

Rwanda

Exchange rate: US\$1.00 equals 569.46 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Salaried workers including permanent, occasional, and temporary workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for persons who were previously insured at least 6 consecutive months and had mandatory coverage in the last 12 months and for the self-employed.

Source of Funds

Insured person: 3% of gross earnings; 6% of gross earnings for voluntary coverage.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are subject to a ceiling.

Self-employed person: 6% of income.

The maximum monthly income for contribution purposes is 104,000 francs.

Employer: 3% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are subject to a ceiling.

Government: None.

Qualifying Conditions

Old-age pension: From age 55 to age 65 (younger than age 55 if prematurely aged), with 15 years of insurance coverage. Employment must cease.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: Age 55 (younger than age 55 if prematurely aged) and ineligible for the old-age pension.

Disability pension: A loss of 50% of earning capacity with 5 years of insurance coverage, including 6 months of contributions in the 12 months before the onset of disability. There is no minimum qualifying period for a nonoccupational accident.

Survivor pension: Payable to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had 180 months of insurance coverage at the time of death.

Survivor settlement: Payable to eligible survivors if the deceased did not meet the qualifying conditions for a pension.

Eligible survivors are the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adopting parents) in the absence of a surviving spouse and orphans.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 2% for each 12-month period of insurance coverage beyond 180 months.

The minimum pension is 50% of the legal minimum wage. The legal monthly minimum wage is 10,400 francs (2002).

Old-age settlement: A lump sum equal to average monthly earnings during the last 3 or 5 years (whichever is higher) times the number of years of insurance.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension is paid plus half the amount of the other benefits.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 2% for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before age 55, the insured is credited with a 6-month coverage period.

The minimum pension is 50% of the legal minimum wage. The legal monthly minimum wage is 10,400 francs (2002).

Constant-attendance supplement: Equal to 40% of the insured's pension.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to the widow(er).

Orphan's pension: 25% of the deceased's pension is payable for each eligible orphan; 40% for a full orphan.

Parent's pension (in the absence of other eligible survivors): 25% of the deceased's pension each.

The total survivor pension must not exceed 100% of the deceased's pension.

Survivor settlement: A lump sum equal to 1 month's pension for each 6-month period of insurance coverage is payable to the widow(er).

Orphan's settlement: A lump sum equal to 50% of the survivor settlement is payable to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Managed by a tripartite council and director, the Social Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefits for up to 30 days.

The labor code requires employers to pay 100% of wages for maternity benefits for up to 2 months.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Employed persons. (Voluntary coverage is not possible.)

Exclusions: The self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 75% of the insured's average daily earnings in the 3 months before the onset of disability. The benefit is payable until full recovery or certification of permanent disability, up to a maximum of 180 days.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of the insured's average monthly earnings in the 3 months before the onset of disability.

Constant-attendance supplement: Equal to 40% of the insured's pension.

Partial disability: If the assessed degree of disability is 15% or more, the benefit equals a percentage of the full pension according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum equal to 3 year's pension is paid.

Workers' Medical Benefits

Benefits include medical and surgical care, laboratory services, medicines, hospitalization, dental care, eyeglasses, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average daily earnings is payable to a widow(er).

Orphan's pension: 15% of the deceased's average daily earnings is payable 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 for each other eligible survivor.

The total survivor pension must not exceed 100% of the deceased's permanent disability pension.

Funeral grant: A lump sum equal to 100 times the legal minimum wage.

Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Managed by a tripartite council and director, the Social Fund administers contributions and benefits.