange rate: US\$1.00 = 3,350.54 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 80 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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

**Employer:** 4.5% of covered payroll (agricultural sector); 9.5% of covered payroll (nonagricultural sector); a flat rate of 584.60 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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 (age 55 for merchant seamen) with at least 15 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

Employment must cease.

**Partial pension:** Age 60 (age 55 for merchant seamen) with at least 60 quarters of contributions if the insured has 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 requirements.

**Dependent's supplement:** Paid for a spouse older than age 59 (54 for merchant seamen). Must have been married for at least two years before retirement.

**Special supplement:** Paid for workers awarded a medal for long service at work. Only one supplement is paid to workers with more than one medal.

**Refund of contributions:** Paid if the insured has at least four quarters of contributions but does not qualify for the old-age pension.

**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 at least 15 quarters of employment from January 1, 1964, to December 31, 1968, and have been in salaried employment on January 1, 1969.

Employment must cease.

**Disability pension:** Age 55 (age 50 for merchant seamen) with at least a 60% loss of working capacity and at least 15 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 (54 for merchant seamen). Must have been married for at least two years before retirement.

**Special supplement:** Paid for workers awarded a medal for long service at work. Only one supplement is paid to workers with more than one medal.

**Refund of contributions:** Paid if the insured has at least four quarters of contributions but does not qualify for the disability pension.

**Survivor pension:** The deceased was a pensioner or was at least age 45 (age 40 for merchant seamen) and met the contribution requirements for the old-age pension at the time of death.

Eligible survivors include a widow(er) and children younger than age 15 (age 22 if a student or disabled).

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

**Refund of contributions:** Paid to an eligible survivor if the deceased had at least four quarters of contributions but did not qualify for an old-age pension.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the legal monthly minimum wage plus 20% of the insured's average monthly adjusted earnings in the last 10 calendar years plus 1% of

average monthly adjusted earnings for each year of contributions exceeding 10 years.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

Partial pension: 30% of the legal monthly minimum wage is paid plus 20% of the insured person's average monthly unadjusted earnings in the last 10 calendar years plus an additional 1% of the insured person's average monthly unadjusted earnings for each year of contributions exceeding 10 years.

Dependent's supplement: 10% of the old-age pension is paid.

Special supplement: 5% of the old-age pension is paid for workers awarded a bronze medal; 10% for a silver medal.

The minimum monthly pension (including supplements) is 60% of the legal monthly minimum wage.

The maximum monthly pension is 40% of the maximum monthly 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 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.

The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Refund of contributions: A lump sum of the total employee contributions plus accrued interest is paid.

The interest rate is 2% a year.

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 average annual earnings for each additional four-quarter period of contributions.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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 normal retirement age is paid.

Dependent's supplement: 10% of the disability pension is paid.

Special supplement: 5% of the disability 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 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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.

The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal monthly minimum wage.

Refund of contributions: A lump sum of the total employee contributions plus accrued interest is paid.

The interest rate is 2% a year.

The minimum refund is 20,000 ariary.

### **Survivor Benefits**

#### **Survivor pension**

**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.

**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.

Survivor pensions are paid quarterly.

The maximum combined survivor benefit is 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.

Refund of contributions: The deceased's contributions are credited to an insured spouse, or paid as a lump sum to non-insured eligible survivors.

## Administrative Organization

Ministry of Civil Service, Administrative Reform, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the programs.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current laws:** 1969 (social insurance) and 1994 (social protection).

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

### Coverage

**Social insurance:** Employed women, including household and salaried agricultural workers.

Exclusions: Self-employed persons and casual agricultural workers working less than three months a year.

Special system for civil servants.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

### Source of Funds

#### Insured person

*Social insurance:* None.

*Employer liability:* None.

#### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

#### Employer

*Social insurance:* The total cost for sickness benefits. See source of funds under Family Allowances for maternity benefits.

*Employer liability:* The total cost.

#### Government

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

*Employer liability:* None.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** Must have at least four weeks of consecutive insured employment.

**Cash maternity benefits (social insurance):** Must have worked at least 20 days or 134 hours a month for six consecutive months in insured employment.

**Prenatal allowance and birth grant (social insurance):** See Family Allowances.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** Up to six months of paid sick leave are provided.

**Maternity benefit (social insurance):** 100% of the insured's daily earnings is paid (split equally between social insurance and the employer) for six weeks before and eight weeks after the expected date of childbirth (up to 11 weeks after if there are complications arising from pregnancy or 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 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

If the insured does not qualify for social insurance benefits, the employer pays 100% of the employee's earnings for 14 weeks.

**Prenatal allowance and birth grant (social insurance):** See Family Allowances.

## 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

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, Administrative Reform, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the social insurance benefit.

## Work Injury

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### Regulatory Framework

**First law:** 1925.

**Current laws:** 1963 (family benefits), 1969 (work injury), 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:** None.

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

**Employer:** 1.25% of covered payroll; 1% for salaried casual agricultural workers; a flat-rate monthly contribution of 77 ariary for full-time household workers; a flat-rate yearly contribution of 40 ariary for apprentices and students of private technical institutions; 1% of annual covered earnings for cooperative members; and 1.5% of annual base earnings of 8,000 ariary for each cultivated hectare for tobacco growers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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

There is no minimum qualifying period.

### Temporary Disability Benefits

66.7% of the insured's average daily earnings in the last 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily benefit is 1,200 ariary.

The benefit is paid monthly.

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 average monthly earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of monthly earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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

The minimum monthly supplement is the legal monthly minimum wage.

**Partial disability:** If the assessed degree of disability is at least 10%, the benefit is the insured's average annual insured earnings multiplied by 0.5% for each degree of assessed disability from 10% to 50%, plus average annual insured earnings multiplied by 1.5% for each degree of assessed disability greater than 50%.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

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 insured's 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

### Survivor pension

**Spouse's pension:** 30% of the deceased's average monthly earnings in the 12 months before the accident occurred is paid to a widow(er); 20% for a divorced spouse with a maintenance allowance.

**Orphan's pension:** 15% of the deceased's average monthly earnings in the 12 months before the accident occurred 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:** If there is no eligible spouse or orphan, 10% of the deceased's average monthly earnings in the 12 months before the accident occurred is paid for each dependent parent or grandparent, up to 30%.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of monthly earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 146,060 ariary (agricultural sector) or 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

The maximum combined survivor benefit is 85% of the deceased's earnings used to calculate benefits.

Survivor 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, Administrative Reform, Labor, and Social Legislation 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), 1969 (social insurance), and 1994 (social protection).

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

### Coverage

Employed 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 138.40 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 146,060 ariary (agricultural sector); 144,003 ariary (nonagricultural sector) (as of February 17, 2017).

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 allowance:** Paid for children younger than age 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter devoted to housework and caring for siblings due to the absence or death of the mother, or disabled) who reside in Madagascar or France. The parent must have worked at least 20 days or 134 hours a month (18 days or 144 hours a month for agricultural workers) for at least six consecutive months in insured employment; be a widow(er) of a family allowance beneficiary; or be a university student younger than age 30.

**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 allowance:** 2,000 ariary a month is paid for each eligible child.

**Prenatal allowance:** A lump sum of 18,000 ariary is paid. The benefit is reduced by 50% if the mother did not undergo the prescribed medical examinations or failed to report the medical examination to the National Social Insurance Fund within a month of the examination.

**Birth grant:** A lump sum of 24,000 ariary is paid in two equal parts for each live birth.

## Madagascar

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

Benefit adjustment: Benefits are adjusted periodically.

### ***Administrative Organization***

Ministry of Civil Service, Administrative Reform, Labor, and Social Legislation provides general supervision.

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

## Malawi

Exchange rate: US\$1.00 = 747 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 system. Cash sickness and cash maternity benefits only.

#### Coverage

Employed persons.

Exclusion: Military, police, and prison personnel.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

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

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

#### Qualifying Conditions

**Cash sickness benefits:** Must have 12 months of continuous employment with the same employer and provide a medical certificate from a registered medical practitioner.

**Cash maternity benefits:** There is no minimum qualifying period. The employee can claim the benefit once every three years.

### 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.

**Maternity benefit:** 100% of the employee's daily wage is paid for eight weeks. Additional paid leave may be provided in case of certified medical complications.

### Workers' Medical Benefits

No statutory benefits are provided. The public health system provides some free medical services in government health centers and hospitals, including immunizations and treatments for tuberculosis, malaria, HIV/AIDS, and other sexually transmitted diseases.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Labour enforces the law.

Employers provide benefits through private insurance companies.

Ministry of Health (<http://www.health.gov.mw/>) oversees the public health system.

### 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 insurance premiums).

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

#### Qualifying Conditions

There is no minimum qualifying period.

### Temporary Disability Benefits

A percentage of the insured's average monthly earnings in the 12 months before the disability began (in the last period of continuous employment if less than 12 months of continuous employment) is paid for a work incapacity of at least seven days, 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 times the insured's average monthly earnings in the 12 months before the disability began (in the last period of continuous employment if less than 12 months of continuous employment) 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 and Employment Amendment Act 27 (2010) requires employers to provide severance pay for terminations of contract because of redundancy, retrenchment, or economic conditions; or for unfair dismissals. The severance pay is two weeks of wages for each completed year of service for employees with one to five years of continuous employment; from five to 10 years, two weeks of wages for each completed year of service for the first five years plus three weeks of wages for each completed year of service from six to 10 years; for more than 10 years, two weeks of wages for each completed year of service for the first five years plus three weeks of wages for each completed year of service from six to 10 years plus four weeks of wages for each completed year of service thereafter.

## Mali

Exchange rate: US\$1.00 = 625.14 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 monthly earnings used to calculate contributions are the legal monthly minimum wage.

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

**Self-employed person:** 9% of quarterly earnings, according to five wage classes.

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:** 5.4% 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 10 or more employees pay contributions monthly; employers with nine or fewer 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 coverage 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 coverage if voluntarily insured.

Employment must cease.

**Old-age allowance:** Age 53 with six to 10 years of coverage; age 60 with 10 to 14 years of coverage if voluntarily insured.

The pension is payable abroad 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.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

**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 a 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:** 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%, is paid; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

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

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

Early pension: The pension is reduced by 5% for each year the pension is claimed before age 58; before age 60 if voluntarily insured.

The pension is paid monthly.

**Old-age allowance:** 52% of the legal monthly minimum wage is paid; 30% of the earnings used to calculate contributions for the voluntarily insured. The allowance is paid monthly.

The legal monthly minimum wage is 40,000 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

**Disability pension:** 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%, is paid; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. The insured is credited with a six-month period of coverage for each year that a claim is made before the early retirement age.

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

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

The disability pension ceases at early retirement age 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

### Survivor pension

**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 and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the programs.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current laws:** 1992 (labor code); 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; 2009 (health insurance), implemented in 2011; and 2009 (health assistance).

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

Note: The 2009 social assistance law is gradually being implemented. Provisions of the law are not included below.

### Coverage

**Social insurance:** Employed persons and pensioners.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel (maternity benefits).

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants, magistrates, and military personnel.

### Source of Funds

#### Insured person

**Social insurance (cash maternity benefits):** None.

**Social insurance (medical benefits):** 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension for pensioners.

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

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

**Employer liability:** None.

#### Self-employed person

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 6.56% of quarterly earnings, according to five wage classes.

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 liability:** Not applicable.

**Employer**

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 3.5% 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 10 or more employees pay contributions monthly; employers with nine or fewer employees pay quarterly.

**Employer liability:** The total cost.

**Government**

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** Provides benefits directly to public-sector employees who are not civil servants.

**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.

**Cash paternity benefits (social insurance):** Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.

**Prenatal allowance (social insurance):** See Family Allowances.

**Birth grant (social insurance):** See Family Allowances.

**Medical benefits (social insurance):** There is no minimum qualifying period. Pregnant women must undergo three prescribed medical examinations.

Eligible dependents include a spouse, children, and parents.

**Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid for eight days to three months (depending on the collective agreement or the type of employment) during the first year of employment; may be extended for an additional month at 50% of the employee's earnings during the second and subsequent years of employment.

**Maternity benefit (social insurance):** 100% of the insured mother's last earnings 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 childbirth.

**Paternity benefits (social insurance):** 100% of the insured father's last daily earnings is paid for any three days in the first 15 days after childbirth.

**Prenatal allowance (social insurance):** See Family Allowances.

**Birth grant (social insurance):** See Family Allowances.

**Workers' Medical Benefits**

Medical benefits include hospitalization, medicine, maternity care, and outpatient care including laboratory analysis, dental care, medical imaging, and general and specialist consultations.

Mandatory health insurance covers 80% of hospitalization costs, 70% of outpatient care costs, and the cost of some medicine.

**Dependents' Medical Benefits**

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

**Administrative Organization**

Ministry of Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision of the social insurance program.

Ministry of Labor and Civil Service provides general supervision of the employer-liability program.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the social insurance cash benefits program.

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

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

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

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

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

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

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

Employers with 10 or more employees pay contributions monthly; employers with nine or fewer employees pay quarterly.

**Government:** None; contributes as an employer for casual or temporary workers who are not civil servants.

### Qualifying Conditions

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 month before the disability began is paid monthly from the day after the disability began 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.

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

If the insured is assessed with a total (100%) disability, 100% of the insured's average monthly earnings in the year before the disability began is paid monthly.

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 monthly pension is 20 times the legal monthly minimum wage.

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

Partial disability: For an assessed degree of disability of at least 10% but less than 100%, the quarterly pension is the insured's average quarterly 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 annual benefits are 1.3 times the legal annual minimum wage.

Only 33.3% of the insured's annual earnings exceeding 10 times the legal annual minimum wage are used to calculate benefits. The maximum annual earnings used to calculate benefits are 28 times the legal annual 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

#### Survivor pension

*Spouse's pension:* 30% of the deceased's average annual earnings in the year before the disability began is paid quarterly 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 upon 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 annual earnings in the year before the disability began is paid quarterly 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.)

**Other dependents' pension:** 10% of the deceased's average annual earnings in the year before the disability began is paid quarterly to each dependent parent or grandparent, up to 30%.

The minimum monthly earnings used to calculate benefits are 1.3 times the legal monthly minimum wage.

Only 33% of the deceased's quarterly earnings exceeding 10 times the legal quarterly minimum wage are used to calculate benefits. The maximum monthly earnings used to calculate benefits are 28 times the legal monthly minimum wage.

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

The maximum combined survivor benefit is 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 480,000 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

Ministry of Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the program.

## 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 had 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 continuous employment with the same employer. 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:** Social insurance system.

### Coverage

Employed persons residing in Mali.

Voluntary coverage for self-employed persons.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 8% of quarterly 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 monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 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:** Paid for children older than 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The insured 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 coverage for the voluntarily insured. The insured (except apprentices) must earn at least the legal monthly minimum wage.

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

The benefit is also paid to social insurance pensioners and to a widow(er) of an insured person.

The benefit is payable abroad 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 at six months and one year.

**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 eligible child; 4,000 CFA francs if disabled (July 2015).

**Prenatal allowance:** A lump sum of 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

**Birth grant:** A lump sum of 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA francs at birth, 4,095 CFA francs when the child is age 6 months, and 4,095 CFA francs 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**

Ministry of Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the program.

## Mauritania

Exchange rate: US\$1.00 = 355 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, technical college students, and public-sector employees not covered by a special system.

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

Exclusions: Self-employed persons.

Special systems for civil servants, members of parliament, 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 (age 55 if prematurely aged) with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Age 60 (age 55 if prematurely aged) with at least 12 months of coverage, and does not qualify for an old-age pension.

Employment must cease.

**Disability pension:** Must be younger than the normal retirement age, 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 survivor 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 monthly pension is 60% of the highest regional monthly minimum wage.

The highest regional monthly 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 the insured's wages for each year of coverage is paid. The insured's wages are the average monthly earnings in the last three or five years, whichever is greater.

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 six months of coverage 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.

## Mauritania

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The minimum monthly pension is 60% of the highest regional monthly minimum wage.

The highest regional monthly 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

#### Survivor pension

*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.

The maximum combined survivor benefit is 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 (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1952 (cash maternity benefits) and 1963 (medical benefits).

**Current laws:** 1967 (cash maternity benefits), 2004 (labor law), and 2005 (medical benefits).

**Type of program:** Social insurance system. Cash maternity and medical benefits only.

#### Coverage

**Cash sickness benefits:** No social insurance benefits are provided. Employees are covered under collective agreements.

**Cash maternity, prenatal, and birth benefits:** Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

**Medical benefits:** Public- and private-sector employees, self-employed persons, pensioners, and their dependents.

**Employer-provided medical benefits:** Employed persons covered under the labor code and their dependents.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

*Cash maternity, prenatal, and birth benefits:* None.

*Medical benefits:* 4% of earnings; 2.5% for pensioners.

Contributions are made quarterly.

*Employer-provided medical benefits:* None.

##### Self-employed person

*Cash maternity, prenatal, and birth benefits:* Not applicable.

*Medical benefits:* 9% of gross income.

Contributions are made quarterly.

*Employer-provided medical benefits:* Not applicable.

##### Employer

*Cash maternity, prenatal, and birth benefits:* See Family Allowances.

*Medical benefits:* 5% of payroll.

Contributions are made quarterly.

*Employer-provided medical benefits:* 2% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Contributions are made quarterly.

**Government:** None.

#### Qualifying Conditions

**Cash sickness benefits:** No social insurance benefits are provided. Employees are covered under collective agreements.

**Cash maternity benefits:** The mother must have at least 54 days or 360 hours of employment in the last three months.

**Prenatal allowance:** Paid to an insured woman or the wife of an insured man who undergoes prescribed medical examinations. The insured must work at least 18 days or 120 hours a month.

**Birth grant:** Paid for the first three births of the first marriage. The mother and child must undergo prescribed medical examinations. The insured must work at least 18 days or 120 hours a month.

**Medical benefits:** Eligible dependents include a spouse and children up to age 21 (no limit if disabled); also paid to the dependent survivors of an insured person for up to two years after the insured's death.

**Employer-provided medical benefits:** There is no minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit:** Benefits are provided to employees under collective agreements.

**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.

**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.

**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**

**Medical benefits:** Benefits include preventive and curative care, rehabilitation, and under certain conditions, care abroad. Cost sharing, up to a ceiling, is based on a schedule in law.

**Employer-provided 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.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision of cash maternity and employer medical benefits.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers cash maternity benefits and collects contributions for employer medical benefits.

National Office of Workplace Health (<http://www.onmt.mr/>) supervises the provision of medical benefits by enterprises and administers the interemployer medical service program for firms with less than 750 workers.

Ministry of Health (<http://www.sante.gov.mr/>) provides general supervision of medical benefits.

National Health Insurance Fund (<http://www.cnam.mr/>) administers medical benefits.

## **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:** 2% of covered monthly payroll (permanent disability) or 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**

There is no minimum qualifying period.

### **Temporary Disability Benefits**

66.7% of the insured's average daily 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 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 in the three months before the disability began 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**

#### **Survivor pension**

*Spouse's pension:* 20% of the deceased's average monthly earnings is paid to a widow or to a widower with a disability. If there is more than one widow, the pension is split equally.

*Orphan's pension:* 10% of the deceased's average monthly earnings is paid to each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% to each full orphan.

Orphans are also entitled to 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.

The maximum combined survivor benefit is 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 (<http://www.fonctionpublique.gov.mr/>) 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:** Social insurance 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, prenatal, and birth benefits under Sickness and Maternity.

**Government:** None.

### **Qualifying Conditions**

Paid for children younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work at least 18 days or 120 hours a month or be the widow of a beneficiary.

### **Family Allowance Benefits**

300 ouguiyas a month is paid for each eligible child.

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 (<http://www.fonctionpublique.gov.mr/>) 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 = 35.87 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

**Universal:** Residents of Mauritius.

**Social insurance:** Private-sector employees, including noncitizens with a valid work permit 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

**Universal:** None.

**Social insurance:** 3% of monthly covered earnings; at least 160 rupees a month for nonemployed persons.

The minimum monthly earnings used to calculate contributions are 2,550 rupees; 1,610 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 16,655 rupees.

##### Self-employed person

**Universal:** None.

**Social insurance:** At least 160 rupees a month.

##### Employer

**Universal:** None.

**Social insurance:** 6% of covered payroll; 10.5% for millers and large employers in the sugar industry.

The minimum monthly earnings used to calculate contributions are 2,550 rupees; 1,610 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 16,655 rupees.

The employer's contributions also finance work injury benefits.

#### Government

**Universal:** The total cost.

**Social insurance:** Any deficit.

#### Qualifying Conditions

**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 under a reciprocal agreement.

**Constant-attendance allowance:** 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 persons confined to government-subsidized institutions who were entitled to a basic old-age pension before their admission to the institution.

**Earnings-related old-age pension (social insurance):** Age 63 and 3 months (gradually rising to age 65 by 2018) and have contributions equivalent to at least 150 pension points.

The value of pension points is set by the government.

Early pension: Age 60.

Retirement is not necessary.

Deferred pension: The pension may be deferred up to five years after the normal retirement age.

The earnings-related pension is payable abroad.

**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.

The basic disability pension is payable abroad.

**Constant-attendance allowance:** Paid to beneficiaries of the basic disability pension who require the constant attendance of others to perform daily functions.

**Child allowance:** Paid for up to three children younger than age 15 (age 20 if a full-time student).

**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 disability pension is payable abroad.

### **Basic survivor pension (universal)**

*Widow pension:* 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 basic widow pension ceases upon remarriage.

*Child allowance:* Paid for up to three children younger than age 15 (age 20 if a full-time student).

Payment of the child allowance continues if the widow remarries.

*Orphan's pension:* Paid to a full orphan younger than age 15 (age 20 if a full-time student). 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:* Paid to the orphan's guardian.

### **Earnings-related survivor pension (social insurance)**

*Widow pension:* The deceased had at least one month of contributions.

The earnings-related widow pension ceases upon remarriage.

Remarriage settlement: Paid to the widow upon remarriage.

*Orphan's pension:* 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.

Earnings-related pensions are payable abroad.

### **Old-Age Benefits**

**Basic old-age pension (universal):** 5,450 rupees a month is paid if aged 60 to 89; 15,450 rupees if aged 90 to 99; and 20,450 rupees if aged 100 or older.

Constant-attendance allowance: 3,000 rupees a month is paid.

**Inmate allowance (universal):** 730 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.

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 0.45% for each month the pension is claimed before the normal retirement age.

*Deferred pension:* The pension is increased by 0.67% for each month the pension is deferred after the normal retirement age.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### **Permanent Disability Benefits**

**Basic disability pension (universal):** 5,450 rupees a month is paid.

Constant-attendance allowance: 2,500 rupees a month is paid.

*Child allowance:* 1,400 rupees a month is paid for each eligible child younger than age 10; 1,500 rupees a month for each eligible child aged 10 or older.

### **Earnings-related disability pension (social insurance):**

The pension is calculated based on contributions that are converted to pension points.

The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

### **Survivor Benefits**

#### **Basic survivor pension (universal)**

*Widow pension:* 5,450 rupees a month is paid.

*Child allowance:* 1,400 rupees a month is paid for each eligible child younger than age 10; 1,500 rupees a month for each eligible child aged 10 or older.

*Orphan's pension:* 2,950 rupees a month is paid for each full orphan aged 15 or younger if not a full-time student; 4,450 rupees a month for each child aged 3 to 20 and a full-time student.

*Guardian allowance:* 1,000 rupees a month is paid to the person raising an orphan.

#### **Earnings-related survivor pension (social insurance)**

*Widow pension:* The pension is calculated based on contributions that are converted to pension points.

The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

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: A lump sum of 12 months of the widow(er) pension is paid.

*Orphan's pension:* 15% of the old-age pension the deceased received or was entitled to receive 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

### Regulatory Framework

**First law:** 1975 (labor).

**Current law:** 2008 (labor) and 2010 (household workers).

**Type of program:** Employer-liability system. Cash sickness and cash maternity benefits only.

### Coverage

Employed persons, including household workers.

Exclusions: Public-sector employees and 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:** Must have at least 12 months of continuous employment with the same employer, or six months without any absence from work (except for household workers). Must provide a medical certificate on the fourth day of absence from work (within three days if admitted to a hospital).

**Cash maternity benefits:** Must have at least 12 months of continuous employment with the same employer, and provide a medical certificate.

Household workers may receive cash maternity benefits for up to three pregnancies.

**Cash paternity benefits:** Must have at least 12 months of continuous employment with the same employer, provide a medical certificate proving the spouse's child delivery, and provide a hand-signed statement testifying a shared household with the spouse who gave birth.

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's earnings is paid for up to 15 days for each 12-month period of continuous employment (six days after six months of continuous employment with the same employer without any absence

plus one day for each additional month). An employee can accumulate up to 90 days of sick leave.

Household workers receive 100% of their earnings for up to 21 days, without the option to accumulate sick leave; a reduced number of days is paid if the employee worked less than six days a week in the 12 months before sick leave.

**Maternity benefit:** 100% of the employee's earnings is paid for 12 weeks (at least six weeks after the expected date of childbirth), including for stillbirth. 100% of the employee's earnings is paid for two weeks for miscarriage. Nursing breaks are provided for up to one hour a day.

Household workers receive an additional lump sum payment of 2,000 rupees within seven days of childbirth.

**Paternity benefit:** 100% of the employee's earnings is paid for five days.

### Workers' Medical Benefits

No statutory benefits are provided. Government clinics and hospitals provide free medical services, and 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.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Labour, Industrial Relations, Employment and Training (<http://labour.govmu.org/English/Pages/default.aspx/>) provides general supervision.

## Work Injury

### Regulatory Framework

**First and current laws:** 1931 (workmen's compensation) and 1976 (national pensions).

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

### Coverage

Employed persons.

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

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

If the insured has a total (100%) disability, 80% of the insured's monthly earnings is paid.

Workers aged 52 to 60 with a total disability may receive a lump-sum payment. The lump sum is the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Partial disability: If the insured has at least a 1% but less than 100% assessed degree of disability, 65% of the insured's monthly earnings multiplied by the assessed degree of disability is paid.

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

*Spouse's pension:* 50% of the deceased's average monthly covered earnings in the last 12 months is paid to a widow(er) who is assessed with at least a 60% permanent disability.

The spouse's pension ceases upon remarriage.

*Orphan's pension:* 7.5% of either deceased parent's average monthly covered earnings in the 12 months before death, 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 widow(er), 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 insured's 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

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#### Regulatory Framework

**First and current laws:** 1983 (unemployment); 1995 (national savings fund), implemented in 2001; and 2008 (employment).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Employed persons.

Exclusions: Public-sector employees and employees of state-owned companies; part-time workers; self-employed persons; and migrant workers.

**Social assistance:** Heads of households and their dependents.

#### Source of Funds

##### Insured person

*Social insurance:* 1% of basic earnings.

*Social assistance:* None.

##### Self-employed person

*Social insurance:* Not applicable.

*Social assistance:* None.

##### Employer

*Social insurance:* 2.5% of basic payroll.

*Social assistance:* None.

## Government

*Social insurance:* Any deficit.

*Social assistance:* The total cost.

## Qualifying Conditions

**Unemployment benefits:** 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's allowance:* Paid to the spouse of a beneficiary of unemployment benefits.

*Child allowance:* Paid for children up to age 20.

*Rent allowance:* Paid to supplement rent.

**Transitional unemployment benefit (social insurance):** Must have been laid off due to economic, technological, or structural reasons affecting the enterprise; or illegal termination of the employment agreement; have at least six months of continuous employment with the employer at the time of dismissal; and 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, income tested):** Up to 434 rupees a month is paid.

*Spouse allowance:* 434 rupees a month is paid.

*Child allowance:* 178 rupees a month is paid for each child younger than age 3; 168 rupees for each child aged 3 to 9; 204 rupees for each child aged 10 to 14; 283 rupees for each child aged 15 to 19 if a full-time student; or 298 rupees for a disabled child up to age 19.

*Rent allowance:* 50% of the claimant's rent is paid, up to 337 rupees a month.

The minimum monthly unemployment benefit is 250 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 earnings is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

The minimum monthly transitional unemployment benefit is 3,000 rupees.

## 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

### Regulatory Framework

**First and current laws:** 1961 (family allowances); 1983 and 2003 (social aid).

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

### Coverage

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)

*Claimant allowance:* Paid to the claimant.

*Spouse allowance:* Paid for a spouse.

*Child allowance:* Paid for children younger than age 15 (age 20 if disabled; age 24 if a full-time student).

*SRM child's allowance:* Paid 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:* Paid to persons with a serious illness certified by a medical doctor.

*Rent allowance:* Paid to supplement rent.

*Funeral grant:* Paid for the funeral of the claimant or a dependent.

*Allowance for purchase of rice and flour:* Paid for each member of the household.

### Family Allowance Benefits

#### Social aid benefits (income tested)

*Claimant allowance:* Up to 1,375 rupees a month is paid.

*Spouse allowance:* Up to 1,375 rupees a month is paid.

*Child allowance:* Up to 534 rupees a month is paid for each child younger than age 3; 513 rupees for each child aged 3 to 9; 628 rupees for each child aged 10 to 14; 785 rupees for each child aged 15 to 19 who is a full-time student; 1,375 rupees for each child aged 15 to 19 who is disabled

## Mauritius

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and not receiving a disability benefit; 785 rupees for each child aged 20 to 23 who is a full time university student.

*SRM child's allowance:* 862 rupees a month plus 285 rupees a month for each eligible child, up to three children, is paid.

*Compassionate allowance:* Up to 785 rupees a month is paid.

*Rent allowance:* 50% of the household's rent, up to 1,010 rupees a month, is paid.

*Funeral grant:* A lump sum of 10,000 rupees is paid.

*Allowance for purchase of rice and flour:* 285 rupees a month is paid for each member of the household.

The minimum monthly social aid benefit is 978 rupees.

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 = 10.15 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 covered earnings.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 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 source of funds under Sickness and Maternity).

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

**Employer:** 7.93% of gross monthly covered payroll.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 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 source of funds under 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 requirement 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 normal retirement age.

**Old age settlement:** Must have reached age 60 after December 1999 and have less than 3,240 days of coverage.

**Disability pension:** Must be assessed with a total loss of earning capacity 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.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

**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) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

**Survivor settlement:** The deceased reached the normal retirement age in January 2000 or later and had less than 3,240 days of coverage at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

**Death grant:** Paid to a widow(er), orphan, parent, sibling, or person paying the funeral expenses of a deceased person who had at least 54 days of contributions in the six calendar months before death, who received a sickness benefit, or who was an old-age or disability pensioner. No requirements if the death was the result of an accident.

#### Old-Age Benefits

**Old-age pension:** 50% of the insured's average monthly covered 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 monthly old-age pension is 1,000 dirhams.

The maximum monthly old-age pension is 70% of the insured's average monthly earnings.

Early pension: The early pension is calculated in the same way as the old-age pension.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

**Old-age settlement:** 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.

**Death grant:** A lump sum, which is typically between 10,000 and 12,000 dirhams, is paid.

### **Permanent Disability Benefits**

**Disability pension:** 50% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, 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 the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, is paid.

The maximum monthly disability pension is 70% of the insured's average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

### **Survivor Benefits**

#### **Survivor pension**

**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.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

The maximum combined survivor benefit is 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.)

**Survivor settlement:** A lump sum of the eligible survivor's share of the deceased's old age settlement is paid.

### **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 programs.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1959.

**Current laws:** 1972 (social security scheme); 1981 (agricultural and forestry workers); 2002 (basic health coverage), implemented in 2005; 2003 (labor code); and 2008 (social assistance for medical benefits).

**Type of program:** Social insurance, employer liability, and social assistance (medical benefits) system.

#### **Coverage**

**Social insurance:** Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; certain categories of fishermen; students (medical benefits only); and pensioners (medical benefits only).

Voluntary coverage for maternity and sickness benefits for previously insured persons.

Exclusions: Certain self-employed persons.

Special systems for civil servants and other categories of employees.

**Employer liability:** Employed persons with labor contracts, including household workers.

**Social assistance:** Needy citizens of Morocco, not covered by medical benefits under social insurance.

#### **Source of Funds**

##### **Insured person**

**Social insurance:** 0.33% of gross monthly earnings (cash maternity and sickness benefits) plus 2.26% (AMO; medical benefits).

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash maternity and sickness benefits 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).

*Employer liability:* None.

*Social assistance:* 120 dirhams per person for urban households with annual income from 3,767 to 5,650 dirhams per person, and for rural households with a patrimonial score from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

### Self-employed person

*Social insurance and employer liability:* Not applicable.

*Social assistance:* 120 dirhams per person for urban households with annual income from 3,767 to 5,650 dirhams per person, and for rural households with a patrimonial score from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

### Employer

*Social insurance:* 0.67% of gross monthly payroll (cash maternity and sickness benefits) plus 4.11% (AMO; medical benefits).

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash maternity and sickness benefits 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).

*Employer liability:* The total cost.

*Social assistance:* None.

### Government

*Social insurance and employer liability:* None.

*Social assistance:* The remaining cost.

### Qualifying Conditions

**Cash sickness benefits (social insurance):** For the first claim, the insured must have at least 54 days of contributions in the last six calendar months of coverage; at least six days of contributions after the return to work for

subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits (social insurance):** Must have at least 54 days of contributions in the 10 calendar months before stopping work.

**Parental leave (employer liability and social insurance):** There is no minimum qualifying period.

**Medical benefits (AMO; social insurance):** Must have at least 54 days of contributions in the last six calendar months of coverage. Pensioners must receive 500 dirhams or more.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

**Medical benefits (RAMED; social assistance, income tested):** For urban households, annual income, including transfers, must be less than 5,650 dirhams per person and their score on the socio-economic index must be less than or equal to 11. For rural households, their patrimonial score must be less than or equal to 70 and their score on the socio-economic index must be less than or equal to 6.

The socio-economic index is calculated based on the family's access to amenities and number of individuals per room.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 66.7% of the insured's average daily covered earnings in the six months before the incapacity began is paid for the first claim; in 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 up to 52 weeks in the 24 consecutive months after the incapacity begins.

The minimum average monthly earnings used to calculate the benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

**Maternity benefit (social insurance):** 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 monthly earnings used to calculate the benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

### **Parental leave (employer liability and social insurance):**

Three days of earnings is paid within 15 days of the child-birth. For insured workers, the National Social Security Fund refunds the employer up to 692.30 dirhams.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate benefits is 6,000 dirhams.

### **Workers' Medical Benefits**

**Medical benefits (AMO; social insurance):** Benefits include outpatient medical care, dental care, surgery, specialist care, laboratory services, prostheses, and medicine.

**Medical benefits (RAMED; social assistance, income tested):** Services provided in health centers and hospitals, including general and specialist care, emergency care, surgery, hospitalization, vaccinations, maternity and infant care, family planning, physical therapy, prostheses, radiology and imaging, dental care, and medical devices.

### **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.assurance-maladie.ma/>), under the supervision of the Ministry of Health and managed by a tripartite board, supervises the medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 2014 (work injury compensation).

**Type of program:** Employer-liability system through private carriers.

### **Coverage**

Salaried workers, self-employed persons, household workers, students, and public-sector workers (excluding civil servants).

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** The total cost (pays insurance premiums to a private carrier).

**Employer:** The total cost (pays benefits or insurance premiums); educational institutions pay insurance premiums to private carriers.

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

### **Qualifying Conditions**

The insured must be assessed with a work injury or an occupational disease, and provide a medical certificate. Accidents that occur while traveling to and from work are covered. There is no minimum qualifying period.

### **Temporary Disability Benefits**

66.7% of the insured's daily covered earnings is paid daily from the day after the accident until medical care ceases, recovery, certification of permanent disability, or death.

### **Permanent Disability Benefits**

**Permanent disability pension:** A percentage of the insured's annual earnings is paid according to the assessed degree of disability. For an assessed degree of disability of at least 50%, the benefit is 45% of the insured's annual earnings plus 1% of annual earnings for each degree of assessed disability greater than 50%.

Partial disability: For an assessed degree of disability of greater than 30% but less than 50%, the benefit is 15% of the insured's annual earnings plus 1.5% of annual earnings for each degree of assessed disability greater than 30%. For an assessed degree of disability greater than 10% but less than or equal to 30%, the benefit is 15% of the insured's annual earnings.

The pension is paid quarterly.

For an assessed degree of disability of less than or equal to 10%, a lump sum is paid.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital care; medicine; and transportation.

## Survivor Benefits

### Survivor pension

**Spouse's pension:** 50% of the deceased's monthly earnings is paid to the widow(er).

If the widow(er) does not have an eligible dependent child, the spouse's pension ceases upon remarriage and a lump sum of three years of pension is paid.

**Orphan's pension:** 20% of the deceased's annual salary is paid for one orphan younger than age 16 (age 21 if in vocational training, age 26 if a student, no limit for disabled children); 30% for two orphans; 40% for three orphans; and 10% for each additional orphan; 30% for a full orphan.

**Other eligible survivors:** 20% of the deceased's annual salary is paid to other dependent survivors.

The maximum combined survivor benefit is 85% of the deceased's annual salary.

**Funeral grant:** The full cost of the burial is paid.

### 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.

## Unemployment

### 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 covered earnings.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 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 covered payroll.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 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 in the 36 months before unemployment, including at least 260 days in the 12 months before losing employment, be involuntarily unemployed, be ineligible for an old-age or a disability pension, and be actively seeking employment.

### Unemployment Benefits

**Job loss allowance:** 70% of the insured's average monthly salary in 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 1,812.98 dirhams in the agricultural sector and 2,568.84 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:** Social insurance system.

### Coverage

Private-sector salaried workers and apprentices in industry, commerce, and agriculture; craftsmen; certain categories of fishermen; and pensioners whose children were born up to 300 days after the pension start date. Must reside in Morocco.

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**

The insured's employer must have paid at least 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 monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,568.84 dirhams in the nonagricultural sector.

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**

200 dirhams a month is paid for each of the first three eligible 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.

## Mozambique

Exchange rate: US\$1.00 = 70.80 meticaís.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1989 (social security).

**Current laws:** 2007 (social protection); 2009 and 2011 (social assistance).

**Type of program:** Social insurance and social assistance system.

Note: The value of the basic social allowance is gradually being increased to two-thirds of the national poverty line by 2019.

#### Coverage

**Social insurance:** Resident salaried private-sector employees and self-employed persons.

Voluntary coverage for unemployed persons with at least five years of previous coverage and at least 40 months of contributions.

Special systems for public-sector employees and military personnel.

**Social assistance:** Needy citizens of Mozambique.

#### Source of Funds

##### Insured person

**Social insurance:** 3% of monthly earnings.

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

Social assistance: None.

##### Self-employed person

**Social insurance:** 7% of monthly earnings.

The self-employed person's contributions also finance sickness and maternity benefits.

Social assistance: None.

##### Employer

**Social insurance:** 4% of monthly payroll.

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

Social assistance: None.

#### Government

**Social insurance:** None; contributes as an employer.

Social assistance: The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 (men) or age 55 (women) with at least 20 years of coverage and 10 years of contributions.

Early pension: At any age with at least 30 years of coverage and 25 years of contributions.

Employment must cease.

**Old age settlement (social insurance):** Age 60 (men) or age 55 (women) with less than 20 years of coverage or less than 10 years of contributions.

Employment must cease.

**Basic social allowance (subsídio social básico, social assistance, means tested):** Age 60 (men) or age 55 (women) and living in a household having no members with work capacity; no age limit if disabled or permanently ill.

**Disability pension (social insurance):** Must be younger than the normal retirement age, have at least five years of coverage, and have at least 30 months of contributions in the five years before the disability began.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

**Survivor pension (social insurance):** The deceased must have had at least five years of contributions and been receiving or entitled to receive an old-age or disability pension.

Eligible survivors include a dependent widow(er), and children younger than age 18 (age 22 if a student in a technical school; age 26 if a university student; no limit if disabled).

**Survivor settlement (social insurance):** The deceased was aged 60 or older (men) or aged 55 or older (women) and had less than 20 years of coverage or less than five years of contributions.

Eligible survivors include a dependent widow(er), and children younger than age 18 (age 22 if a student in a technical school; age 26 if a university student; no limit if disabled).

**Death grant (social insurance):** The deceased had at least three years of coverage and at least six months of contributions in the 12 months before death.

Eligible survivors include a widow(er), a child, or other descendant of the deceased.

**Funeral allowance (social insurance):** Paid to a widow(er), a parent, a child, or other descendant of a deceased person with at least three months of contributions before death.

### **Old-Age Benefits**

**Old-age pension (social insurance):** 50% of the insured's average monthly earnings in the last 240 months multiplied by the number of months of contributions is paid.

The maximum contribution period used to calculate the old-age pension is 432 months.

The minimum monthly old-age pension is calculated based on the national monthly minimum wage, which varies by sector. The lowest monthly minimum wage is 3,642 meticaís (agricultural workers); the highest monthly minimum wage is 10,400 meticaís (bank employees).

The minimum monthly old-age pension is 60% of the national monthly minimum wage for employees in the banking sector.

Early pension: Calculated in the same way as the old-age pension paid at the normal retirement age.

**Old age settlement (social insurance):** A lump sum of 60% of the insured's average monthly earnings in the last five years is paid.

**Basic social allowance (subsídio social básico, social assistance, means tested):** A basic monthly benefit is paid, which is increased by 25% for each dependent up to four.

The basic social allowance is paid bimonthly.

Benefit adjustment: The value of the basic social allowance is reviewed annually.

### **Permanent Disability Benefits**

**Disability pension (social insurance):** 60% of the old-age pension is paid.

The minimum monthly disability pension is 60% of the national monthly minimum wage for employees in the banking sector.

The national monthly minimum wage for employees in the banking sector is 10,400 meticaís.

### **Survivor Benefits**

#### **Survivor pension (social insurance)**

*Spouse's benefit:* 100% of the old-age pension the deceased received or was entitled to receive is paid to the widow(er); 50% if there are eligible children.

*Orphan's benefit:* 50% of the old-age pension the deceased received or was entitled to receive is split equally among eligible children; 100% for full orphans.

**Survivor settlement (social insurance):** A lump sum of 60% of the insured's average monthly earnings in the last five years is paid.

**Death grant (social insurance):** A lump sum of six times the deceased's average monthly earnings in the six months before death is paid if the deceased was in employment;

otherwise, six times the old-age pension the deceased received or was entitled to receive. The lump-sum payment is increased by one average monthly salary or one monthly pension for each dependent child.

**Funeral grant (social insurance):** A lump sum of 5,000 meticaís is paid to eligible survivors or the person who paid for the funeral.

### **Administrative Organization**

Ministry of Labor, Employment, and Social Security (<http://www.mitess.gov.mz/>) provides general supervision for the social insurance program.

National Social Security Institute (<http://www.inss.gov.mz/>), managed by a tripartite board and a director, administers the social insurance program.

Ministry of Gender, Child, and Social Action (<http://www.mgcas.gov.mz/>) provides general supervision for the social assistance program.

National Social Action Institute (<http://www.inas.gov.mz/>) administers the social assistance program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current laws:** 1977 (health), 1991 (universal access to health), 2007 (labor code), and 2007 (social insurance).

**Type of program:** Universal (medical benefits), social insurance (cash sickness and maternity benefits), and social assistance (medical benefits) system.

#### **Coverage**

**Universal and social assistance:** Residents of Mozambique.

**Social insurance:** Resident salaried private-sector employees and self-employed persons.

Voluntary coverage for unemployed persons with at least five years of previous coverage and at least three years of contributions.

Special systems for public-sector employees and military personnel.

#### **Source of Funds**

##### **Insured person**

*Universal:* None.

*Social insurance:* See source of funds under Old-Age, Disability, and Survivors.

*Social assistance:* None.

**Self-employed person**

*Universal:* None.

*Social insurance:* See source of funds under Old-Age, Disability, and Survivors.

*Social assistance:* None.

**Employer**

*Universal:* None.

*Social insurance:* See source of funds under Old-Age, Disability, and Survivors.

*Social assistance:* None.

**Government**

*Universal:* The total cost.

*Social insurance:* None.

*Social assistance:* The total cost.

**Qualifying Conditions**

**Cash sickness benefits (social insurance):** Must have at least 12 months of contributions, and have an incapacity to work or be caring for a hospitalized child or a child in need of special care.

**Cash maternity benefits (social insurance):** There is no minimum qualifying period. Must request leave at the latest 20 days before the expected date of child birth.

**Medical benefits (universal):** Provided for children aged five or younger, pregnant women, people aged 60 or older, and persons with disabilities.

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

**Sickness and Maternity Benefits**

**Sickness benefit (social insurance):** 65% of the insured's average daily salary in the six-month period ending two months before the incapacity began is paid for up to 365 days. The benefit is paid after a three-day waiting period.

**Maternity benefit (social insurance):** 100% of the insured's average daily salary in the six-month period ending two months before the maternity leave began is paid for up to two months.

**Workers' Medical Benefits**

**Universal:** Primary care and treatments of tuberculosis, malaria, HIV, and chronic diseases are provided free of charge.

**Social assistance:** Primary health care is provided with copayments.

**Dependents' Medical Benefits**

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

**Administrative Organization**

Ministry of Labor, Employment and Social Security (<http://www.mitess.gov.mz/>) provides general supervision for the social insurance program.

National Social Security Institute (<http://www.inss.gov.mz/>), managed by a tripartite board and a director, administers the social insurance program.

Ministry of Gender, Child, and Social Action (<http://www.mgcas.gov.mz/>) and Ministry of Health (<http://www.misau.gov.mz/>) provide general supervision for the universal and social assistance programs.

National Social Action Institute (<http://www.inas.gov.mz/>) administers the universal and social assistance programs.

**Work Injury****Regulatory Framework**

**First law:** 1957 (work injury).

**Current laws:** 2007 (labor law) and 2013 (work injury).

**Type of program:** Employer-liability system through private carriers.

**Coverage**

**Employer liability:** Resident salaried employees in the private and public sector.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

**Source of Funds**

**Insured person:** None.

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

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

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

**Qualifying Conditions**

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

**Temporary Disability Benefits**

70% of the insured's last daily earnings before the disability began is paid.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured has an assessed degree of disability of 100% (total disability), 90% of the insured's annual earnings is paid.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, 70% of the difference in the insured's annual earnings before and after the disability began is paid.

For an assessed degree of disability of less than 30%, a lump sum of 70% of the insured's reduced capacity of earnings is paid.

The minimum monthly permanent disability pension is 60% of the national monthly minimum wage, which varies by sector.

The lowest national monthly minimum wage is 3,642 meticaís (agricultural workers); the highest national monthly minimum wage is 10,400 meticaís (bank employees).

## Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; prostheses; medicine; and transportation.

## Survivor Benefits

### Survivor pension

**Spouse's pension:** 60% of the insured's annual earnings before the work injury occurred is paid to the widow(er).

**Orphan's pension:** 25% of the insured's annual earnings is paid for eligible children younger than age 19 (age 22 if a student; age 26 if a university student; no limit if disabled); 30% if there is only one child; up to 80% is paid for full orphans; and 15% for each eligible other descendant.

The maximum combined survivor pension is 80% of the insured's annual earnings.

**Survivor settlement:** A lump sum of six times the insured's last monthly earnings is split by the widow(er) (50%) and eligible children (50%) younger than age 19 (age 22 if a student; age 26 if a university student; no limit if disabled). The benefit is paid to the parent(s) or grandparent(s) if there is no widow(er) or eligible child.

**Funeral grant:** A lump sum of twice the national monthly minimum wage, which varied by sector, is paid.

The lowest national monthly minimum wage is 3,642 meticaís (agricultural workers); the highest national monthly minimum wage is 10,400 meticaís (bank employees).

## Administrative Organization

Ministry of Public Function provides general supervision.

## Unemployment

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### Regulatory Framework

A public works program (*subsídio social de produção*) seeks to promote the socioeconomic inclusion of persons with work capacity living in poverty and vulnerable situations. An allowance is paid to program participants at the value of the national poverty line for up to one year in urban areas; three months in rural areas.

### Family Allowances

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#### Regulatory Framework

**First and current law:** 2011 (social assistance).

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

Note: A basic social allowance (*subsídio social básico*) is paid to households in extreme poverty and having no members with working capacity, including households headed by elderly, disabled, and permanently ill persons. See Old-age, Disability, and Survivors.

#### Coverage

Needy citizens of Mozambique.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Food allowance (*ação social direta*, means tested):**

Paid to households with members receiving antiretroviral treatment for HIV/AIDS or children recovering from acute malnutrition, and households having no members with work capacity, including households headed by: elderly persons, children aged 12 to 18, or disabled or chronically ill persons.

#### Family Allowance Benefits

**Food allowance (*ação social direta*, means tested):** The cost of the basic food basket is paid in kind over a fixed period of time.

The average monthly cost of the basic food basket is 985 meticaís.

***Administrative Organization***

Ministry of Gender, Child and Social Action (<http://www.mgcas.gov.mz/>) provides general supervision.

National Social Action Institute (<http://www.inas.gov.mz/>) administers the program.

## Namibia

Exchange rate: US\$1.00 =  
13.71 Namibian dollars (N\$).

### 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:** Universal, social insurance, and social assistance system.

#### Coverage

**Universal and social assistance:** Resident citizens and permanent residents of Namibia (Veterans' pension: Namibian citizens only).

**Social insurance:** 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.

#### Source of Funds

##### Insured persons

*Universal and social assistance:* None.

*Social insurance:* 0.9% of basic earnings.

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.

##### Self-employed persons

*Universal and social assistance:* None.

*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.

#### Employer

*Universal and social assistance:* None.

*Social insurance:* 0.9% of basic payroll.

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.

#### Government

*Universal and social assistance:* The total cost.

*Social insurance:* Any deficit; contributes as an employer.

The government's contributions also finance cash sickness and maternity benefits.

#### Qualifying Conditions

**Old-age pension (universal):** Age 60.

**Veterans' pension (universal):** Age 55 and a veteran of the Namibian independence war.

**Old-age benefit (social insurance):** Age 60 with at least six months of contributions.

Employment must cease.

**Disability grant (universal):** Aged 16 or older with a temporary or permanent disability or diagnosed with AIDS by a doctor in the public healthcare system.

**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 a widow(er), the deceased's children, and persons who were financially dependent on the deceased.

**Funeral benefit (social assistance):** The deceased received or was entitled to receive the old-age pension or the disability grant.

#### Old-Age Benefits

**Old-age pension (universal):** N\$1,100 a month is paid.

**Veterans' pension (universal):** N\$2,200 a month is paid.

**Old-age benefit (social insurance):** A lump sum of N\$8,475 is paid.

## Permanent Disability Benefits

**Disability grant (universal):** N\$1,100 a month is paid.

**Disability benefit (social insurance):** A lump sum of N\$8,475 is paid.

## Survivor Benefits

**Spouse's benefit (social insurance):** A lump sum of N\$8,475 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, Industrial Relations and Employment Creation (<http://www.mol.gov.na/>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>), managed by a tripartite board of directors, administers the social insurance program.

Ministry of Poverty Eradication and Social Welfare administers the universal and social assistance program.

Ministry of Veterans' Affairs 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

**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.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

### Source of Funds

#### Insured person

**Cash sickness and maternity benefits (social insurance):** See source of funds under 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 under 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 under 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 under 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 continuous employment.

**Compassionate benefit (employer liability):** Paid for the death or serious illness of a child, spouse, parent, grandparent, brother, sister, father-in-law, or mother-in-law.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 75% of the maximum basic earnings 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 earnings are N\$13,000 a month.

**Sickness benefit (employer liability):** 100% of the employee'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.

**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).

## Namibia

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The minimum monthly benefit is N\$300.

The maximum monthly benefit is N\$13,000. If the mother dies, the benefit may be transferred to the child's primary caregiver.

**Maternity benefit (employer liability):** 100% of the employee's non-wage 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.

**Compassionate benefit (employer liability):** 100% of the employee's earnings is paid for up to five days during each 12-month period of continuous employment.

### **Workers' Medical Benefits**

The Ministry of Health and Social Services provides health care services. Fees vary according to services provided and type of health facility. The elderly, war veterans and other vulnerable groups are exempt from paying for primary health care.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Labour, Industrial Relations and Employment Creation (<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, and pays benefits through the Maternity, Sickness and Disability Fund.

## **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 last 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 monthly earnings used to calculate the permanent disability pension are N\$5,500.

**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 monthly earnings used to calculate the partial permanent disability benefit are N\$3,300.

The maximum partial permanent disability benefit is N\$49,500.

### **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.

### **Survivor Benefits**

#### **Survivor pension**

**Spouse's pension:** 40% of the 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 child younger than age 18, up to 60% in total for three or more children.

The orphan's pension ceases if the child marries before age 18.

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

The maximum combined monthly survivor benefits are N\$4,125.

**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, Industrial Relations and Employment Creation (<http://www.mol.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 law:** 1960 (children).

**Current law:** 2015 (child care and protection).

**Type of program:** Universal and 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**

**Universal (child disability grant):** Resident citizens and permanent residents of Namibia younger than age 16 and disabled or diagnosed with AIDS.

**Universal (foster parent grant):** Resident citizens and permanent residents of Namibia.

**Social assistance:** Needy resident citizens and permanent residents of Namibia with children younger than age 18.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Child disability grant (universal):** 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 (universal):** Paid to foster parents who meet certain conditions.

**Maintenance grant (social assistance, 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.

### **Family Allowance Benefits**

**Child disability grant (universal):** N\$250 a month is paid for each child.

**Foster parent grant (universal):** N\$250 a month is paid for the first child for the duration of the foster care period.

**Maintenance grant (social assistance, income tested):** N\$250 a month is paid for the first child.

### **Administrative Organization**

Ministry of Gender Equality and Child Welfare (<http://www.mgecw.gov.na/>) administers the programs.

## Niger

Exchange rate: US\$1.00 = 625.14 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 fewer than 20 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 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with at least 180 months of coverage.

Employment must cease.

The pension is payable abroad 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 coverage.

Employment must cease.

The settlement is payable abroad under reciprocal agreement.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have been registered for at least five years, with 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 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.

The pension is payable abroad 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 the date of death, and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

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

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

The pension is payable abroad under reciprocal agreement.

**Survivor settlement:** The deceased did not qualify for a disability pension and had less than 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 the date of death, and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

The survivor settlement may be paid in addition to family allowances.

#### Old-Age Benefits

**Old-age pension:** The pension is 20% of the insured's average monthly covered earnings for the first 15 years of coverage plus 1.33% for each additional 12 months of coverage before January 1, 2012, plus 30% of the insured's average monthly covered earnings for the first 15 years of coverage plus 2% for each additional 12 months of coverage starting January 1, 2012.

The minimum monthly pension is 60% of the legal monthly 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 monthly 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 20% of the insured's average monthly covered earnings for the first 15 years of coverage plus 1.33% for each additional 12 months of coverage before January 1, 2012, plus 30% of the insured's average monthly covered earnings for the first 15 years of coverage plus 2% for each additional 12 months of coverage starting January 1, 2012.

The minimum monthly pension is 60% of the legal monthly 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 pension is paid quarterly.

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

#### Survivor Pension

**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.

The maximum combined survivor pension is 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 pension the deceased would have been entitled to receive with 180 months of coverage is paid for each six-month period of coverage. If there is more than one eligible 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 Employment, Labour and Social Protection provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the programs.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1952.

**Current laws:** 1965 (family and maternity), 1972 (collective agreement), 2006 (child medical benefits), and 2012 (labor code).

**Type of program:** Universal (certain health services), social insurance (maternity and medical benefits), and employer-liability (cash sickness benefits) system.

Note: Medical benefits are only provided under certain conditions.

#### Coverage

**Universal:** Children residing in Niger and persons undergoing certain medical treatments.

**Social insurance:** Employed women or the wives of employed men.

Exclusions: Self-employed women.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons and civil servants.

#### Source of Funds

##### Insured person

*Universal:* None.

*Social insurance:* None.

*Employer liability:* None.

##### Self-employed person

*Universal:* None.

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

##### Employer

*Universal:* None.

*Social insurance:* See source of funds under Family Allowances.

*Employer liability:* The total cost.

### Government

*Universal:* The total cost.

*Social insurance:* None.

*Employer liability:* None.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** Must be currently employed.

**Cash maternity benefits (social insurance):** Must have at least six months of employment.

**Prenatal, maternity, and birth allowances (social insurance):** See Family Allowances.

**Medical benefits (universal):** Children younger than age 5; persons undergoing certain medical treatments. There is no qualifying period.

**Medical benefits (social insurance):** Must be eligible for maternity benefits or receive family allowance benefits.

### 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):** 50% of the insured's last earnings (the employer pays an additional 50% directly for employees with at least two years of employment with the same employer) 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.

**Prenatal, maternity, and birth allowances (social insurance):** See Family Allowances.

### Workers' Medical Benefits

**Medical benefits (universal):** Fees are waived under certain circumstances, including for medical services for children younger than age 5 and for the treatment of certain priority diseases (such as HIV/AIDS).

**Medical benefits (social insurance):** Working women are reimbursed for the cost of medical care during pregnancy and childbirth.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Public Health and Ministry of Finance provide general supervision of the universal program and reimburse healthcare providers.

Ministry of Employment, Labour and Social Protection provides general supervision of the social insurance and employer-liability programs.

National Social Security Fund, managed by a tripartite council and a director, administers the social insurance and employer-liability programs.

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### Work Injury

#### Regulatory Framework

**First law:** 1961.

**Current law:** 1965 (work injury).

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

#### Coverage

Employed persons, 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 mandatory coverage ends.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** 1.4% of declared 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 fewer than 20 employees pay contributions quarterly.

**Government:** None.

#### Qualifying Conditions

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 covered earnings in the month before the disability began is paid for the first 28 days; 66.7% thereafter. 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 covered 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 assessed degree of disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5% for each assessed degree of 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

#### Survivor pension

**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%.

The maximum combined survivor benefits is 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, Labour and Social Protection provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

### Unemployment

#### Regulatory Framework

No statutory benefits are provided.

Employers provide severance pay for employees through collective agreements.

### Family Allowances

#### Regulatory Framework

**First law:** 1955.

**Current law:** 1965 (family and maternity).

**Type of program:** Social insurance 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.

## Niger

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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 fewer than 20 employees pay contributions quarterly.

The employer's contributions also finance maternity benefits under Sickness and Maternity.

**Government:** None.

### Qualifying Conditions

**Family allowances:** The child must be aged 1 to 16 (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 greater benefit is paid.

**Prenatal allowance:** Paid to an insured woman or the wife of an insured man for undergoing three prescribed medical examinations.

**Maternity allowance:** The mother and child must undergo prescribed medical examinations.

**Birth allowance (*allocations au foyer du travailleur*):** The mother and child must undergo prescribed medical examinations. Paid for the birth of the insured's first three children from the first wife.

### Family Allowance Benefits

**Family allowance:** 1,500 CFA francs a month is paid for each child.

The allowance is paid quarterly.

**Prenatal allowance:** A lump sum of 13,500 CFA francs is paid in three parts: 4,500 CFA francs at the third month of pregnancy; 6,000 CFA francs at the sixth month of pregnancy; and 3,000 CFA francs at the eighth month of pregnancy.

**Maternity allowance:** A lump sum of 15,000 CFA francs is paid in three parts: 7,500 CFA francs at childbirth; 3,750 CFA francs when the child is aged six months; and 3,750 CFA francs when the child is aged 12 months.

**Birth allowance (*allocations au foyer du travailleur*):** A lump sum of 15,000 CFA francs is paid in three parts: 7,500 CFA francs at childbirth; 3,750 CFA francs when the child is aged six months; and 3,750 CFA francs when the child is aged 12 months for each of the first three births.

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

### Administrative Organization

Ministry of Employment, Labour and Social Protection provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

## Nigeria

Exchange rate: US\$1.00 = 304.2 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, and 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 payroll.

Gross salary includes basic salary, housing allowances, and transportation allowances.

There are no maximum earnings used to calculate contributions.

**Government:** 1% of 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: Younger than age 50 and unemployed for at least four months.

Employment must cease.

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 received or was entitled to receive an old-age or disability pension at the time of death. The pension is also paid if the insured is missing for at least a year and presumed dead.

Eligible survivors include a widow(er), children, or persons named by the deceased; if there is no widow(er), child, or person named by the deceased, 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 calculated based on the insured's account balance and life expectancy. At retirement, the insured may choose between an annuity and periodic (monthly or quarterly) payments.

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.

Early pension: A lump sum of up to 25% of the insured's account balance may be paid.

A guaranteed minimum may be set by the government on the recommendation of the National Pension Commission. The amount has not yet been determined.

#### Permanent Disability Benefits

**Disability pension:** The pension is calculated based on the insured's account balance and life expectancy. At retirement, the insured may choose between an annuity and periodic (monthly or quarterly) payments.

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 pension fund administrators (PFAs) administer the individual accounts.

Trustfund Pensions Limited (<https://www.trustfundpensions.com/>), overseen by a tripartite board, administers contributions paid previously to the Nigeria Social Insurance Trust Fund (NSITF). Trustfund Pensions Limited also functions as a PFA.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current laws:** 1971 (labor code) and 1999 (health insurance).

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

Note: A National Health Act creating a social assistance health system providing a minimum package of health services was passed in 2014. No information is available on its implementation.

#### **Coverage**

**Social insurance:** Public-sector employees and private-sector employees of firms with at least 10 employees.

Special voluntary systems for employers with nine or fewer employees, self-employed persons, pensioners, foreigners living in Nigeria, persons with a disability, prisoners, students, and certain informal-sector workers.

**Employer liability:** Employees working in the industrial, commercial, or agricultural sectors.

Exclusions: Self-employed persons.

#### **Source of Funds**

##### **Insured person**

**Social insurance:** 5% of monthly basic salary; 1.75% for federal public-sector employees.

**Employer liability:** None.

##### **Self-employed persons**

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

#### **Employer**

**Social insurance:** 10% of monthly basic payroll; 3.5% for federal public-sector employees.

**Employer liability:** The total cost.

#### **Government**

**Social insurance:** None; contributes as an employer.

**Employer liability:** 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 provide a medical certificate.

**Medical benefits (social insurance):** There are no minimum qualifying conditions for public-sector workers.

Eligible dependents include a spouse and up to four children younger than age 18.

#### **Sickness and Maternity Benefits**

**Maternity benefit (employer liability):** 50% of the employee'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, hospitalizations for up to 15 days a year, ophthalmological services, preventive care, maternity care for up to four live births, medicine, preventive dental care and pain relief, and some prostheses. Benefits are provided after a 90-day waiting period.

#### **Dependents' Medical Benefits**

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

#### **Administrative Organization**

Federal Ministry for Employment, Labour, and Productivity and labor departments of state and local governments provide general supervision of cash maternity benefits.

Federal Ministry of Health (<http://www.health.gov.ng/>) provides general supervision of medical benefits.

National Health Insurance Scheme (<https://www.nhis.gov.ng/>) administers medical benefits.

## 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

Public- and private-sector employees.

Exclusions: Military personnel.

NOTE: Coverage of self-employed persons and informal-sector workers has not been implemented.

### 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

There is no minimum qualifying period.

### Temporary Disability Benefits

A lump sum is paid for a temporary disability lasting up to one year.

### Permanent Disability Benefits

**Permanent disability benefit:** 90% of insured's monthly earnings is paid monthly for a total disability until the insured reaches age 55. If the insured 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

Benefits include medical care, hospitalization, medicine, surgery, appliances, transportation, and a daily subsistence allowance.

### Survivor Benefits

30% to 90% of the deceased's total monthly earnings is paid monthly to the widow(er) or full orphan according to the age of the widow(er) and the number of orphans.

### Administrative Organization

Nigeria Social Insurance Trust Fund (<http://www.nsitf.gov.ng/>) administers the program.

## Unemployment

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### Regulatory Framework

The 2014 Pensions Reform Act allows employees to withdraw up to 25% of their individual account balance in case of unemployment. See early pension under Old Age, Disability, and Survivors.

## Rwanda

Exchange rate: US\$1.00 = 815 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current laws:** 1974 (social security), 2003 (social security), and 2015 (pension schemes).

**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 (affiliation available up to age 50), and for persons who previously had mandatory coverage.

#### Source of Funds

**Insured person:** 3% of covered earnings; 6% for the voluntary insured.

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

**Self-employed person:** 6% of declared income, including base salary, allowances, and other benefits.

The minimum monthly earnings used to calculate contributions are 100% of the insured's previous base salary.

With the insured's approval, the base salary may increase by up to 30% after every three years of voluntary contributions.

**Employer:** 3% of covered payroll.

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

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

#### Qualifying Conditions

**Old-age pension:** Age 60 (younger if prematurely aged) with at least 180 months of contributions.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

**Old-age settlement:** Age 60 (younger if prematurely aged) with less than 180 months of contributions.

**Disability pension:** Must be assessed with at least a 50% loss of earning capacity and have at least five years of

contributions, 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 at least 180 months of contributions at the time of death.

Eligible survivors include a 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 widower(er) or child.

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

Eligible survivors include a 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 widow(er) or child.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the last three or five years plus 2% of the average monthly earnings for each 12-month period of contributions exceeding 180 months is paid. If the insured did not contribute for five years immediately preceding the date of pension entitlement, the average monthly earnings are based on the total number of months of contributions from the last five years of employment.

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

**Old-age settlement:** A lump sum of 100% of the insured's average monthly earnings in the last five years of contributions (in the entire contribution period if the insured has less than five years of contributions) multiplied by the number of months of contributions is paid.

If the insured is entitled to two or more pensions (including work injury benefits), each benefit is paid fully.

**Benefit adjustment:** Benefits are adjusted periodically by presidential decree.

#### Permanent Disability Benefits

**Disability 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 contributions exceeding 180 months is paid. For each year that a claim is made before age 60, the insured is credited with a six-month contribution period.

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

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

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

## Survivor Benefits

### Survivor pension

*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.

*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.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

### Survivor settlement

*Spouse's settlement:* A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive for each six-month period of contributions is paid.

*Orphan's settlement:* A lump sum of 50% of the survivor settlement is paid to each eligible orphan.

The maximum combined orphan's settlement is twice the spouse's settlement.

*Other eligible survivors:* A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive for each six-month period of contributions is paid to the surviving parent(s).

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 (<http://www.rssb.rw/>), managed by a tripartite council and a director general, administers the programs.

Rwanda Revenue Authority (<http://www.rra.gov.rw/>) collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 2007 and 2015 (community-based health insurance), 2009 (labor law), and 2016 (maternity benefits).

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

### Coverage

**Social insurance (cash maternity benefits):** Women in formal employment.

Exclusion: Self-employed persons.

**Social insurance (community-based health insurance):** Residents of Rwanda.

**Social insurance (public health insurance):** Employees in the public sector, employees of affiliated private institutions, and pensioners who previously contributed toward medical care.

Special systems for military personnel.

**Employer liability:** Employed persons, including apprentices.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

### Source of Funds

#### Insured person

*Social insurance (cash maternity benefits):* 0.3% of gross monthly earnings.

*Social insurance (community-based health insurance):* 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

*Social insurance (public health insurance):* 7.5% of the monthly basic earnings for employees, or 7.5% of the monthly pension for retirees.

*Employer liability:* None.

#### Self-employed person

*Social insurance (cash maternity benefits):* Not applicable.

*Social insurance (community-based health insurance):* 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Self-employed persons may pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

*Social insurance (public health insurance):* Information not available.

*Employer liability:* Not applicable.

#### Employer

*Social insurance (cash maternity benefits):* 0.3% of gross monthly payroll.

*Social insurance (community-based health insurance):* None.

*Social insurance (public health insurance):* 7.5% of employees' monthly basic payroll.

*Employer liability:* The total cost.

### Government

*Social insurance (cash maternity benefits):* None.

*Social insurance (community-based health insurance):* The total cost of premiums for the lowest socioeconomic category; and any deficit.

Transfers from international donors and the special system for military personnel also finance the community-based health insurance scheme.

*Social insurance (public health insurance):* 7.5% of retirees' monthly pensions.

*Employer liability:* None.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** Must be currently employed and provide a medical certificate. A medical certificate signed by three medical doctors may be required for sick leave that lasts at least 15 days.

**Cash maternity benefits (social insurance):** Must be currently employed with at least one month of contributions. Must provide a medical certificate of delivery issued by a recognized health facility.

**Medical benefits (community-based health insurance, social insurance):** Must have paid premiums for at least 30 days.

**Medical benefits (public health insurance, social insurance):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's salary is paid for up to three months.

**Maternity benefit (social insurance):** 100% of the insured's daily earnings is paid for 12 weeks: six weeks by the employer and six weeks by social insurance.

Up to one additional month of maternity leave is paid in case of delivery complications certified by an authorized medical doctor.

### Workers' Medical Benefits

**Community-based health insurance (social insurance):** Government health centers, district hospitals, and referral hospitals provide medical services. Benefits include vaccinations, 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. (10% of billable costs for services at the district level.)

**Public health insurance (social insurance):** 85% of the costs for covered medical treatments and prescribed drugs are paid.

Covered treatments include surgical interventions, hospitalization, chemotherapy, medical imaging, laboratory tests, physiotherapy, dental care, eye treatment, limb prosthesis and orthosis, dialysis, and full medical check-ups (for women aged 36 or older and men aged 41 or older).

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Public Service and Labour (<http://www.mifotra.gov.rw/>) provides general oversight for the employer liability program.

Rwanda Social Security Board–RSSB (<http://www.rssb.rw/>) administers the social insurance program.

### 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

There is no minimum qualifying period. Occupational diseases and accidents that occur while commuting to and from work are covered.

#### 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 (100%) 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 permanent disability pension is paid.

**Partial disability:** If the assessed degree of disability is at least 15% but less than 100%, 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**

Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

### **Survivor Benefits**

#### **Survivor pension**

**Spouse's pension:** 30% of the deceased's average daily earnings in the last three months before the work injury occurred is paid to the widow(er).

**Orphan's pension:** 15% of the deceased's average daily earnings in the last three months before the work injury occurred 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 in the last three months before the work injury occurred is paid to each additional eligible survivor.

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

**Funeral grant:** A lump sum of 100 times the legal monthly minimum wage is paid.

### **Administrative Organization**

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw/>) provides general supervision.

Rwanda Social Security Board (<http://www.rssb.rw/>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw/>) collects contributions.

### **Unemployment**

#### **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 = 23,556.02 dobras.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1979.

**Current laws:** 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:** 14% of gross earnings (full benefit) or 10% (partial benefit), according to five earnings levels from one minimum wage up to 10 times the minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

The self-employed person must choose between a full (old age, disability, and survivors; cash sickness and maternity; and the funeral grant) and partial benefit (old age, disability, and survivors only).

The self-employed person's contributions (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; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 62 with at least 180 months of contributions and enrolled in the system for at least 240 months.

Women may retire at age 57 with a full pension.

Retirement is not necessary.

Deferred pension: The pension may be deferred beyond 62.

**Disability pension:** Must be assessed with at least a 66% loss of work capacity and a 50% loss of earning capacity and have at least 60 months of contributions.

A disability committee assesses the loss of work capacity.

Constant-attendance allowance: 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 allowance.

**Survivor pension:** Paid to a widow(er), orphans, or other dependent family members if the deceased received or was entitled to receive an old-age or disability pension at the time of death.

The widow(er)'s pension ceases upon 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 monthly earnings in the best 10 of the last 15 calendar years is paid for each year of contributions, up to 80%.

The minimum monthly pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

Deferred pension: The pension is increased by 2% for each year of deferral 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 monthly earnings in the best 10 of the last 15 years is paid for each year of contributions.

The minimum monthly pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

Constant-attendance allowance: 20% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted according to price increases or other macroeconomic indicators.

#### Survivor Benefits

##### Survivor pension

**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:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible 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.

The maximum combined survivor is 100% of the old-age or disability pension the deceased received or was entitled to receive.

**Funeral grant:** A lump sum of the cost of the funeral is paid, up to two times the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 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:** See source of funds under Old Age, Disability, and Survivors.

#### Qualifying Conditions

**Cash sickness benefits:** 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, paternity, and child care benefits:

Paid to the mother, father, or other family member who is providing care for a newborn child. 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, paternity, and child care 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

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

### 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 laws:** 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.

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

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% from the 361st day up to 24 months.

### Permanent Disability Benefits

**Permanent disability pension:** For at least a 66.7% loss of work capacity, 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 minimum monthly pension is 40% of the minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

### Workers' Medical Benefits

No statutory benefits are provided.

The public health program provides medical care.

### Survivor Benefits

#### Survivor pension

**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).

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

**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.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

**Funeral grant:** A lump sum of the cost of the funeral is paid, up to two times the monthly minimum wage for civil servants.

### 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.

### Unemployment

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#### Regulatory Framework

The 2010 labor code regulates severance pay for the termination of a work contract on economic grounds or without a fair justification from the employer. For the unfair dismissal of a fixed-term employee, the severance pay is the salary the employee would have received until the regular end of the contract. Employees on a permanent contract dismissed for reasons deemed unfair by a tribunal can chose to be reinstated to their previous position with full reimbursement of lost earnings, or receive severance pay without reinstatement. The severance pay in this case and for dismissal on economic grounds is a lump sum of 100% of the employee's last monthly earnings multiplied by the number of years of continuous employment. The minimum severance pay is based on three times the employee's last monthly earnings.

## Senegal

Exchange rate: US\$1.00 = 625.14 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 persons 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 persons 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 360,000 CFA francs.

**Complementary scheme:** 2.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 360,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,080,000 CFA francs.

##### Self-employed person

**General scheme:** Not applicable.

**Complementary scheme:** Not applicable.

##### Employer

**General scheme:** 8.4% of covered monthly payroll.

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 360,000 CFA francs.

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

**Complementary scheme:** 3.6% of covered monthly payroll.

The minimum monthly earnings used to calculate contributions are 360,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,080,000 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, and has 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.

Partial pension: Aged 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement, and has less than 400 points.

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 with 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.

Partial pension: Age 55 with less than 400 points.

Employment must cease. (The insured may continue to work up to age 60 without accumulating additional points.)

Child's supplement: Paid for each dependent child younger than age 21, up to three children.

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 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 a disability who is unable to work); an orphan younger than age 21 if his or 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: 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 claimed before the normal retirement age.

### Permanent Disability Benefits

**Disability pension (general and complementary schemes):** The full old-age pension is paid.

### Survivor Benefits

**Survivor pension (general and complementary schemes)**

*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). 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:* 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

The maximum combined orphans' pensions is 50% of the old-age or disability pension the deceased received or was entitled to receive if a spouse's pension is also paid (100% for full orphans).

### 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 programs.

### 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); 1991 (administration); 2003 (community-based health insurance), implemented in 2009; and 2008 (medical assistance for the elderly).

**Type of program:** Social insurance (cash maternity and medical benefits), social assistance (medical benefits), and community-based social insurance (medical benefits) system.

#### Coverage

**Social insurance (cash maternity benefits):** Employed women and nonemployed women married to an insured man.

Special system for civil servants and military personnel.

**Social insurance (medical benefits):** 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.

Special system for pensioners.

**Social assistance (medical benefits):** Citizens of Senegal aged 60 or older.

**Community-based social insurance (medical benefits):** Residents of Senegal aged 18 or older.

#### Source of Funds

##### Insured person

*Social insurance:* Up to 7.5% of gross monthly earnings for medical benefits (rates vary according to the health insurance institution).

The minimum monthly earnings used to calculate contributions are 60,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 250,000 CFA francs.

See Family Allowances for cash maternity benefits.

*Social assistance:* None.

*Community-based social insurance:* 3,500 CFA francs a person per year; none for certain vulnerable groups.

### Self-employed person

*Social insurance:* Not applicable.

*Social assistance:* None.

*Community-based social insurance:* 3,500 CFA francs a person per year; none for certain vulnerable groups.

### Employer

*Social insurance:* Up to 7.5% of gross monthly payroll for medical benefits (rates vary according to the health insurance institution).

The minimum monthly earnings used to calculate contributions are 60,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 250,000 CFA francs.

See Family Allowances for cash maternity benefits.

*Social assistance:* None.

*Community-based social insurance:* None.

### Government

*Social insurance:* None; contributes as an employer for government employees who are not civil servants.

*Social assistance:* The total cost.

*Community-based social insurance:* 3,500 CFA francs a person per year; the total cost for certain vulnerable groups.

### Qualifying Conditions

**Cash sickness benefits:** No social insurance benefits are provided. (Paid sick leave is governed by collective agreements.)

**Cash maternity benefits (social insurance):** Must have worked at least 18 days or 120 hours a month for at least three consecutive months. A medical certificate is required.

Benefits are payable abroad under reciprocal agreement.

**Prenatal allowance (social insurance):** See Family Allowances.

**Maternity allowance (social insurance):** See Family Allowances.

**Medical benefits (social insurance):** Must have at least two months of contributions.

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

**Medical benefits (community-based social insurance):** Must not have outstanding contributions.

### Sickness and Maternity Benefits

**Sickness benefit:** No social insurance 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.

**Prenatal allowance (social insurance):** See Family Allowances.

**Maternity allowance (social insurance):** See Family Allowances.

### Workers' Medical Benefits

**Medical benefits (social insurance):** Benefits include partial cost sharing for health care, including hospitalization, approved medicine, and doctor's visits. There is no limit to duration.

Cost sharing: 50% 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.

**Medical benefits (social assistance):** Free medical treatment is provided in public hospitals (except for certain services).

**Medical benefits (community-based social insurance):** Benefits include partial cost sharing for the cost of preventative, curative, and specialized care, hospitalization, delivery, medicine, examinations, and evacuations.

Cost sharing: 50% to 80% of the costs.

### Dependents' Medical Benefits

**Medical benefits (social insurance):** Medical benefits for dependents are the same as those for the insured. Eligible dependents include the spouse and dependent children older than age 2 but younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Medical benefits (social assistance):** Information is not available.

Free medical treatment is provided in public hospitals for children younger than age 5.

**Medical benefits (community-based social insurance):** Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision of the social insurance program.

Social Security Fund (<http://www.secusociale.sn/>) administers the maternity benefit program.

Ministry of Health and Social Action (<http://www.sante.gouv.sn/>) provides general supervision of medical benefits.

Universal Health Coverage Agency (<http://www.agencecmu.sn/>) coordinates universal health coverage through the social assistance and community-based social insurance programs.

Individual health insurance institutions administer the social insurance medical benefits program. Companies with more than 300 employees must establish enterprise medical benefits; smaller firms may group together to join a specific health insurance institution.

### **Work Injury**

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#### **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 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**

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**

The pension is the insured's average monthly 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 monthly earnings multiplied by 1.5% for each degree of assessed disability greater than 50%.

The pension is paid monthly for a total disability; otherwise quarterly (may be paid monthly for an assessed degree of disability of at least 75%).

The pension is payable abroad 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 annual 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**

*Spouse's pension:* 30% of the deceased's average monthly earnings in the 12 months before the work injury occurred is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid monthly or quarterly.

The widow(er)'s pension ceases upon 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 work injury occurred 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 12 months before the work injury occurred is paid to each dependent parent and grandparent, up to 30%.

The maximum combined survivor benefit is 85% of the deceased's average monthly earnings in the 12 months before the work injury occurred.

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/>) collects contributions and administers benefits.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1973 (social security) and 1991 (administration).

**Type of program:** Social insurance 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 covered 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 monthly 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 nine or fewer employees pay quarterly.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

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

### **Qualifying Conditions**

**Family allowances:** Paid for children older than age 2 but 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 worked at least 18 days or 120 hours a month for at least three consecutive months.

**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 under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,600 CFA francs a month is paid quarterly for each eligible child.

**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 persons, who are involuntary unemployed, 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 = 13.22 rupees.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1971 (provident fund) and 1987 (social security).

**Current laws:** 2005 (social insurance) and 2010 (universal social security).

**Type of program:** Universal and social insurance system.

#### Coverage

**Universal:** Resident citizens of Seychelles.

**Social insurance:** Employed persons, including casual and part-time workers.

#### Source of Funds

##### Insured person

*Universal:* None.

*Social insurance:* 2% of gross monthly earnings.

Additional voluntary contributions of at least 50 rupees a month are possible.

There are no maximum earnings used to calculate contributions.

##### Self-employed person

*Universal:* None.

*Social insurance:* 4% of gross monthly earnings.

There are no maximum earnings used to calculate contributions.

##### Employer

*Universal:* None.

*Social insurance:* 2% of monthly payroll.

The employer's contributions to the social security fund also finance sickness and maternity and work injury benefits.

##### Government

*Universal:* The total cost.

*Social insurance:* None.

#### Qualifying Conditions

**Old-age pension (universal):** 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 certain conditions.)

**Dependent's supplement (income tested):** Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

The universal old-age pension is not payable abroad.

**Old-age pension (social insurance):** Age 63 (compulsory) with at least 10 years of continuous contributions to the Seychelles Pension Fund (SPF) immediately before reaching the normal retirement age or at least 20 years of contributions to the Social Security Fund (SSF) before June 30, 2010 and/or the SPF before reaching the normal retirement age.

Retirement is not necessary. The insured may continue working past the normal retirement age or become re-employed after retiring if his or her salary is greater than his or her pre-retirement earnings or earnings at the normal retirement age.

**Early pension:** Age 60 with at least 10 years of continuous contributions to the SPF immediately before retirement or at least 20 years of contributions to the SSF before June 30, 2010 and/or the SPF. Military personnel may retire at age 55.

The social insurance old-age pension is payable abroad.

**Old-age settlement (social insurance):** Age 63 and does not qualify for the social insurance old-age pension.

**Migration allowance (social insurance):** Paid if the insured is younger than the normal retirement age and permanently leaves the country.

**Disability pension (universal):** Must be assessed with at least a 75% loss of earning capacity, not be entitled to any other benefit, and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions.) Paid after receiving sickness benefits for at least six months (see Sickness and Maternity).

**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 certain conditions.)

**Dependent's supplement (income tested):** Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

The universal disability pension ceases at the normal retirement age and is replaced by a universal old-age pension of the same value.

The universal disability pension is not payable abroad.

**Disability pension (social insurance):** Must be younger than age 63 and assessed with at least an 80% loss of work incapacity.

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 social insurance disability pension is payable abroad.

**Disability settlement (social insurance):** The insured does not qualify for the social insurance disability pension.

**Survivor pension (universal):** 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 orphans.

The widow(er)'s pension ceases upon 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): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

The universal survivor pension is not payable abroad.

**Abandoned child's benefit (universal):** Paid to a child aged 15 or older who is abandoned by his or her parents and is in full-time education or training.

**Survivor pension (social insurance):** The deceased was insured.

Eligible survivors include a dependent widow(er) or partner who lived with the deceased for at least three years and children younger than age 18 (age 26 if a full-time student). The benefit is not paid if the surviving spouse or partner is cohabiting with another person at the time of the insured's death. The widow(er) must have resided in the Seychelles for at least five years (may be waived under certain conditions).

**Preretirement death benefit (social insurance):** The deceased was younger than the normal 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 (age 25 if a full-time student).

**Post-retirement death benefit (social insurance):** The deceased was a pensioner at the time of death. Paid to the deceased's spouse or dependent children.

Social insurance survivor benefits are payable abroad.

**Funeral grant (universal):** Paid to the person who pays for the funeral.

### Old-Age Benefits

**Old-age pension (universal):** 5,050 rupees a month is paid.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month is paid for an adult.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Old-age pension (social insurance):** A percentage of the insured's average monthly earnings before retirement is paid.

Any voluntary contributions to the fund may be used to calculate pensions or refunded as a lump sum with interest.

The maximum monthly pension is 17,000 rupees.

**Old-age settlement (social insurance):** A lump sum is paid.

**Migration allowance (social insurance):** A lump sum of the total employee and employer contributions plus accrued interest is paid.

The interest rate is 4% a year.

### Permanent Disability Benefits

**Disability pension (universal):** 5,050 rupees a month is paid.

Partial disability (earnings tested): A reduced pension is paid.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

The maximum combined disability pension and dependent supplements is 80% of the insured's earnings before the disability began.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Disability pension (social insurance):** The monthly pension is based on the insured's average monthly earnings before the assessment of the disability.

**Disability settlement (social insurance):** A lump sum of the total employee and employer contributions plus accrued interest is paid.

The interest rate is 4% a year.

### Survivor Benefits

#### Survivor pension (universal)

*Spouse's pension:* 2,480 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's supplement (income tested): 1,380 rupees a month is paid for an adult and 1,230 rupees a month for each child.

*Orphan's pension:* 1,300 rupees a month is paid; 1,540 rupees a month for full orphans.

**Abandoned child's benefit (universal):** 1,540 rupees a month is paid for each full orphan.

#### **Survivor pension (social insurance)**

*Spouse's pension:* 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 widow(er) for life (70% if the widow(er) was at least 10 years younger than the deceased). If there are eligible surviving children, up to 50% of the deceased's pension is paid; 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.

*Orphan's pension:* At least 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to the deceased's eligible children; 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 eligible orphans and paid to the child(ren)'s guardian.

**Preretirement death benefit (social insurance):** A lump sum of the total of the deceased's and the employer's contributions plus accrued interest is paid; if the deceased has no surviving spouse or children, the benefit is paid to a named beneficiary or dependent.

The interest rate is 4% a year.

**Postretirement death benefit (social insurance):** A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Funeral grant (universal):** A lump sum of 1,700 rupees is paid.

Benefit adjustment: Universal benefits are reviewed and adjusted annually according to changes in the cost of living.

#### **Administrative Organization**

Ministry of Family Affairs supervises the universal program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program (Social Security Fund).

Seychelles Pension Fund (<http://www.pensionfund.sc/>), directed by a chief executive officer and a tripartite board of trustees, administers the social insurance program.

## **Sickness and Maternity**

### **Regulatory Framework**

**First law:** 1979.

**Current laws:** 1993 (constitution, universal health coverage), 1995 (labor code), and 2010 (social security).

**Type of program:** Universal and employer-liability system.

### **Coverage**

**Universal:** Employed and self-employed resident citizens of Seychelles.

**Employer liability:** Employed persons.

### **Source of Funds**

#### **Insured person**

*Universal:* None.

*Employer liability:* None.

#### **Self-employed person**

*Universal:* None.

*Employer liability:* None.

#### **Employer**

*Universal:* None.

*Employer liability:* The total cost; up to 2,480 rupees per employee is refunded by the government.

#### **Government**

*Universal:* The total cost.

*Employer liability:* The government refunds up to 2,480 rupees per employee.

### **Qualifying Conditions**

**Cash sickness and maternity benefits (universal and employer liability):** There is no minimum qualifying period.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

**Paternity benefit (employer liability):** Must have been employed with the same employer for at least 12 months. Must be the father of the child and take the leave to care for the child within four months of the birth.

**Birth grant (universal):** Paid for the birth of a child.

**Medical benefits (universal):** No information available.

### **Sickness and Maternity Benefits**

**Sickness benefit (universal and employer liability):** 80% of the worker's full monthly salary or 2,480 rupees a month, whichever is lower, is paid for the first two months of incapacity. (For employees, the employer pays the difference between this amount and the full salary.) An additional amount equal to the level of income support is paid monthly from the third month for up to 130 working days (See Family Allowances).

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

**Maternity benefit (universal and employer liability):** 80% of the worker's full monthly salary or 2,480 rupees, whichever is lower, is paid monthly for up to 14 weeks. (For employees, the employer pays the difference between this amount and the full salary.) For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

**Paternity benefit (employer liability):** 100% of the employee's earnings is paid for up to five consecutive days in a given calendar year. If the mother dies during or shortly after childbirth, the unused maternity leave passes to the father.

**Birth grant (universal):** A lump sum of 1,000 rupees is credited to the newborn's bank account.

### **Workers' Medical Benefits**

Government clinics and hospitals provide free medical services under the National Health Plan (except for cosmetic reasons). Overseas medical treatments is covered under certain conditions.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Health supervises the medical benefits.

Ministry of Labour and Human Resource Development supervises the employer-liability program.

Ministry of Family Affairs supervises the universal program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program.

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1970 (employer liability).

**Current law:** 2010 (social security).

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

#### **Qualifying Conditions**

There is no minimum qualifying period.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit. Family income must be below the official family subsistence level.

#### **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 supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

#### **Permanent Disability Benefits**

If the insured is assessed with a total disability and received a temporary disability benefit for up to 130 working days, 2,480 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 pension is paid according to the assessed degree of disability.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each child; 1,380 rupees a month for an adult.

For a court award, the cost of compensation paid to the insured 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:** 2,480 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 widow(er)'s pension ceases upon remarriage or cohabitation.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

### **Administrative Organization**

Ministry of Family Affairs supervises the universal program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the program.

## **Unemployment**

### **Regulatory Framework**

Under the 1995 Unemployment Relief Scheme Act, the Agency for Social Protection provides subsistence income for unemployed persons; see Family Allowances.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 2008 (social welfare).

**Current law:** 2011 (social protection).

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

### **Coverage**

Needy resident citizens of Seychelles.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Income support (income tested):** Aged 18 or older and has resided in Seychelles for at least 11 months of the year. Must be employed or actively seeking employment.

*Adult and children component:* Paid to help with personal costs for an adult, single parent, or dependent child.

*Accommodation component:* Paid to help with the cost of renting private accommodation or with the cost of housing loans.

*Utilities component:* Paid to help with the cost of utilities.

*Transport component:* Paid to help with the cost of transportation.

*Child care component:* Paid to employed persons with dependent children up to age 4, not attending crèche, to help with the cost of child care.

**Supplementary income support (income tested):** May be paid to meet an exceptional need.

### **Family Allowance Benefits**

**Income support (income tested):** The amount paid includes the total household benefit (including all relevant components) minus net household income.

The benefit has several components:

*Adult and children component:* 2,592.50 rupees a month is paid for the first adult in a family, 70% of this amount for another adult in the family, and 50% of this amount for a dependent child.

*Accommodation component:* Up to 1,000 rupees a month is paid per household.

*Utilities component:* 488 rupees a month is paid per household.

*Transport component:* 250 rupees a month is paid per household.

*Childcare component:* 500 rupees a month per child is paid.

**Supplementary income support (income tested):** A lump sum of up to 5,000 rupees is paid to meet an exceptional need.

### **Administrative Organization**

Ministry of Family Affairs supervises the program.

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the program.

## Sierra Leone

Exchange rate: US\$1.00 = 7,451 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 paid or credited contributions.

Periods of contributions prior to 2001 are credited to public-sector employees still in the labor force on January 1, 2002.

Employment must cease.

**Early pension:** Age 55 with at least 180 months of paid or credited 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 paid or credited 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 paid or credited 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 paid or credited contributions. A six-month contribution period is credited for each year that a claim is made before the normal retirement age.

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:** Must be assessed with a permanent and total incapacity for work but 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 paid or credited contributions, including at least 12 months of paid contributions in the three years before the date of death.

Eligible survivors include widow(er)s, 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 upon 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 earnings for the first 180 months of paid or credited contributions plus 2% of average earnings for each additional 12-month period of paid or credited contributions is paid.

Average earnings used to calculate benefits are the average monthly earnings in the best 60 months of contributions.

The minimum monthly old-age pension is 50% of the national monthly minimum wage.

The national monthly minimum wage is 500,000 leones.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings.

**Early pension:** The pension is reduced by 4% for each year the pension is claimed before age 60.

**Old-age gratuity:** A lump sum of 12 months of the 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 earnings for the first 180 months of paid or credited contributions plus 2% of average earnings for each additional 12-month period of paid or credited contributions is paid. (If the

insured has at least 60 months but less than 180 months of contributions, the difference between the insured's contribution period and 180 months is credited.) A six-month contribution period is credited for each year that a claim is made before the normal retirement age.

Average earnings used to calculate benefits are the average monthly earnings in the best 60 months of contributions.

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

#### Survivor pension

**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.

**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).

The maximum combined survivor pension is 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

Ministry of Labour and Social Security provides general supervision.

National Social Security and Insurance Trust (<http://www.nassitsl.org/>) administers the programs.

## Sickness and Maternity

### Regulatory Framework

No statutory benefits are provided.

Employers provide cash maternity benefits and medical care for employees and their dependents through collective agreements. The Free Health Care Initiative (introduced through a presidential decree) provides free medical care for pregnant and lactating mothers as well as children younger than age 5.

### 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: Self-employed persons, agricultural employees working on plantations with less than 25 workers, household workers, 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

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 Labour and Social Security provides general supervision.

Employers may insure against liability with private insurance companies.

## South Africa

Exchange rate: US\$1.00 = 13.71 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:** Employed persons working more than 24 hours a month, including household and seasonal workers.

Exclusions: Civil servants, trainees, foreigners working under a contract, and persons receiving a work injury or occupational disease benefit from the compensation fund.

**Social assistance:** Needy resident citizens and permanent residents of South Africa, and 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 pension (social assistance, means tested):

Age 60.

Means test: Annual income must be less than 73,800 rand for a single person or 147,600 rand for a couple, and assets must be no more than 1,056,000 rand for a single person or 2,112,000 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 73,800 rand for a single person or 147,600 rand for a couple, and assets must be no more than 1,056,000 rand for a single person or 2,112,000 rand for a couple.

Constant-attendance allowance (grant-in-aid): 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.

The disability must be confirmed by a medical assessment.

Means test: Annual income must be less than 73,800 rand for a single person or 147,600 rand for a couple, and assets must be no more than 1,056,000 rand for a single person or 2,112,000 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):** 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, and up to 238 days of paid leave may be accumulated in the four years before application for the survivor benefit. The accumulated credits may be used for sickness, adoption, unemployment, and survivor benefits.

Eligible survivors include a 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).

Survivors may only receive one benefit (survivor, unemployment, or work injury) at a time. Benefits are not paid

## South Africa

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if the deceased was suspended from claiming because of fraud.

### Old-Age Benefits

**Old-age pension (social assistance, means tested):** Up to 1,600 rand a month is paid if aged 60 to 74; 1,620 rand a month 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 (grant-in-aid): 380 rand a month is paid.

**War veteran's grant (social assistance, means tested):** Up to 1,620 rand a month is paid.

Constant-attendance allowance (grant-in-aid): 380 rand a month is paid.

### Permanent Disability Benefits

**Disability grant (social assistance, means tested):** Up to 1,620 rand a month is paid.

Constant-attendance allowance (grant-in-aid): 380 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 last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the deceased's earnings fluctuated significantly, the calculation is based on the deceased's average monthly earnings for the six months before the date of death.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

The maximum daily benefit is 221.28 rand.

### Administrative Organization

Department of Labor (<http://www.labour.gov.za/>) provides general supervision of the social insurance program.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the social insurance program.

The Department of Social Development provides general supervision of the social assistance program.

South African Social Security Agency (<http://www.sassa.gov.za/>) administers the social assistance program.

## Sickness and Maternity

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### Regulatory Framework

**First laws:** 1966 (unemployment) and 1995 (labor relations).

**Current laws:** 1997 (conditions of employment); 2001 (unemployment insurance); 2002 (contributions); and 2003 (health), implemented in 2004.

**Type of program:** Universal (medical benefits), social insurance (cash sickness, maternity and adoption benefits), employer-liability (cash sickness benefits), and social assistance (medical benefits) system.

### Coverage

**Universal:** Citizens of South Africa.

**Social insurance:** Employed persons working more than 24 hours a month, including household and seasonal workers.

Exclusions: Civil servants, trainees, foreigners working under a contract and persons receiving a work injury or occupational disease benefit from the compensation fund.

**Employer liability:** Employed persons working more than 24 hours a month, 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.

**Social assistance:** Low-income citizens of South Africa.

### Source of Funds

#### Insured person

*Universal and social assistance:* None.

*Social insurance:* See source of funds under Unemployment.

*Employer liability:* None.

#### Self-employed person

*Universal and social assistance:* None.

*Social insurance:* See source of funds under Unemployment.

*Employer liability:* None.

#### Employer

*Universal and social assistance:* None.

*Social insurance:* See source of funds under Unemployment.

*Employer liability:* The total cost.

**Government**

*Universal and social assistance:* Most of the cost of medical benefits.

*Social insurance:* See source of funds under Unemployment.

*Employer liability:* None.

**Qualifying Conditions**

**Cash sickness benefits (social insurance):** Must be unable to work for at least 14 days and 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.

Absences from work must be the result of the illness for which the worker is receiving medical treatment.

**Cash sickness benefits (employer liability):** Must have worked for the same employer for at least 26 days.

**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 benefits (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 the daily earnings before the beginning of the adoption leave. The insured must be contributing to the Unemployment Insurance Fund and have accumulated 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.

Must apply for the benefit within six months after the date of the order for adoption.

**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 employee must have worked for the same employer for at least four months with at least four working days a week.

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

**Medical benefits (hospitalization, social assistance):** 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 (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, minus any credits used for adoption, unemployment, and survivor benefits. Lower-income insured persons receive a higher percentage of their earnings, and higher-income insured persons receive a lower percentage.

Daily earnings are calculated by multiplying the insured's last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

The maximum daily benefit is 221.28 rand.

**Sickness benefit (employer liability):** 100% of the employee'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.

**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 last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

The maximum daily benefit is 221.28 rand.

**Adoption benefit (social insurance):** 38% to 60% of insured's daily earnings, depending on the insured's level of earnings, is paid for up to 238 days, minus any credits used for adoption, unemployment, and survivor benefits. Lower-income insured persons receive a higher percentage of their earnings, and higher-income insured persons receive a lower percentage.

Daily earnings are calculated by multiplying the insured's monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

Must apply for the benefit within six months after the date of the order for adoption.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

The maximum daily benefit is 221.28 rand.

**Family responsibility leave (employer liability):** 100% of the employee's daily earnings is paid for three days each year.

### **Workers' Medical Benefits**

**Medical benefits (primary care, universal):** The Government pays directly for medical services provided by primary health care facilities.

**Medical benefits (hospitalization, social assistance):** 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 household 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 last monthly 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 monthly earnings used to calculate benefits are 4,708 rand.

The maximum monthly earnings used to calculate benefits are 33,625 rand.

The minimum monthly benefit is 3,531 rand.

The maximum benefit is 6,004.52 rand a week or 25,219.00 rand a month.

**Partial disability:** A percentage of the insured's last monthly 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 last monthly earnings is paid.

The minimum monthly earnings used to calculate the permanent disability pension are 4,708 rand.

The maximum monthly earnings used to calculate the permanent disability pension are 33,625 rand.

The minimum monthly permanent disability pension is 3,531 rand.

The maximum monthly permanent disability pension is 25,219 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.

The minimum monthly earnings used to calculate the partial disability pension are 4,708 rand.

The maximum monthly earnings used to calculate the partial disability pension are 33,625 rand.

For an assessed degree of disability of up to 30%, a lump sum of up to 15 times the insured's last monthly earnings is paid.

The minimum lump-sum partial disability pension (based on a 30% disability) is 70,613 rand.

The maximum lump-sum partial disability pension (based on a 30% disability) is 282,470 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**

#### **Survivor pension**

**Spouse's pension:** 40% of the permanent total disability pension the deceased received or was entitled to receive is paid to a widow(er) plus a lump sum of two months of the permanent total disability pension the deceased received or was entitled to receive.

The pension continues upon remarriage.

The minimum monthly spouse's pension is 1,412 rand.

The maximum monthly spouse's pension is 10,088 rand.

**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 monthly orphan's pension is 5,044 rand.

**Other dependent's pension:** If there is no widow(er) or orphan, up to 40% of the permanent total disability pension the deceased received or was entitled to receive is paid to survivors who were fully dependent on the deceased ; if

there is no widow(er), orphan, or fully dependent survivor, up to 145,302 rand is paid as a lump sum to survivors who were partially dependent on the deceased, according to the assessed level of dependence.

Eligible survivors include a parent, grandparent, sibling, half-sibling, or grandchild of the deceased.

The maximum combined survivor benefit is 100% of the permanent total disability pension the deceased received or was entitled to receive.

**Funeral grant:** A lump sum of up to 18,251 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**

Employed persons working more than 24 hours a month, including household and seasonal workers.

Exclusions: Self-employed persons, trainees, foreigners working on a contract, and persons receiving a work injury or 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 17,712 rand a month or 212,539 rand a year.

The insured person's contributions also finance survivors, cash sickness, adoption, and cash maternity benefits.

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

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

The maximum earnings used to calculate contributions are 17,712 rand a month or 212,539 rand a year.

## South Africa

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The employer's contributions also finance survivors, cash sickness, adoption, and cash 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 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 for disciplinary reasons), 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 insured persons receive a lower percentage.

Daily earnings are calculated by multiplying the insured's last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

The maximum daily benefit is 221.28 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:** Universal (foster child grant) and social assistance (child support grant, care dependency grant, and social relief of distress) system.

### Coverage

Low-income resident citizens and permanent residents of South Africa, and refugees residing in South Africa.

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 (universal):** Paid to a person caring for a foster child aged 18 or younger (aged 21 if a student). There must be a court order indicating the foster care status of the child.

Foster parents may receive more than one social grant at a time.

**Child support grant (means tested):** Paid to the primary caregiver of a child aged 18 or younger for up to six biologically non-related children (no limit for biologically related children). The primary caregiver must be aged 16 or older.

Means test: Annual income must be less than 45,600 rand for a single person; 91,200 rand for a couple.

Beneficiaries may only receive one social grant at a time.

**Care dependency grant (means tested):** Paid to a 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.

Means test: Annual income must be less than 192,000 rand for a single person; 384,000 rand for a couple. The foster child grant is not considered income in the means test.

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.

**Family Allowance Benefits**

**Foster child grant:** 920 rand a month is paid for each eligible child.

**Child support grant (means tested):** 380 rand a month is paid for each eligible child.

**Care dependency grant (means tested):** 1,600 rand a month is paid for each eligible child.

**Social relief of distress:** Paid monthly in cash or kind 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 = 7.1 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1974.

**Current law:** 2016 (social insurance).

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

#### Coverage

Public- and private-sector employees and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers, foresters, and unpaid apprentices.

Special systems for judges and military and police personnel.

#### Source of Funds

**Insured person:** 8% of gross monthly wages.

**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; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 65 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.

Employment must cease.

Early pension: Age 50 (any age if involuntarily unemployed due to economic factors such as downsizing) with at least 20 years of contributions.

**Disability pension:** Must be assessed with a permanent total disability, be younger than age 60, and have been in 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.

Eligible survivors include a widow(er); children younger than age 18 (age 26 if a student, no limit for an unmarried

daughter or if disabled); and dependent brothers, sisters, and parents.

**Death grant:** Paid to an eligible survivor when an insured person or pensioner dies.

Eligible survivors include a widow(er); children, and dependent parents. If there is no other eligible survivor, the grant is paid to dependent brothers and sisters.

#### Old-Age Benefits

**Old-age pension:** 2% of the insured's average monthly wages in the last three years before retirement is paid for each 12-month period of contributions.

The minimum monthly pension is 40% of the insured's average monthly wages in the last three years before retirement.

The maximum monthly pension is 83.33% of the insured's average monthly wages in the last three years before retirement.

The pension may be partially paid as a lump sum.

Early pension: The old-age pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

#### Permanent Disability Benefits

**Disability pension:** 50% of the insured's average monthly wages in the last three years before the disability began or 2% of the same wages for each 12-month period of contributions, whichever is greater, is paid.

The maximum monthly pension is 83.33% of the insured's average monthly wages in the last three years before the disability began.

#### Survivor Benefits

**Survivor pension:** 50% of the deceased's average monthly wages in the last three years before death or 2% of the same wages for each 12-month period of contributions, whichever is greater, is paid.

100% 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. If there is more than one widow, the pension is split equally.

100% of the pension is paid to full orphans.

100% of the pension is paid to eligible parents if there are no other eligible survivors; 75% if there are eligible brothers and sisters.

**Death grant:** A lump sum of four months of the insured's monthly wages is paid when an insured person dies; two months of the old-age or disability pension if the deceased was a pensioner.

## Administrative Organization

Ministry of Insurance and Social Development (<http://www.welfare.gov.sd/>) provides general supervision.

National Pensions and Social Insurance Fund (<http://nsif.gov.sd/>) administers the programs.

## Sickness and Maternity

### 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:** Employed persons.

Exclusions: Self-employed persons.

**Employer liability:** Employed persons.

Exclusions: Agricultural workers, household workers, casual workers, family labor, judges, and military and police personnel.

Special systems for certain public-sector employees.

### Source of Funds

#### Insured person

*Social insurance:* 4% of gross wages.

Employer liability: None.

#### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* Not applicable.

#### Employer

Social insurance: 6% of payroll.

*Employer liability:* The total cost.

#### Government

*Social insurance:* None.

*Employer liability:* None; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** Must have had at least three consecutive months of employment. 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 employment.

**Medical benefits (social insurance):** Must have made a minimum number of contributions.

### Sickness and Maternity Benefits

**Sickness benefits (employer liability):** 100% of the employee's last monthly earnings is paid for the first three months; 50% for the next three months; and 25% for an additional three months. The employee is eligible to sick leave with reduced wages only after having exhausted normal sick leave.

**Maternity benefits (employer liability):** 100% of the employee's last monthly earnings is paid for eight weeks.

### Workers' Medical Benefits

**Medical benefits (social insurance):** Benefits include medical treatment, surgery (except heart surgery and organ transplantation), hospitalization, medicine, laboratory services, and ophthalmologic and optician services, some dental care.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Labor and Administrative Reform provides general supervision.

National Health Insurance Fund (<http://www.nhif.gov.sd/>) administers the medical benefits.

## Work Injury

### Regulatory Framework

**First law:** 1947.

**Current law:** 2016 (social insurance).

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

### Coverage

Public- and private-sector employees 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 judges and military and police 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; contributes as an employer.

### **Qualifying Conditions**

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 (100%) disability, 83.33% of the insured's average monthly wages 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 permanent disability pension is paid.

**Partial disability:** If the insured is assessed with at least a 15% but less than 100% disability, a percentage of the full permanent disability pension is paid according to the assessed degree of disability.

### **Workers' Medical Benefits**

No statutory benefits are provided.

### **Survivor Benefits**

**Survivor pension:** Up to 83.33% of the deceased's average monthly wages in the three years before death is paid.

90% of the permanent disability pension the deceased received or was entitled to receive is paid to a 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 permanent disability pension the deceased received or was entitled to receive is paid for full orphans.

90% of the permanent disability pension the deceased received or was entitled to receive is paid to eligible parents if there are no other eligible survivors; 75% if there are eligible brothers and sisters.

Eligible survivors include a widow(er); children younger than age 18 (no limit if disabled); unmarried daughters; and dependent brothers, sisters, and parents.

### **Administrative Organization**

Ministry of Insurance and Social Development (<http://www.welfare.gov.sd/>) provides general supervision.

National Pensions and Social Insurance Fund (<http://nsif.gov.sd/>) administers the program.

### **Unemployment**

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#### **Regulatory Framework**

Under the labor code (1997), employers are required to provide severance pay to employees with at least three years of continuous employment with the same employer. The amount varies according to the number of years of service: one month of the employee's monthly basic wage is paid for each year of service with at least three but less than 10 years; one and a half times the monthly basic wage with at least 10 but less than 15 years; and one and three quarters times the monthly basic wage for each additional year of service for at least 15 years, provided that the severance pay does not exceed 36 months of the employee's basic monthly wage.

## Swaziland

Exchange rate: US\$1.00 = 13.71 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, including civil servants and members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

**Social assistance:** Needy residents of Swaziland.

#### Source of Funds

##### Insured person

**Provident fund:** 5% of covered earnings.

The maximum monthly earnings used to calculate contributions are 2,300 lilangeni (rising to 2,500 lilangeni in 2018, and 2,700 lilangeni in 2019).

**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 2,300 lilangeni (rising to 2,500 lilangeni in 2018, and 2,700 lilangeni in 2019).

**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, at any age if emigrating permanently).

Retirement is not necessary.

**Old-age grant (social assistance, means tested):**

Age 60.

**Disability benefit (provident fund):** Must be assessed with a permanent physical or mental disability.

**Survivor benefit (provident fund):** Paid to one or more dependents when the fund member dies.

Eligible survivors include a widow(er), nominated family members, and, if there is no widow(er) or nominee, dependent persons of the fund member.

**Funeral grant (provident fund):** Paid to family members when a fund member dies. The deceased must have at least three consecutive months of contributions during the 12 months before death.

Benefits are payable abroad under reciprocal agreement.

#### Old-Age Benefits

**Old-age benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is at least 3% a year.

**Old-age grant (social assistance, means tested):** 600 lilangeni is paid quarterly.

#### Permanent Disability Benefits

**Disability benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is at least 3% a year.

#### Survivor Benefits

**Survivor benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is at least 3% a year.

**Funeral grant (provident fund):** A lump sum of 5,000 lilangeni is paid (10,000 lilangeni if death resulted from an accident).

#### Administrative Organization

Ministry of Labour and Social Security ([http://www.gov.sz/index.php?option=com\\_content&view=article&id=243&Itemid=267/](http://www.gov.sz/index.php?option=com_content&view=article&id=243&Itemid=267/)) provides general supervision for the provident fund program.

## Swaziland

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Swaziland 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.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1980 (labor).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

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

#### **Qualifying Conditions**

**Cash sickness benefits:** Must have at least three months of continuous employment with the same employer and provide a medical certificate.

**Cash maternity benefits:** Must have at least 12 months of continuous employment with the same employer, and at least 24 months of continuous employment since the last maternity leave. Must provide a medical certificate indicating the expected date of childbirth.

Additional benefit: The maternity leave may be extended in case of an illness arising from childbirth. Must provide a medical certificate.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 100% of the employee's basic earnings is paid for the first 14 days plus 50% of basic earnings for an additional 14 days.

The benefit is paid for a maximum of 28 days in a 12-month period of employment with the same employer.

**Maternity benefit:** 100% of the employee's earnings is paid for at least 12 weeks, including up to six weeks before the expected date of childbirth.

Additional benefit: 100% of the employee's earnings is paid for up to six weeks.

#### **Workers' Medical Benefits**

No statutory benefits are provided.

#### **Dependents' Medical Benefits**

No statutory benefits are provided.

#### **Administrative Organization**

Ministry of Labour and Social Security ([http://www.gov.sz/index.php?option=com\\_content&view=article&id=243&Itemid=799/](http://www.gov.sz/index.php?option=com_content&view=article&id=243&Itemid=799/)) provides general supervision.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1963.

**Current law:** 1983 (workmen's compensation).

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

Note: A funeral grant is paid to provident fund members under Old Age, Disability, and Survivors.

#### **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; contributes as an employer.

#### **Qualifying Conditions**

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 18 months.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Partial disability: A lump sum of the assessed percentage of disability multiplied by the expected number of months

of temporary disability is paid. The benefit is paid for up to 24 months.

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**

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:** A lump sum of up to 500 lilangeni is paid.

### **Administrative Organization**

Ministry of Labour and Social Security ([http://www.gov.sz/index.php?option=com\\_content&view=article&id=243&Itemid=267/](http://www.gov.sz/index.php?option=com_content&view=article&id=243&Itemid=267/)) provides general supervision.

Employers must insure the assessed liability with a private insurance company.

### **Unemployment**

#### **Regulatory Framework**

The labor code establishes severance pay for employees with at least 12 months of continuous employment with the same employer. Ten times the employee's daily earnings at the time of termination of employment is paid for each year of employment exceeding one year.

## Tanzania

Exchange rate: US\$1.00 = 2,178 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 law harmonized five mandatory pension schemes (including the public-sector scheme). The information below applies to all schemes unless otherwise stated.

#### Coverage

Employed persons.

Voluntary coverage for self-employed persons.

#### Source of Funds

**Insured person:** 10% of gross salary.

The insured person's contributions also finance cash maternity benefits and medical 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 and medical benefits.

**Employer:** At least 10% of gross payroll; may contribute up to 20%.

The employer's contributions also finance cash maternity benefits and medical benefits.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of contributions. The contribution requirement is reduced for workers who join the scheme at older ages, ranging from 165 months of contributions (if age 45) to 45 months (if aged 55 to 59).

Employment must cease.

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

Deferred pension: The pension may be deferred beyond 60. There is no maximum age.

**Old-age grant:** Age 60 and does not qualify for an old-age pension.

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.

The disability pension may be replaced by an old-age pension at the normal retirement age if the value of the old-age pension is at least equal to the disability pension.

A medical board of doctors appointed by the Ministry of Health assesses the disability. A medical examination may be required.

**Disability grant:** Must be assessed with at least a 66.7% loss of earning capacity and does not qualify for an old-age or disability pension.

**Survivor pension:** The deceased 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 upon remarriage.

**Survivor grant:** The deceased received 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. The benefit can be claimed up to 60 days after the date of death.

#### 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 and by 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 and by 25% of the APE, multiplied by a commutation factor of 12.5.

APE is the insured'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 monthly pension is 40% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 100,000 shillings to 400,000 shillings, according industry sector.

The maximum monthly 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 claimed before the normal retirement age. The pension must equal at least the minimum pension.

**Deferred pension:** Calculated in the same way as the old-age pension.

The insured receives credit for contributions previously made to the National Provident Fund.

**Benefit adjustment:** Benefits are reviewed periodically and may be adjusted according to the actuarial valuation of the schemes' funds.

**Old-age grant:** A lump sum of the average of the insured's last 60 months of contributions before retirement multiplied by the number of months of contributions is paid.

### **Permanent Disability Benefits**

**Disability pension:** The monthly pension is calculated by multiplying the accrual rate by the number of contribution months and by 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 monthly pension is calculated using 75% of APE. The lump sum is calculated by multiplying the accrual rate by the number of contribution months and by 25% of the APE, multiplied by a commutation factor of 12.5.

The accrual rate is 1/580 for the first 180 months of contributions and 1/1200 for additional months of contributions.

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 monthly pension is 40% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 100,000 shillings to 400,000 shillings, according to industry sector.

The maximum monthly pension is 72.5% of the insured's average monthly covered earnings.

**Disability grant:** A lump sum is paid.

**Benefit adjustment:** Benefits are reviewed periodically and may be adjusted according to the actuarial valuation of the schemes' funds.

### **Survivor Benefits**

#### **Survivor pension**

**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 pension is also paid. If there is more than one widow, the pension is split equally.

The spouse'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.

**Orphan's pension:** 60% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans; 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.

Survivors may choose to receive part of the pension as a lump sum. The lump sum is calculated by multiplying the accrual rate by 25% of the insured's Annual Pensionable Emoluments (APE), multiplied by a commutation factor of 12.5.

APE is the deceased's average annual earnings in the best three of the last 10 years before death.

The accrual rate is 1/580 for the first 180 months of contributions and 1/1200 for additional months of contributions.

The minimum monthly pension is 40% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 100,000 shillings to 400,000 shillings, according to industry sector.

The maximum monthly pension is 72.5% of the insured's average monthly covered earnings.

**Survivor grant:** A lump sum of 12 months of the old-age or disability pension the deceased received 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:** Benefits are reviewed periodically and may be adjusted according to the actuarial valuation of the schemes' funds.

## Administrative Organization

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<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 (<https://www.nssf.or.tz/>), PPF Pensions Fund (<http://www.ppf.or.tz/>), GEPF Retirement Benefits Fund (<http://www.gepf.or.tz/>), LAPF Pensions Fund (<http://www.lapf.or.tz/>), and Public Service Pensions Fund (<https://www.pspf.go.tz/>) administer the programs.

## Sickness and Maternity

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### Regulatory Framework

**First and current laws:** 1997 (social insurance), implemented in 2005; 2003 (national health policy); 2004 (employment); and 2009 (health).

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

### Coverage

**Social insurance (cash maternity benefits):** Employed and self-employed persons.

Voluntary coverage is available.

**Social insurance (medical benefits):** Employed and self-employed persons.

**Employer liability:** Employed persons.

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

**Employer liability:** Not applicable.

#### Employer

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

**Employer liability:** The total cost.

## Government

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

**Employer liability:** None.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** Must have been employed with the same employer for at least six months in the 12 months 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 and medical maternity benefits (social insurance):** Must have at least 36 months of contributions including at least 12 months in the 36 months before the expected date of childbirth. Cash maternity benefits are paid to an insured woman only once in a three-year period.

**Cash paternity benefits (employer liability):** Must have been employed with the same employer for at least six months in the 12 months 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.

Eligible dependents include the spouse and up to four of the insured's children (including adopted children) younger than age 18 (age 21 if a full-time student).

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid for 63 days; 50% thereafter. Up to 126 days are paid within a three year period.

**Maternity benefit (social insurance):** A lump sum of up to 12 weeks of the insured's average daily wage in the six months before the 20th week of pregnancy is paid. The lump sum may be paid in two parts: four weeks before and eight weeks after childbirth (four weeks after childbirth for a stillborn child).

**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.

**Maternity medical benefits:** Benefits include maternity care from accredited medical providers from the 24th week

of pregnancy to 48 hours after childbirth (seven days in case of a caesarean delivery).

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.

### **Administrative Organization**

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<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 (<https://www.nssf.or.tz/>), managed by a director general, administers the programs.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1948.

**Current law:** 2008 (workmen's compensation), implemented in 2016.

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

Note: The Workers Compensation Fund began collecting and administering work injury benefits on July 1, 2016.

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 1% of gross payroll for the private sector; 0.5% for the public sector.

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

#### **Qualifying Conditions**

Must be registered with the Workers Compensation Fund and assessed with a work injury or an occupational disease by a recognized medical practitioner. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

If the insured is assessed with a total (100%) disability, 70% of the insured's monthly earnings immediately before

the work injury occurred or the occupational disease began is paid for up to 24 months or until full recovery or certification of permanent disability. The incapacity must last at least three days after the work injury occurred or the occupational disease began.

The minimum monthly benefit for a total disability is 275,702.83 shillings.

The maximum monthly benefit for a total disability is 3,685,852.69 shillings.

Partial temporary disability: A portion of the full temporary disability benefit for a total disability is paid, according to the assessed degree of disability. Under certain conditions, the benefit may be paid as a lump sum.

The maximum monthly benefit for a partial disability is 3,685,852.69 shillings.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total (100%) disability, 70% of the insured's monthly earnings immediately before the work injury occurred or the occupational disease began is paid until full recovery or certification of a permanent disability.

The minimum monthly benefit for a total disability is 275,702.83 shillings.

The maximum monthly benefit for a total disability is 3,685,852.69 shillings.

Partial disability: A portion of the full permanent disability benefit for a total disability is paid, according to the assessed degree of disability.

The maximum monthly benefit for a partial disability is 3,685,852.69 shillings.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, an additional allowance is paid.

#### **Workers' Medical Benefits**

Benefits include medical care and the cost of rehabilitation provided by accredited health care providers.

#### **Survivor Benefits**

##### **Survivor pension**

**Spouse's pension:** The widow(er) or cohabiting partner is paid either a monthly pension of 40% of the full permanent disability benefit the deceased would have been entitled to receive or a lump sum of two times the full permanent disability benefit.

**Orphan's pension:** 20% of the full permanent disability benefit the deceased would have been entitled to receive is paid for orphans younger than age 18 (no limit if studying at the secondary level or disabled); 40% for full orphans.

## Tanzania

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*Other dependent's pension:* If there are no other eligible survivors. 40% of the full permanent disability benefit the deceased would have been entitled to receive is paid for totally dependent parents, siblings, grandparents, and grandchildren is paid; a lump sum is paid if partially dependent.

The maximum combined survivor pension is 100% of the full permanent disability benefit the deceased would have been entitled to receive.

**Funeral grant:** A grant is paid.

### ***Administrative Organization***

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<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.

Workers Compensation Fund (<http://wcf.go.tz/>), managed by a board of trustees, administers the program.

## ***Unemployment***

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### ***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 = 625.14 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968.

**Current law:** 2011 (social security).

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

#### Coverage

Employed persons, including public-sector salaried employees, 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 the voluntarily insured.

**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 coverage.

Early pension: Age 55 with at least 15 years of coverage.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

**Old-age grant:** 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 the normal retirement age, 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.

The insured may be required to undergo medical examination by a doctor commissioned and designated by the National Social Security Fund.

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

The pension is payable abroad under reciprocal agreement.

**Disability grant:** Must be younger than the normal retirement age, assessed with at least a 66% loss of earning capacity, and not meet the contribution requirements for the disability pension.

**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 who was married to the deceased for at least one year, had a child with the deceased, or was pregnant at the time of the deceased's death; and dependent children up to age 16 (age 21 if a student or disabled). A lump sum may be paid to a widow(er) younger than age 40.

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

An orphan receiving a survivor pension may not receive family allowances at the same time.

The pension is payable abroad under reciprocal agreement.

**Survivor grant:** The deceased did not qualify for an old-age or disability pension and had at least six months of coverage but less than 180 months.

Eligible survivors include a widow(er) or surviving children if there is no widow(er).

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% of average monthly earnings for each 12-month period of contributions exceeding 180 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the five years before retirement.

If the insured is entitled to two or more pensions, the highest pension plus 50% of the other pension(s) is paid.

Early pension: The old-age pension is reduced by 5% for each year a claim is made before the normal retirement age.

**Old-age grant:** 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% of average monthly earnings for each 12-month period of contributions exceeding 180 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the five years before the disability began.

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

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

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 non-work injury disability pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living, the legal minimum wage, and the financial resources of the system. (The last adjustment was in 1997).

**Disability grant:** A lump sum of three times the annual disability pension the insured would have been entitled to receive with 180 months of coverage is paid.

If the insured has less than five years of coverage, the total annual disability pension is calculated using average monthly earnings during the entire period of coverage.

## **Survivor Benefits**

### **Survivor pension**

*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 widow, the pension is split equally. A lump sum of four years of the deceased's pension is paid to widow(er)s younger than age 40.

*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.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

A survivor 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 grant:** 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 pension is split equally.

## **Administrative Organization**

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

National Social Security Fund (<http://www.cnsstogo.tg/>), managed by a tripartite council and a director, administers the programs.

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## **Sickness and Maternity**

### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 2006 (labor code) and 2011 (social security).

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

### **Coverage**

**Social insurance:** Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Special systems for civil servants and military personnel.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants.

### **Source of Funds**

#### **Insured person**

*Social insurance:* None.

*Employer liability:* None.

#### **Self-employed person**

*Social insurance:* See source of funds under Family Allowances.

*Employer liability:* Not applicable.

#### **Employer**

*Social insurance:* See source of funds under Family Allowances.

*Employer liability:* The total cost.

#### **Government**

*Social insurance:* None; contributes as an employer (see source of funds under Family Allowances).

*Employer liability:* None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** The labor code requires employers to provide paid sick leave.

**Cash maternity benefits (employer liability and social insurance):** Must have at least 12 months of coverage before the expected date of childbirth.

Cash maternity benefits are payable abroad under reciprocal agreement.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** Paid sick leave is provided.

**Maternity benefit (employer liability and social insurance):** 100% (split equally between the employer and social insurance) of the insured's average daily earnings 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.

A 2011 law introduced mandatory health insurance for public-sector workers.

## 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.cnsstogo.tg/>), managed by a tripartite council and a director, administers the programs.

## Work Injury

### Regulatory Framework

**First law:** 1964.

**Current law:** 2011.

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

### Coverage

Employed persons, self-employed persons, state and local authority employees, agricultural salaried workers, household workers, 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:** None; contributes as an employer.

### Qualifying Conditions

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 three months before the disability began 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 monthly 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 permanent 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 programs. 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, quarterly, or annually depending on the insured's assessed degree of disability and the value of the pension.

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, the legal minimum

wage, and 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**

#### **Survivor pension**

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

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 spouse's pension ceases upon 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.

The maximum combined survivor pension is 100% of the total permanent disability pension the deceased received or was entitled to receive.

The survivor pensions are paid quarterly.

The survivor 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 times the deceased's average daily 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.cnsstogo.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.

## **Unemployment**

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### **Regulatory Framework**

A 2011 collective agreement requires employers to provide severance pay in cases of dismissal on economic grounds to employees with at least one year of continuous service with the same employer. The amount varies according to the years of continuous service: a lump sum of 35% of the employee's average annual salary during the employment period with one to five years; a lump sum of 40% with six to nine years; or a lump sum of 45% with 10 or more years.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2011.

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

#### **Coverage**

Employed persons, self-employed persons, agricultural salaried workers, public-sector salaried workers, household workers, casual or temporary workers, and informal-sector workers.

Special system for civil servants and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 3% of declared earnings.

Informal-sector workers contribute as self-employed persons.

**Employer:** 3% of gross payroll.

The employer's contributions also finance cash maternity benefits.

**Government:** None; 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:** Paid for up to four children 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.

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**Prenatal allowance:** The woman must undergo prescribed medical examinations.

Benefits are payable abroad under reciprocal agreement.

### ***Family Allowance Benefits***

**Family allowances:** 2,000 CFA francs a month is paid for each eligible child; 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 for each eligible child.

### ***Administrative Organization***

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

National Social Security Fund (<http://www.cnsstogo.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 = 2.3 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

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

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

#### Coverage

Private-sector employees and self-employed persons.

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, 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.

See source of funds under Sickness and Maternity for the death grant and death allowance.

**Self-employed person:** 7% of gross income.

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death grant and death allowance.

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

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death grant and death allowance.

**Government:** None.

#### 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; age 65 with at least 40 quarters of contributions for self-employed persons.

Employment must cease.

Early pension: Age 55 with at least 360 months of contributions; age 60 with at least 40 quarters of contributions for self-employed persons.

Partial pension: Must have 60 to 119 months of contributions.

**Disability pension:** Must be younger than the retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least 60 months of contributions. The contribution period is waived if the disability is the result of a nonoccupational accident.

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.

The disability pension ceases at the retirement age and is replaced by an old-age pension.

**Survivor pension:** The insured was a pensioner at the time of death or had at least 60 months of contributions (120 months for self-employed persons older than the retirement age). The contribution period is waived if the deceased was younger than the retirement age and died as a result of a nonoccupational accident.

Eligible survivors include a 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).

The widow(er)'s pension ceases if the widow(er) remarries before age 55.

**Death grant:** Must have at least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. The employment requirement is waived if the death was the result of an accident. Self-employed persons must have at least two quarters of contributions in the last four quarters before death.

Dependent child's supplement: Paid for each dependent child.

**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. Self-employed persons must have at least two quarters of contributions in the last four quarters before death.

#### Old-Age Benefits

**Old-age pension:** 40% (30% for self-employed persons) of the insured's average monthly earnings in the 10 years before retirement plus 0.5% of average monthly earnings for each three-month period of contributions exceeding 120 months is paid monthly.

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

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

The legal monthly minimum wage is 338.000 dinars.

Early pension: The pension is reduced by 0.5% for each quarter that the pension is claimed before age 60 (age 65 for self-employed persons).

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

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

### **Permanent Disability Benefits**

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

For self-employed persons, 30% of the insured's average monthly earnings in the last 5 years before the disability began plus 0.5% of average monthly earnings for each three-month period of contributions exceeding 60 months is paid.

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

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

The legal monthly minimum wage is 338.000 dinars.

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

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

### **Survivor Benefits**

#### **Survivor pension**

*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.

*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.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

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

**Death grant:** A lump sum of 12 times the deceased's average monthly earnings in the last three or five years, whichever is greater, before death plus one month of average monthly earnings for each year of contributions, up to 18 months of earnings, is paid. The death grant is reduced if the deceased was a pensioner: to 50% if the death occurs before age 70; and to 40%, 30%, 20%, or 10% if the death occurs from age 70 to 74, age 75 to 79, age 80 to 84, or age 85 or older, respectively. The average monthly earnings must not be more than six times the legal monthly minimum wage.

The legal monthly minimum wage is 338.000 dinars.

The minimum death grant is the legal annual minimum wage.

The legal annual minimum wage is 4,056.000 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 daily 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 legal daily minimum wage.

The legal daily minimum wage is 13.000 dinars.

### **Administrative Organization**

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

National Social Security Fund (<http://www.cnss.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 also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

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

Contributions are paid quarterly.

The insured person's contributions also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

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

Contributions are paid quarterly.

The employer's contributions also finance the death grant and death allowance (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

**Government:** None.

### Qualifying Conditions

**Cash sickness and medical benefits:** Must have at least 50 days of insured employment in the last two quarters or 80 days 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 childbirth.

**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 to the highest quarter of earnings in the last four quarters before the incapacity began.

The legal quarterly minimum wage is 1,014.000 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 1,014.000 dinars.

**Parental leave:** A lump sum of the insured's average daily wage, calculated using the insured's last quarterly 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

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 who is 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.

### **Administrative Organization**

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

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

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1921.

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

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

#### **Coverage**

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**

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 quarterly earnings used to calculate the benefit are the legal quarterly minimum wage.

The legal quarterly minimum wage is 1,014.000 dinars.

#### **Permanent Disability Benefits**

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 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 4,056.000 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 an 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**

##### **Survivor pension**

*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. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon 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 maximum annual earnings used to calculate benefits is six times the legal annual minimum wage.

The legal annual minimum wage is 4,056.000 dinars.

The maximum combined survivor benefit is 80% of the deceased's annual 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 338.000 dinars.

### **Administrative Organization**

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

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

## **Unemployment**

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### **Regulatory Framework**

**First law:** 1982.

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

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

### **Coverage**

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 338.000 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.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:** Social insurance 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 allowance:** Paid for children 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 supplement:** Paid to families with a nonworking spouse and children eligible for the family allowance.

**Nursery school fees (means tested):** Paid to working mothers with monthly earnings of less than 2.5 times the legal monthly minimum wage based on a work 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 338.000 dinars.

### **Family Allowance Benefits**

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

The maximum quarterly earnings used to calculate benefits are 122 dinars.

**Family supplement:** 9.37 dinars a quarter is paid for the one child, 18.75 dinars a quarter for two children, and 23.47 dinars a quarter 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.tn/>) administers the program through regional offices.

## Uganda

Exchange rate: US\$1.00 = 3,607 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.

Voluntary coverage for persons who previously had mandatory coverage, including self-employed persons.

Exclusions: Persons covered by approved private pension plans and self-employed persons who did not previously have mandatory coverage.

Special systems for public-sector employees, military, and prison personnel.

#### Source of Funds

**Insured person:** 5% of gross monthly earnings; at least 7.5% for the voluntarily insured.

**Self-employed person:** At least 7.5% of gross monthly earnings.

**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 claiming; before age 55 if switching to an approved private pension plan or if permanently emigrating.

**Disability benefit:** Must be assessed with a permanent total disability for any work that the fund member was able to perform before the disability began or a permanent partial disability that prevents the fund member from earning a reasonable living.

Must be assessed by a medical practitioner.

**Survivor benefit:** Paid when a fund member dies before withdrawing the full account balance.

Eligible survivors (in order of priority) include a widow(er); 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 accrued 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 accrued 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 accrued 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 sickness benefits:** Must be employed continuously for one month by the same employer.

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

### **Sickness and Maternity Benefits**

**Sickness benefits:** 100% of the employee's monthly earnings is paid for one month.

**Maternity benefits:** 100% of the employee's earnings is paid for 60 working days, including at least four weeks after childbirth or miscarriage; may be extended by 20 working days under special circumstances.

### **Workers' Medical Benefits**

Benefits include general medical and specialist care, medicine, hospitalization, and transportation.

### **Administrative Organization**

Ministry of Gender, Labour and Social Development (<http://www.mglsd.go.ug/>) provides general supervision.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1946.

**Current law:** 2000 (workers' compensation).

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

#### **Coverage**

Public- and private-sector employees.

Exclusions: Self-employed persons and active military personnel.

#### **Source of Funds**

**Insured person:** None.

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

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

**Government:** None.

#### **Qualifying Conditions**

Must have 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**

If the insured is assessed with a total disability, a lump sum of 60 months of the insured's 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**

A lump sum of 60 months of the deceased's earnings (up to a maximum) is paid, minus 50% of the value of any disability benefits paid to the deceased for the same accident before his or her death.

The full benefit is paid to fully dependent survivors; if there are no eligible survivors, the employer pays any expenses for medical care the deceased received and the cost of the funeral.

#### **Administrative Organization**

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug/>) approves settlements, and pays benefits from money deposited by employers.

Employers must insure against liability with private insurance companies.

### **Unemployment**

#### **Regulatory Framework**

The 2006 Employment Act (Act No. 6) regulates severance pay for employed persons who have completed at least six months of continuous service. It is paid for unfair dismissal; if an employment contract is terminated because the employer becomes insolvent or dies; if the employee dies in the service of his/her employer; or 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 = 9.92 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 17,892.16 kwacha.

**Self-employed person:** 10% of covered earnings.

The maximum monthly earnings used to calculate contributions are 17,892.16 kwacha.

**Employer:** 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 17,892.16 kwacha.

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

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 60 for persons whose insurance period began after August 14, 2015) with at least 180 months of contributions (reduced by 12 months for each year above age 38 for persons aged 39 to 48 on February 1, 2000).

Employment must cease.

Early pension: Age 50 (age 55 for persons whose insurance period began after August 14, 2015) and meets the contribution requirements for an old-age pension.

The pension the insured person is entitled to must exceed the minimum monthly pension in the year of retirement.

Deferred pension: The pension may be deferred up to age 65.

Benefits are payable abroad under reciprocal agreement.

**Retirement settlement:** Age 55 (age 60 for persons whose insurance period began after August 14, 2015) with less than 180 months of contributions.

Benefits are payable abroad 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 of the 36 months before the disability began.

A medical board appointed by the Minister of Labour and Social Security assesses the disability.

**Disability settlement:** Must be assessed with a physical or mental disability and be younger than the normal retirement age with less than 60 months of contributions.

Benefits are payable abroad 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 a widow(er) and children younger than age 18 (age 25 if a student, no limit if disabled).

The spouse's pension ceases upon remarriage unless the widow(er) is caring for one or more of the deceased's children.

**Survivor settlement:** The deceased was entitled to receive the retirement or disability settlement.

Eligible survivors include a widow(er), a child of the deceased, or a nominated beneficiary.

**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 under reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** The insured's average adjusted monthly earnings multiplied by the number of months of contributions and the replacement rate is paid.

The replacement rate is 0.001111.

The minimum monthly pension is 20% of the national average monthly earnings in the year of retirement.

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.

Deferred pension: Calculated in the same way as the old-age pension.

Benefit adjustment: Benefits are adjusted annually according to changes in national average earnings.

**Retirement settlement:** A lump sum of the total adjusted employee and employer contributions plus accrued interest is paid.

### Permanent Disability Benefits

**Disability pension:** The insured's calculated monthly old-age pension or the minimum monthly pension, whichever is greater, 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 the normal retirement age.

The minimum monthly pension is 20% of the national average monthly earnings.

**Disability settlement:** A lump sum of the total adjusted employee and employer contributions 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, a disability pension (using the date of death as the date of disability onset) is paid. If the widow(er) is younger than age 45 and does not have dependent children younger than age 15 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.

**Survivor settlement:** The retirement or disability settlement the deceased was entitled to receive is paid.

**Funeral grant:** A lump sum of 10 times the minimum monthly pension is paid (in order of priority) to a surviving spouse, a parent or sibling, or the person who paid for the funeral.

### Administrative Organization

Ministry of Labour and Social Security (<http://www.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 26 district offices.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1973.

**Current laws:** 1965 (labor code) and 1994 (health).

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

### Coverage

**Universal:** Resident citizens of Zambia.

**Employer liability:** Public- and private-sector employees.

Exclusions: Apprentices, casual workers, and military and police personnel.

### Source of Funds

#### Insured person

*Universal:* None.

*Employer liability:* None.

#### Self-employed person

*Universal:* None.

*Employer liability:* Not applicable.

#### Employer

*Universal:* None.

*Employer liability:* The total cost.

#### Government

*Universal:* Subsidizes medical benefits.

*Employer liability:* None; contributes as an employer.

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

### Sickness and Maternity Benefits

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

**Maternity benefits (employer liability):** 100% of the employee's salary is paid for 12 weeks.

### **Workers' 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**

Ministry of Labour and Social Security (<http://www.mlss.gov.zm/>) provides general supervision for cash maternity benefits.

Ministry of Health (<http://www.moh.gov.zm/>) provides general supervision for medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First laws:** 1929 (employer liability), 1950 (pneumoconiosis act), and 1963 (compulsory insurance).

**Current law:** 1999 (workers' compensation), implemented in 2013.

**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 certain 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**

There is no minimum qualifying period. Must provide medical certification.

#### **Temporary Disability Benefits**

50% of the insured's last 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.

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 the insured's last monthly covered earnings before 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 a 10% degree of disability 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 an occupational disease 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.

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**

##### **Survivor pension**

**Spouse's pension:** 80% of the disability pension the deceased received or was entitled to receive is paid to a widow(er).

Remarriage settlement: The spouse's pension ceases upon 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.

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**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.

Benefit adjustment: Benefits are adjusted periodically.

**Funeral grant:** Funeral expenses are paid for workers who die while working.

### ***Administrative Organization***

Ministry of Labour and Social Security (<http://www.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.

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## ***Unemployment***

### ***Regulatory Framework***

The Minimum Wages and Conditions of Employment Act 2011 regulates severance pay for unlawful dismissal of employees, and lump-sum payments for termination of employment on medical grounds that are certified by a registered medical doctor. In either case, at least two months of basic wages is paid for each completed year of service. Severance pay is otherwise provided only when there is an express agreement between the employer and the employee.

## 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 1988 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons aged 60 or older, persons incapable of work, and the dependents of needy persons.

#### Coverage

Employed residents of Zimbabwe.

Exclusions: Self-employed persons, informal-sector workers, and household workers.

Special systems for military personnel and civil servants.

#### Source of Funds

**Insured person:** 3.5% of monthly covered 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 with at least 10 years of contributions; age 55 if in arduous employment for seven out of the 10 years from age 45 to 55.

Employment must cease.

Deferred pension: The pension may be deferred up to age 65.

**Retirement grant:** Age 60 (age 55 if in arduous employment) with at least one year but less than 10 years of contributions.

Deferred grant: The grant may be deferred up to age 65.

**Disability pension:** Must be younger than the normal retirement age, 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 the normal retirement age, be assessed with a permanent incapacity for work, and have at least six months but 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 a legal guardian.

**Survivor grant:** The deceased received or was entitled to receive a retirement or disability grant.

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.

**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 old-age pension is \$60.

**Retirement grant:** A lump sum of 8.33% of the insured's last annual covered earnings before retirement multiplied by the number of years of contributions is paid.

Deferred grant: Calculated in the same way as the retirement grant.

#### Permanent Disability Benefits

**Disability pension:** With one to 10 years of contributions, the pension is 1% of the insured's average monthly covered earnings during the last 12 months before the disability began multiplied by the number of years of contributions.

With 10 or more years of contributions, the pension is 1.33% of the insured's monthly covered earnings in the month before the disability began multiplied by the number of years of contributions up to 30 years plus 1% of the monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly disability pension is \$30.

**Disability grant:** A lump sum of 8.33% of the insured's last annual covered earnings before the disability began multiplied by the number of years of contributions 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 the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. 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.

The minimum monthly survivor benefit is \$30.

**Survivor grant:** A lump sum of 40% of the retirement or disability grant the deceased received or was entitled to receive is paid to the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. 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.

**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

### Regulatory Framework

**First and current law:** 1985 (labor act).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

Note: A health care program run by the government provides free primary health care for low-paid workers.

### Coverage

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:** Must provide a medical certificate from a registered medical practitioner. The benefit is paid for any one-year period of service with the same employer.

**Cash maternity benefits:** Must have at least one year of continuous service with the same employer. Must provide a medical certificate from a registered medical practitioner. The employee 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 benefits:** 100% of the employee's earnings is paid for up to 90 days; may be extended for up to 90 days at 50% of the employee's earnings.

**Maternity benefits:** 100% of the employee's earnings is paid for up to 98 days. If the employee has less than one year of continuous service, up to 98 days of unpaid maternity leave is provided.

## Administrative Organization

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

## Work Injury

### Regulatory Framework

**First law:** 1922.

**Current laws:** 1989 (social security) and 1990 (accident prevention and workers' compensation).

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

### Coverage

Private-sector employees and persons employed by 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 and a sector-specific risk factor).

**Government:** None.

### Qualifying Conditions

There is no minimum qualifying period.

### Temporary Disability Benefits

100% of the insured's monthly basic earnings is paid for the first 30 days; thereafter, 51% of basic monthly earnings.

The benefit is paid for up to 18 months.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a degree of disability of at least 30%, 51% of the insured's monthly basic earnings multiplied by the assessed degree of disability is paid.

The minimum monthly disability pension is \$45.

Child's supplement: 12.5% of the insured's disability pension is paid for the first child; 5% each for the second through to the fifth child; 1% is paid for each additional child.

The supplement is paid until the child is age 19 or is self-supporting, whichever is earlier.

Partial disability benefit: 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 monthly disability pension is paid to a caregiver providing constant care for paraplegics, quadriplegics, and other severely disabled workers.

Rehabilitation benefit: Paid to a worker with a disability 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 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 survivor pension is \$30.

Remarriage settlement: The pension ceases upon remarriage, and a lump sum of 24 months of pension is paid.

Child's supplement: 12.5% of the insured's pension is paid for the first child; 5% each for the second through to the fifth child; and 1% for each additional child. 20% of the insured's pension is paid for a full orphan.

The supplement is paid until the child is age 19 or is self-supporting, whichever is earlier.

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 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.